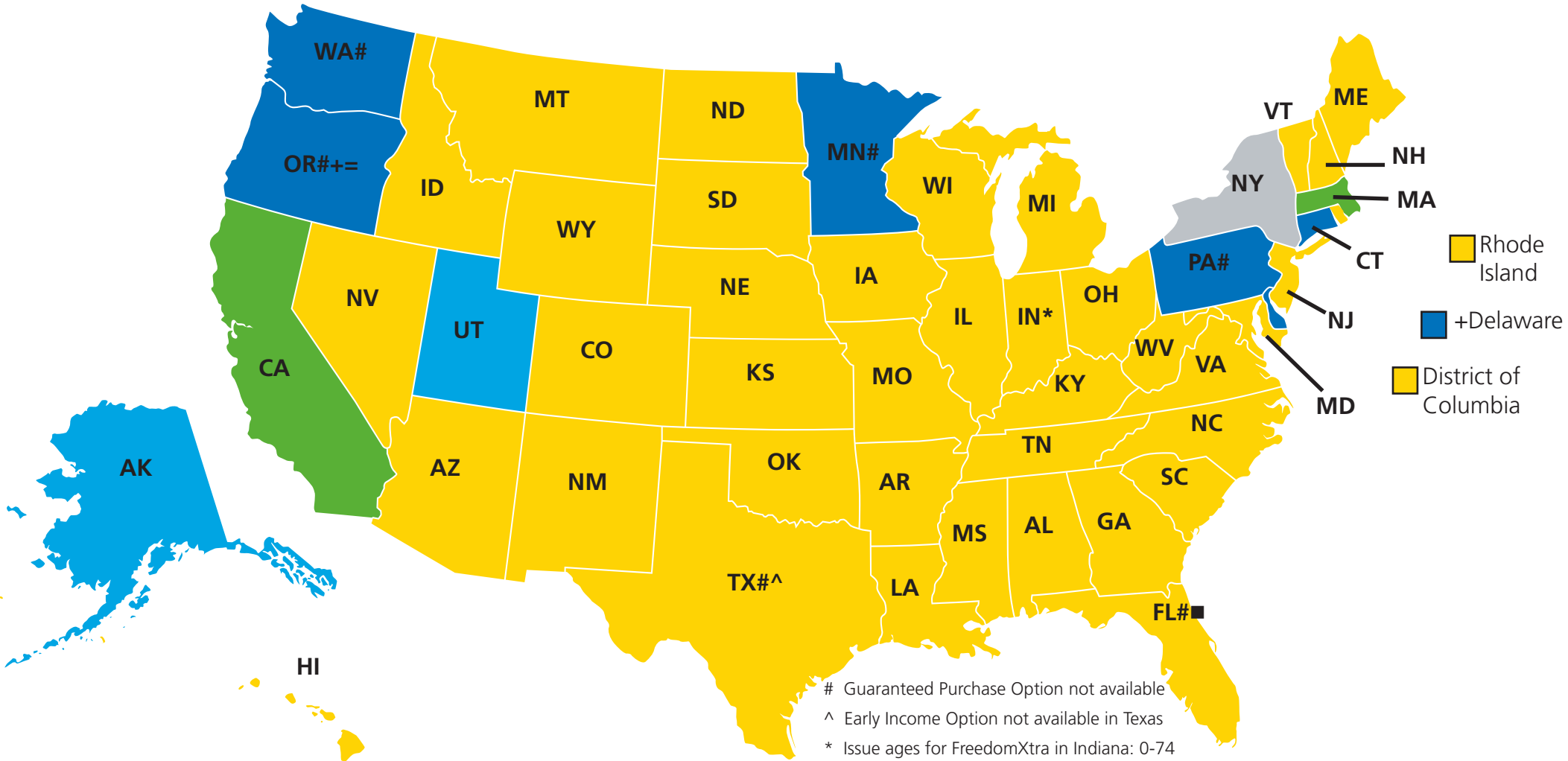


# FREEDOM SERIES PRODUCT APPROVALS BY STATE



This map shows availability for Freedom Series base products only. See separate map for optional rider availability.



# Guaranteed Purchase Option not available  
 ^ Early Income Option not available in Texas  
 \* Issue ages for FreedomXtra in Indiana: 0-74  
 ■ Issue ages for FreedomXtra and FreedomPlus in Florida: 0-64  
 + Premium Bonus on FreedomPlus is 5%  
 = The Minimum Guaranteed Interest Rate on the Freedom Series is 2% in Oregon.

- All base products approved for sale
- All base products approved without Confinement, Terminal Illness and Home Health Waivers
- Freedom 3, 5, 7, and FreedomPlus S approved for sale; FreedomXtra not approved
- Freedom 3, 5, 7, and FreedomPlus approved for sale; FreedomXtra not approved
- Freedom Series not approved for sale at this time

