MULTICHOICE INCOME SERIES APPROVALS

Issued by: Aviva Life and Annuity Company, 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 - Guaranteed Purchase Option, Early Income Option not available in TX																																																				
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MultiChoice IncomePlus - Guaranteed Purchase Option not available in MN, OR, PA, TX, WA																																																			
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MultiChoice IncomeElite																																																			
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MultiChoice Income Five, Seven, Ten - Guaranteed Purchase Option not available in MN, OR, PA, TX, WA																																																			
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*Lifetime***Pay**℠ (Rev. 9/07) 6% GUARANTEE!																																																			
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*Lifetime***Pay**℠ **Plus** 7.2% GUARANTEE!																																																			
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1-Year Point-to-Point Guaranteed Cap Index Strategy - S&P 500® (Available on MultiChoice IncomeElite only)																																																			
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I = MultiChoice Income Xtra Issue Ages in Indiana - 0-74
S = Reduced Withdrawal Charge Schedule
✔ = Approved
W = Wellness Benefits Not Available
# = Confinement/Terminal Not Available
Open box indicates product not approved

MULTICHOICE INCOME SERIES RATES--JULY 2, 2010

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	5.25% cap ▼
1-Year Monthly Cap Index	1.85% cap	2.10% cap
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.75% cap
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	4.75% cap
1-Year Multiple Index (no spread)	4.00% cap ▼	4.00% cap ▼
1-Year Average Index (no spread)	4.00% cap	5.00% cap ▼
Fixed Strategy (1-year guarantee)	2.00%	2.30% ▼
Withdrawal Charge Duration	10 years	10 years
MultiChoice IncomePlus (0-78)		
1-Year P-to-P S&P 500 Index	4.00% cap	5.25% cap ▼
1-Year Monthly Cap Index	1.85% cap	2.10% cap
1-Year P-to-P - Hang Seng Index	4.00% cap	4.75% cap
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	4.75% cap
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate
Fixed Strategy (1-year guarantee)	2.00%	2.35% ▼
Withdrawal Charge Duration	10 years	10 years
***MultiChoice IncomePlus S (0-78)**		
Approved in CT, DE, MN, OR, PA, WA		
1-Year P-to-P S&P 500 Index	4.00% cap	4.00% cap
1-Year Monthly Cap Index	1.85% cap	2.10% cap
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.75% cap
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	4.75% 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 IncomeElite (0-78)		
1-Year P-to-P S&P 500 Index	6.25% cap ▼	7.75% cap ▼
1-Year P-to-P Guaranteed Cap	4.00% cap	5.25% cap
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.75% cap
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	4.75% cap
Fixed Strategy (1-year guarantee)	2.55% ▼	3.35% ▼
Withdrawal Charge Duration	10 years	10 years
MultiChoice IncomeTen (0-78)		
1-Year P-to-P S&P 500 Index	4.00% cap ▼	5.50% cap ▼
1-Year Monthly Cap Index	1.85% cap	2.10% cap
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.75% cap
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	4.75% cap
Fixed Strategy (1-year guarantee)	2.00%	2.55% ▼
Withdrawal Charge Duration	10 years	10 years
MultiChoice IncomeSeven (0-81)		
1-Year P-to-P S&P 500 Index	4.00% cap ▼	5.50% cap ▼
1-Year Monthly Cap Index	1.85% cap	2.10% cap
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate
1-Year P-to-P - Hang Seng Index	4.00% cap	4.75% cap
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	4.75% cap
Fixed Strategy (1-year guarantee)	2.00%	2.50% ▼
Withdrawal Charge Duration	7 years	7 years

Product (Issue Age)	Initial Premium $5,000-$74,999	Initial Premium $75,000+
MultiChoice IncomeFive (0-83)		
1-Year P-to-P S&P Index	4.00% cap	5.25% cap ▼
1-Year Monthly Cap Index	1.85% cap	2.10% 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	4.75% cap
1-Year P-to-P - Dow Jones EURO STOXX®	4.00% cap	4.75% cap
Fixed Strategy (1-year guarantee)	2.00%	2.20% ▼
Withdrawal Charge Duration	5 years	5 years

Rider Charges

Rider	Issue ages	Annual Charge
LifetimePay Optional Income Rider	40-83	0.60%
LifetimePay Plus Optional Income Rider	40-83	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.