

Annuity Crediting Rates

May 6, 2011

Income Preferred Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
Income Preferred Bonus (0-78) • # 7% Premium Bonus on 1st Year Premium		
1-Year P-to-P S&P 500 Index (cap)	3.25%	4.75%
1-Year Monthly Cap Index (cap)	1.75%	2.15%
1-Year Average Index (cap)	3.25%	5.00%
Fixed Strategy (1-year guarantee)	1.55%	2.20%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Bonus Pro (65-78) Available only in Florida 7% Premium Bonus on 1st Year Premium		
1-Year P-to-P S&P 500 Index (cap)	3.25%	4.75%
1-Year Monthly Cap Index (cap)	1.75%	2.15%
1-Year Average Index (cap)	3.25%	5.00%
Fixed Strategy (1-year guarantee)	1.55%	2.20%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Bonus S* (0-78) 4% Premium Bonus on 1st Year Premium Approved in CT, UT		
1-Year P-to-P S&P 500 Index (cap)	2.50%	2.50%
1-Year Monthly Cap Index (cap)	1.75%	2.15%
1-Year Average Index (cap)	3.25%	5.00%
Fixed Strategy (1-year guarantee)	1.00%	1.20%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Ultra (0-78) # 4% Interest Rate Bonus on 1st Year Crediting Rate		
Fixed Strategy (1-year guarantee)	1.45%	2.15%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Ten (0-78)		
1-Year P-to-P S&P 500 Index (cap)	2.75%	4.50%
1-Year Monthly Cap Index (cap)	1.75%	2.15%
1-Year Average Index (cap)	3.25%	5.00%
Fixed Strategy (1-year guarantee)	1.30%	2.10%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Six (0-80)		
1-Year P-to-P S&P 500 Index (cap)	2.75%	4.50%
1-Year Monthly Cap Index (cap)	1.75%	2.15%
1-Year Average Index (cap)	3.25%	5.00%
Fixed Strategy (1-year guarantee)	1.50%	2.30%
Withdrawal Charge Duration	6 years	6 years

Spirit Series¹

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
Spirit Bonus (0-78) • # 4% Premium Bonus on 1st & 2nd Year Premium		
1-Year Guaranteed Fixed	1.65%	2.35%
Withdrawal Charge Duration	10 years	10 years
Spirit Plus (0-78) # 2% Premium Bonus on 1st & 2nd Year Premium		
1-Year Guaranteed Fixed	1.65%	2.30%
Withdrawal Charge Duration	10 years	10 years
Spirit Plus S* (0-78) 2% Premium Bonus on 1st & 2nd Year Premium (5% in OR, DE) Approved in CT, DE, MN, OR, WA		
1-Year Guaranteed Fixed	1.35%	2.00%
Withdrawal Charge Duration	10 years	10 years
Spirit 7 (0-81)		
1-Year Guaranteed Fixed	1.70%	2.45%
Withdrawal Charge Duration	7 years	7 years
Spirit 5 (0-83)		
1-Year Guaranteed Fixed	1.75%	2.45%
Withdrawal Charge Duration	5 years	5 years
Spirit 3 (0-85)		
1-Year Guaranteed Fixed	1.50%	2.30%
Withdrawal Charge Duration	3 years	3 years

Rider Charges

Rider (issue ages)	Base Product	Annual Charge
Income Edge Plus (40-80)	Income Preferred	0.75%
Income Edge Flex (40-85)	Spirit Series	0.50%
InsurePay (0-85)	Spirit Series	0.40%

