

Annuity Crediting Rates

July 2, 2010

MultiChoice Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
MultiChoice Xtra (0-78)		
8% Premium Bonus on 1st Year Premium!		
1-Year P-to-P S&P 500 Index (cap)	4.00%	5.50%
1-Year Monthly Cap Index (cap)	1.85%	2.10%
1-Year Average Index (cap)	3.75%	5.25%
Fixed Strategy (1-year guarantee)	1.75%	2.30%
Withdrawal Charge Duration	10 years	10 years
MultiChoice Xtra S* (0-78)		
5% Premium Bonus on 1st Year Premium!		
1-Year P-to-P S&P 500 Index (cap)	3.75%	3.75%
1-Year Monthly Cap Index (cap)	1.85%	2.10%
1-Year Average Index (cap)	3.75%	5.25%
Fixed Strategy (1-year guarantee)	1.65%	1.65%
Withdrawal Charge Duration	10 years	10 years
MultiChoice Advantage (0-78)		
5% Interest Rate Bonus on 1st Year Crediting Rate!		
Fixed Strategy (1-year guarantee)	1.75%	2.35%
Withdrawal Charge Duration	10 years	10 years
MultiChoice Ten (0-78)		
1-Year P-to-P S&P 500 Index (cap)	4.25%	5.75%
1-Year Monthly Cap Index (cap)	1.85%	2.10%
1-Year Average Index (cap)	3.75%	5.25%
Fixed Strategy (1-year guarantee)	1.75%	2.55%
Withdrawal Charge Duration	10 years	10 years
MultiChoice Six (0-80)		
1-Year P-to-P S&P 500 Index (cap)	4.25%	5.75%
1-Year Monthly Cap Index (cap)	1.85%	2.10%
1-Year Average Index (cap)	3.75%	5.25%
Fixed Strategy (1-year guarantee)	1.75%	2.40%
Withdrawal Charge Duration	6 years	6 years

Freedom Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
FreedomXtra (0-78) •		
8% Premium Bonus on 1st & 2nd Year Premium!		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
FreedomPlus (0-78)		
5% Premium Bonus on 1st & 2nd Year Premium!		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
FreedomPlus S* (0-78)		
5% Premium Bonus on 1st & 2nd Year Premium!		
Approved in CT, DE, MN, OR, PA, WA		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
Freedom 7 (0-81)		
1-Year Guaranteed Fixed	2.00%	2.25%
Withdrawal Charge Duration	7 years	7 years
Freedom 5 (0-83)		
1-Year Guaranteed Fixed	2.00%	2.05%
Withdrawal Charge Duration	5 years	5 years
Freedom 3 (0-85)		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	3 years	3 years

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

- * Please check the website for reduced withdrawal charge schedule.
- MultiChoice FreedomXtra: Issue ages in Indiana (0-74)

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Rider Charges

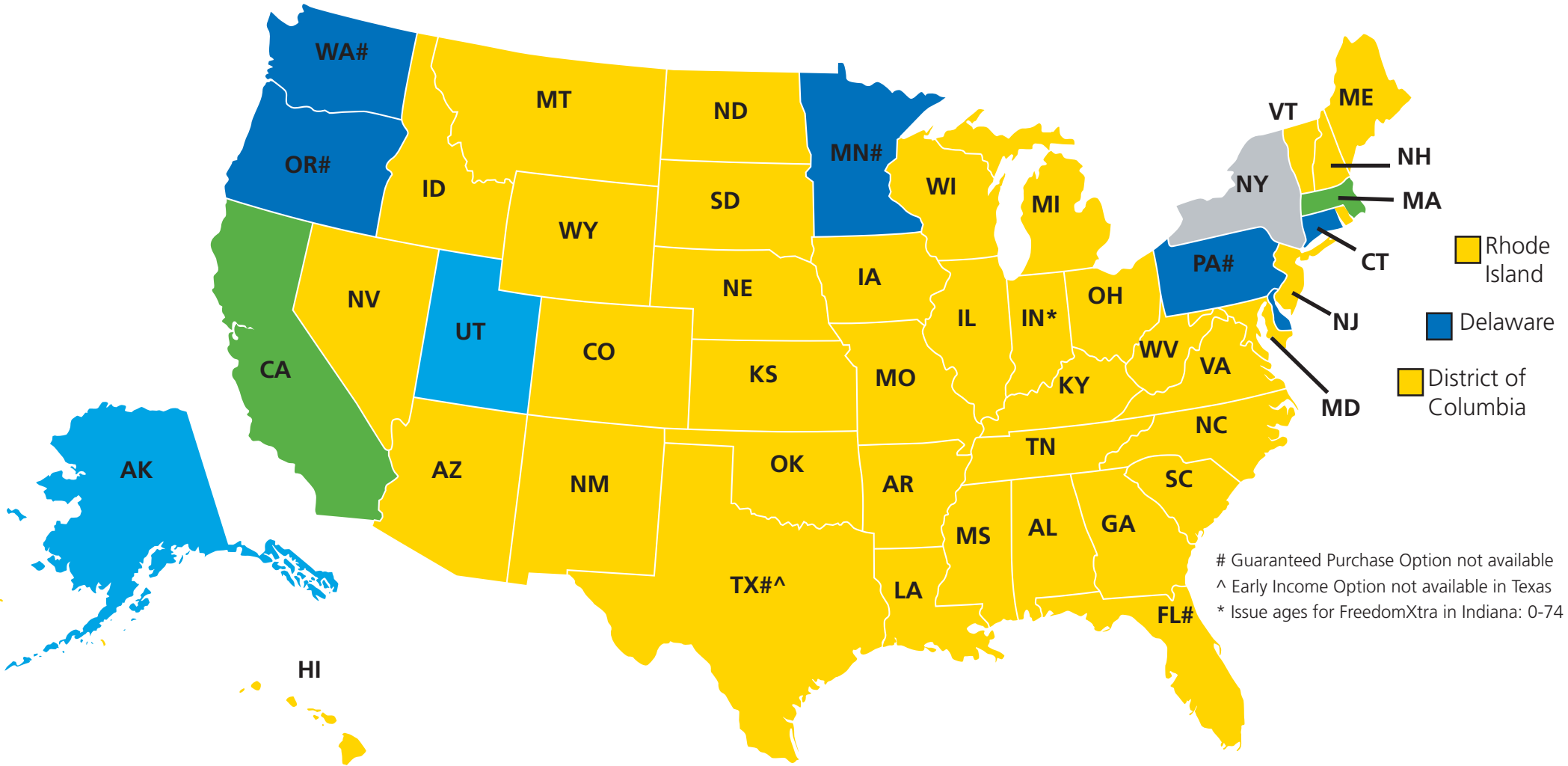
Rider	Base Product	Issue ages	Annual Charge
LifetimePay Plus Optional Income Rider	MultiChoice Series	40-83	0.75%
LifetimePay Flex Optional Income Rider	Freedom Series	40-85	0.45%
InsurePay Optional Death Benefit Rider	Freedom Series	0-85	0.60%