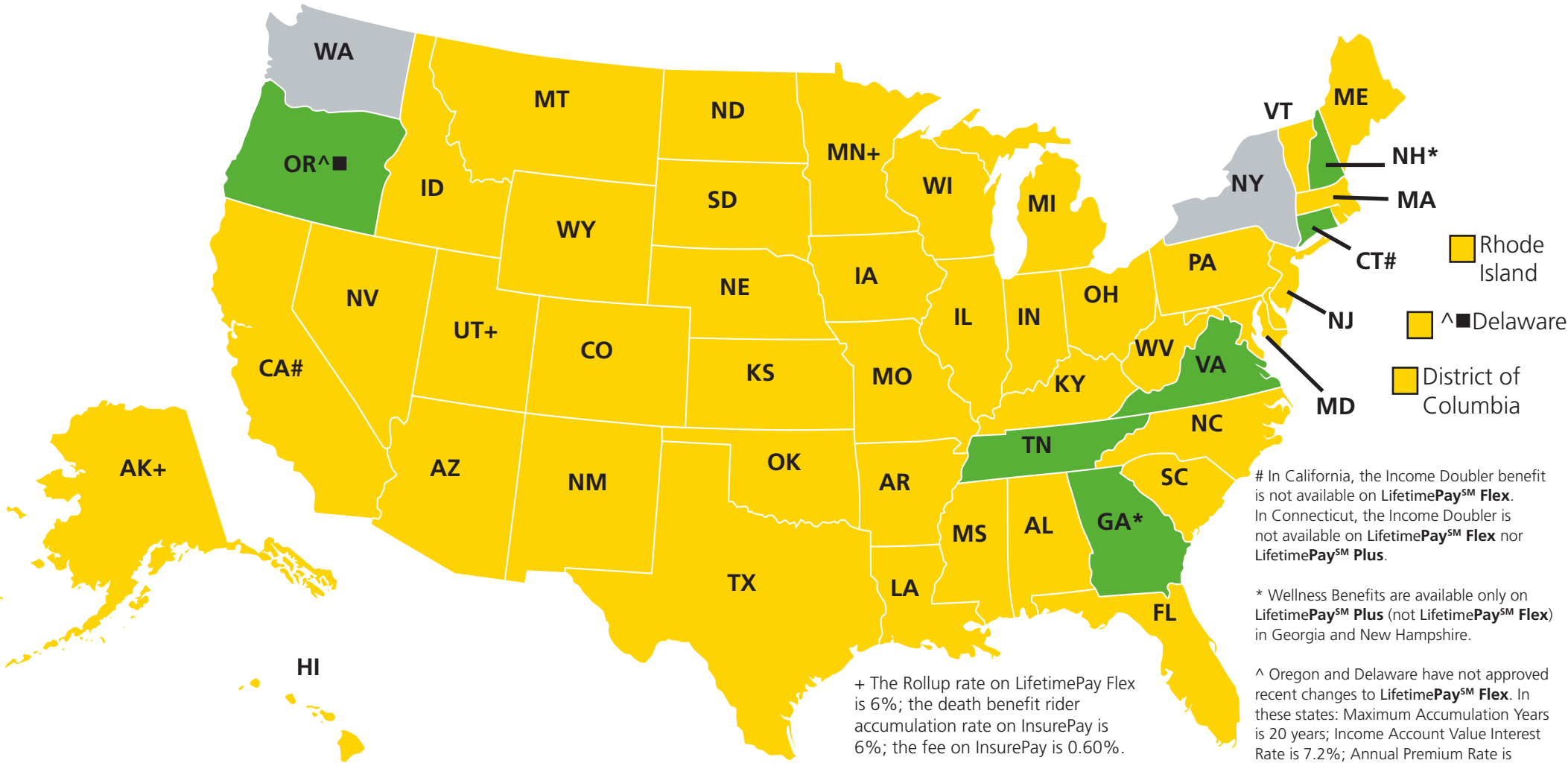
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Please check Aviva Live for reduced withdrawal charge schedule on FreedomPlus S.

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Revised: 01/18/2011

This map shows availability of the optional riders available on the MultiChoice<sup>SM</sup> Series and Freedom Series. See separate maps for base product availability.



- Rhode Island
- ^■ Delaware
- District of Columbia

# In California, the Income Doubler benefit is not available on **LifetimePay<sup>SM</sup> Flex**. In Connecticut, the Income Doubler is not available on **LifetimePay<sup>SM</sup> Flex** nor **LifetimePay<sup>SM</sup> Plus**.

\* Wellness Benefits are available only on **LifetimePay<sup>SM</sup> Plus** (not **LifetimePay<sup>SM</sup> Flex**) in Georgia and New Hampshire.

+ The Rollup rate on **LifetimePay Flex** is 6%; the death benefit rider accumulation rate on **InsurePay** is 6%; the fee on **InsurePay** is 0.60%.

■ Oregon and Delaware have not approved recent changes to **LifetimePay<sup>SM</sup> Plus**. Higher Maximum Annual Lifetime Income Withdrawal percentages still apply

^ Oregon and Delaware have not approved recent changes to **LifetimePay<sup>SM</sup> Flex**. In these states: Maximum Accumulation Years is 20 years; Income Account Value Interest Rate is 7.2%; Annual Premium Rate is 0.45%; Higher Maximum Annual Lifetime Income Withdrawal Percentages still apply. On **InsurePay**, the death benefit rider accumulation rate is 6%; the fee on **InsurePay** is 0.60%.

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Revised: 04/21/2011

- LifetimePay<sup>SM</sup> Plus, LifetimePay<sup>SM</sup> Flex and InsurePay<sup>SM</sup> approved for sale.
- Optional riders approved without Wellness Benefits.
- Optional riders not available at this time.