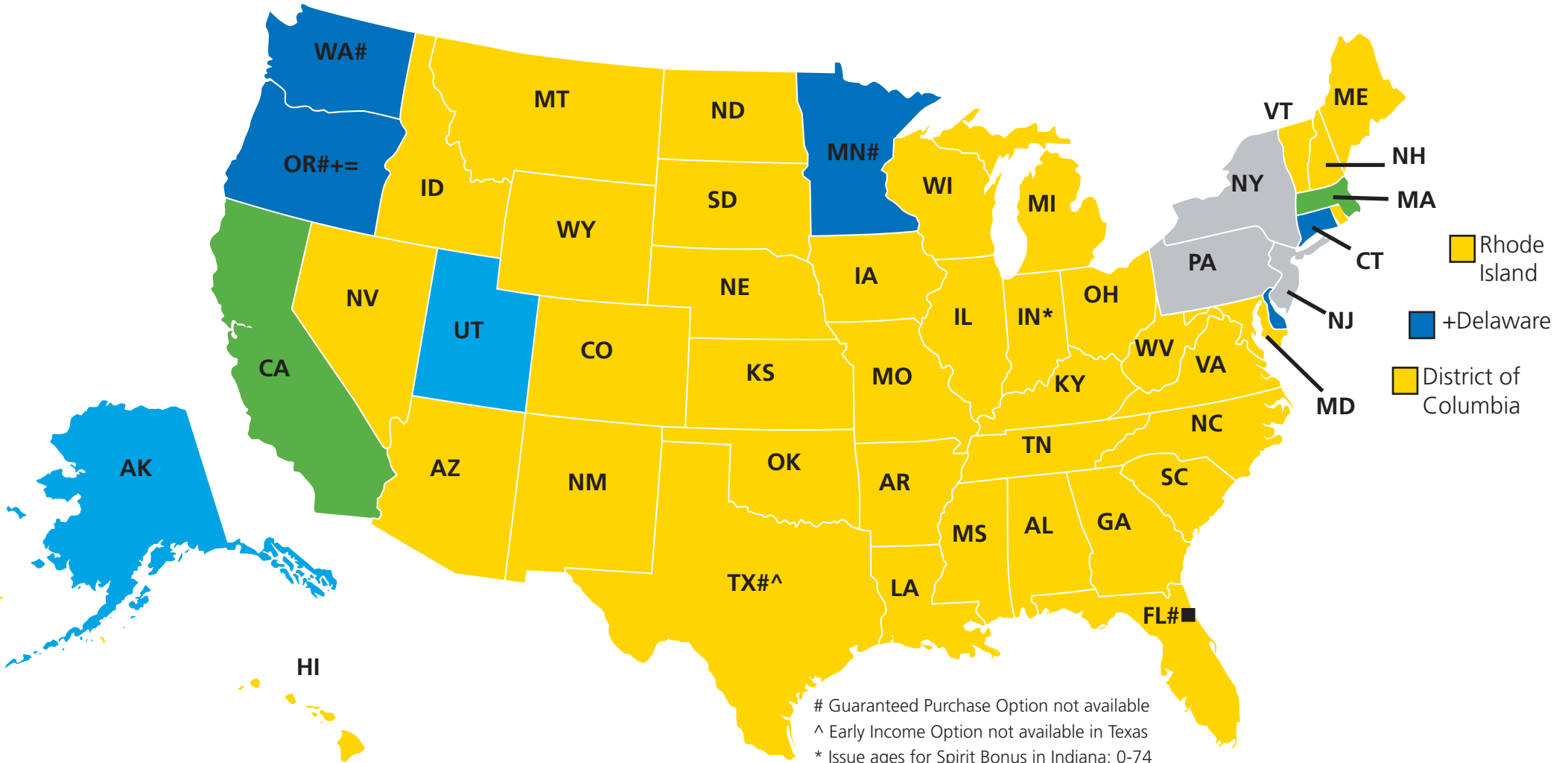
Any rate changes are effective for applications issued after the date indicated on the rate card.

- ¹ All Spirit Series minimum crediting rates are 2% in Oregon.
- * Please check the website for reduced withdrawal charge schedule.
- # Issue ages in Florida for these products: 0-64
- Income Preferred Bonus and Spirit Bonus: Issue ages in Indiana (0-74)

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Not intended for soliciting annuity sales from the public. Product and Strategy availability varies by state. Issued by: Aviva Life and Annuity Company, Des Moines, IA



This map shows availability for Spirit 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 Spirit Bonus in Indiana: 0-74
 ■ Issue ages for Spirit Bonus and Spirit Plus in Florida: 0-64
 + Premium Bonus on Spirit Plus is 5%
 = The Minimum Guaranteed Interest Rate on the Spirit Series is 2% in Oregon.

