

Annuity Crediting Rates

May 6, 2011

MultiChoiceSM Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
MultiChoiceSM Xtra (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
MultiChoiceSM Xtra 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
MultiChoiceSM Xtra 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
MultiChoiceSM Advantage (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
MultiChoiceSM 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
MultiChoiceSM 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

Freedom Series¹

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
FreedomXtra (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
FreedomPlus (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
FreedomPlus S* (0-78) 2% Premium Bonus on 1st & 2nd Year Premium (5% in OR and DE) Approved in CT, DE, MN, OR, PA, WA		
1-Year Guaranteed Fixed	1.35%	2.00%
Withdrawal Charge Duration	10 years	10 years
Freedom 7 (0-81)		
1-Year Guaranteed Fixed	1.70%	2.45%
Withdrawal Charge Duration	7 years	7 years
Freedom 5 (0-83)		
1-Year Guaranteed Fixed	1.75%	2.45%
Withdrawal Charge Duration	5 years	5 years
Freedom 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
<i>LifetimePay</i> SM Plus (40-80)	MultiChoice SM Series	0.75%
<i>LifetimePay</i> SM Flex (40-85)	Freedom Series	0.50%
<i>InsurePay</i> SM (0-85)	Freedom Series	0.40%

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

¹ All Freedom 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

• MultiChoice Xtra and FreedomXtra: Issue ages in Indiana (0-74)

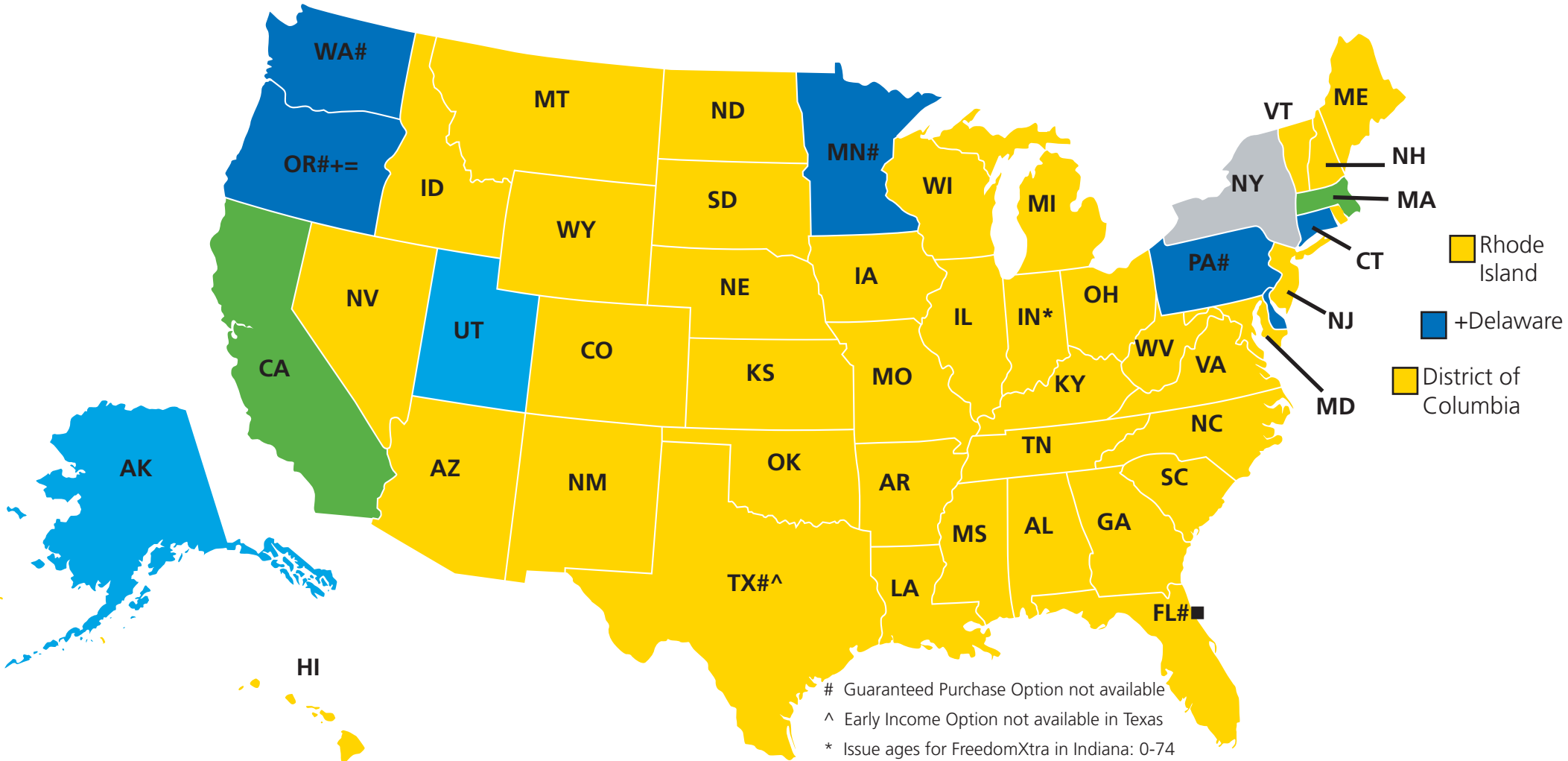
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FREEDOM SERIES PRODUCT APPROVALS BY STATE



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