FREEDOM SERIES PRODUCT APPROVALS BY STATE



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



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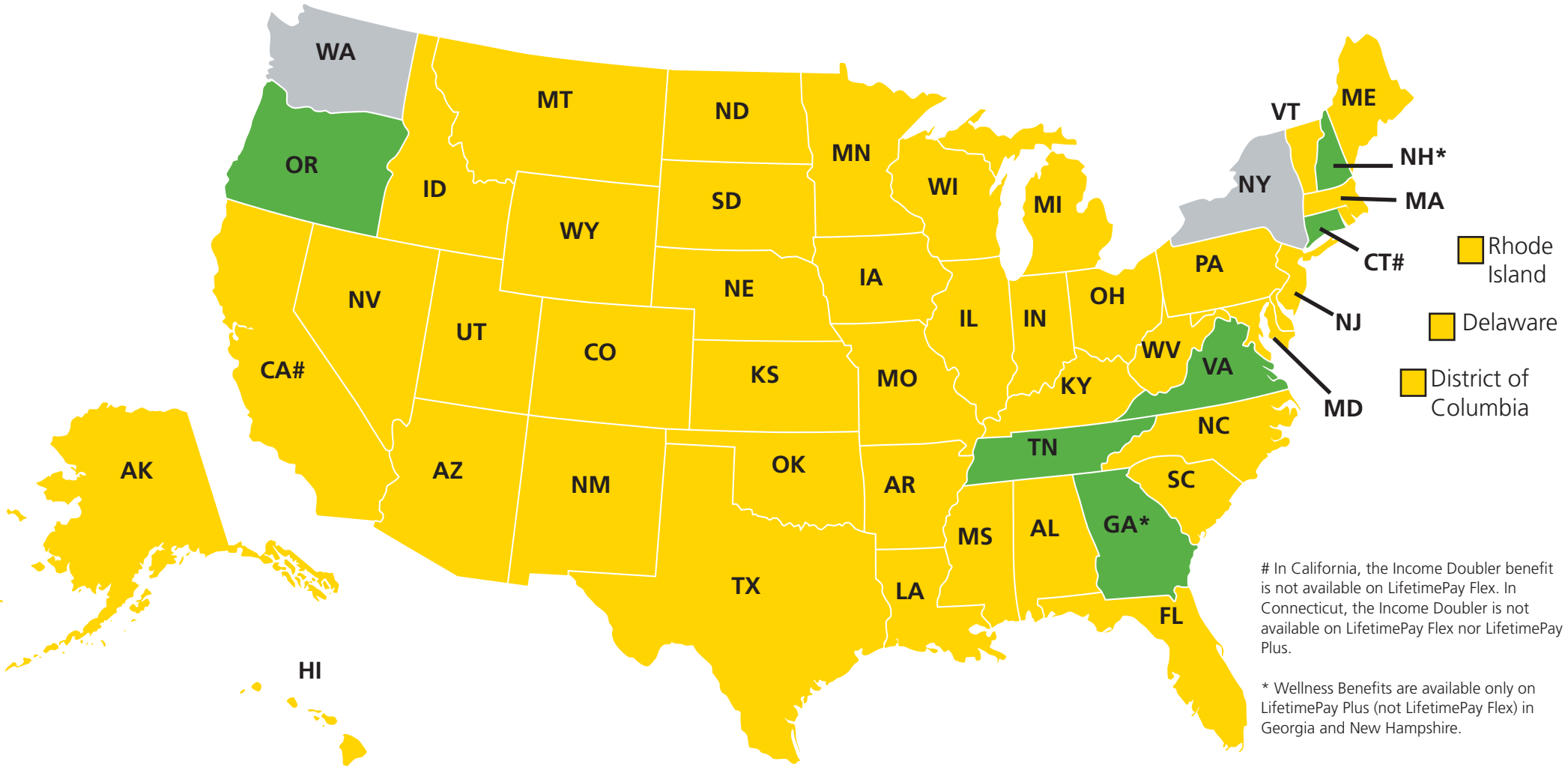
Please check Aviva Live for reduced withdrawal charge schedule on FreedomPlus S.

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Revised: 05/06/2010

- 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

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



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