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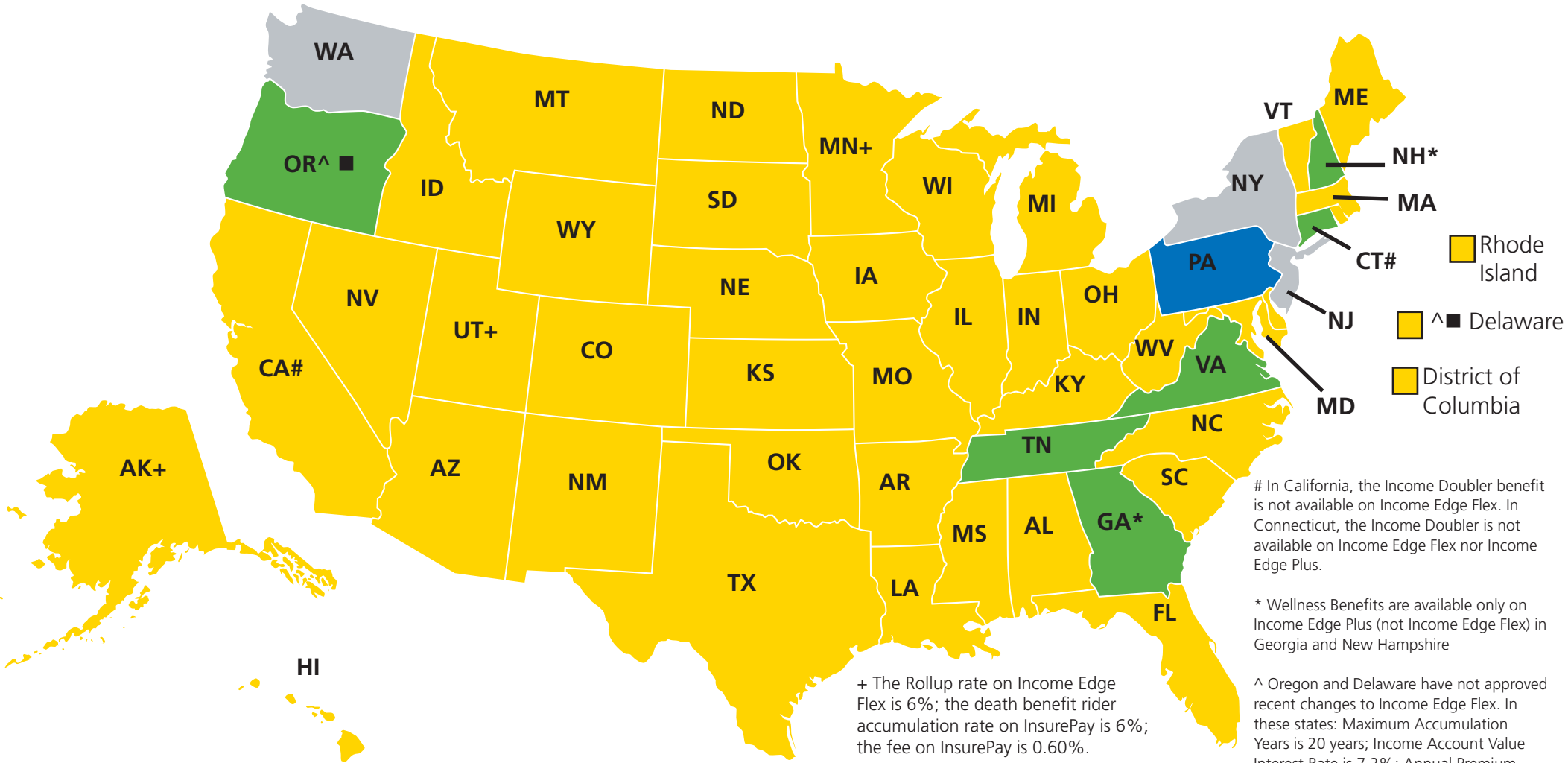
Please check Aviva Live for reduced withdrawal charge schedule on Spirit Plus S.

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Revised: 01/18/2011

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

This map shows availability of the optional riders available on the Income Preferred Series and Spirit Series. See separate maps for base product availability.



In California, the Income Doubler benefit is not available on Income Edge Flex. In Connecticut, the Income Doubler is not available on Income Edge Flex nor Income Edge Plus.

* Wellness Benefits are available only on Income Edge Plus (not Income Edge Flex) in Georgia and New Hampshire

^ Oregon and Delaware have not approved recent changes to Income Edge 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

- Income Edge Plus, Income Edge Flex and InsurePay approved for sale.
- Optional riders approved without Wellness Benefits.
- Income Edge Plus only approved for sale. Income Edge Flex and InsurePay not available.
- Optional riders not available at this time.

