MULTICHOICE INCOME SERIES APPROVALS

Issued by: Aviva Life and Annuity Company, West Des Moines, IA

AVIVA

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
MultiChoice IncomeXtra℠ - Premium Bonus is 5% on this product in NJ.																																✔																				
MultiChoice IncomePlus℠ - Guaranteed Purchase Option not available in OR, PA - Premium Bonus is 5% in DE, OR. Premium is 3% in NJ, PA.									S																						✔						S	S												
MultiChoice Income Five℠, Seven℠, Ten℠ - Guaranteed Purchase Option not available in OR, PA									✔																						✔						✔	✔												
***Lifetime*Pay℠ Plus - Higher Maximum Withdrawal Percentages apply in DE and OR**									✔																						✔						W	✔												

✔ = Approved
# = Confinement/Terminal Not Available
S = Reduced Withdrawal Charge Schedule
W = Wellness Benefits Not Available
Open box indicates product not approved

MULTICHOICE INCOME SERIES RATES--FEBRUARY 3, 2012

Any rate changes are effective for applications received after the date on this card.

Product (Issue Age)	Initial Premium $5,000-$74,999	Initial Premium $75,000+
MultiChoice IncomeXtra℠ (0-78)		
1-Year P-to-P S&P 500 Index	4.00% cap	4.00% cap
1-Year Monthly Cap Index	1.05% cap	1.60% cap
1-Year P-to-P Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.00% cap
1-Year P-to-P - EURO STOXX 50®	4.00% cap	4.00% cap
1-Year Multiple Index (no spread)	4.00% cap	4.00% cap
1-Year Average Index (no spread)	4.00% cap	4.00% cap
Fixed Strategy (1-year guarantee)	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
MultiChoice IncomePlus℠ (0-78)		
1-Year P-to-P S&P 500 Index	4.00% cap	4.00% cap
1-Year Monthly Cap Index	1.05% cap	1.60% cap
1-Year P-to-P - Hang Seng Index	4.00% cap	4.00% cap
1-Year P-to-P - EURO STOXX 50®	4.00% cap	4.00% cap
1-Year P-to-P Participation Index (no cap)	25.00% par rate	25.00% par rate
Fixed Strategy (1-year guarantee)	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
***MultiChoice IncomePlus℠ S (0-78)**		
Approved in DE, OR, PA		
1-Year P-to-P S&P 500 Index	4.00% cap	4.00% cap
1-Year Monthly Cap Index	1.05% cap	1.60% cap
1-Year P-to-P Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.00% cap
1-Year P-to-P - EURO STOXX 50®	4.00% cap	4.00% cap
Fixed Strategy (1-year guarantee)	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years

Product (Issue Age)	Initial Premium $5,000-$74,999	Initial Premium $75,000+
MultiChoice IncomeTen℠ (0-78)		
1-Year P-to-P S&P 500 Index	4.00% cap	4.00% cap
1-Year Monthly Cap Index	1.05% cap	1.60% cap
1-Year P-to-P Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.00% cap
1-Year P-to-P - EURO STOXX 50®	4.00% cap	4.00% cap
Fixed Strategy (1-year guarantee)	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
MultiChoice IncomeSeven℠ (0-81)		
1-Year P-to-P S&P 500 Index	4.00% cap	4.00% cap
1-Year Monthly Cap Index	1.05% cap	1.60% cap
1-Year P-to-P Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.00% cap
1-Year P-to-P - EURO STOXX 50®	4.00% cap	4.00% cap
Fixed Strategy (1-year guarantee)	2.00%	2.00%
Withdrawal Charge Duration	7 years	7 years
MultiChoice IncomeFive℠ (0-83)		
1-Year P-to-P S&P Index	4.00% cap	4.00% cap
1-Year Monthly Cap Index	1.05% cap	1.60% cap
1-Year P-to-P Par. Index (no cap)	25.00% par	25.00% par
1-Year P-to-P - Hang Seng Index	4.00% cap	4.00% cap
1-Year P-to-P - EURO STOXX 50®	4.00% cap	4.00% cap
Fixed Strategy (1-year guarantee)	2.00%	2.00%
Withdrawal Charge Duration	5 years	5 years

Rider Charges

Lifetime**Pay℠ Plus** Optional Income Rider

Issue ages: 40-83

Annual Charge: 0.75%

*Please check the website for reduced withdrawal charge schedule.

For internal use and Agent Use Only. Not intended for soliciting annuity sales from the public. Product and Strategy availability varies by state.