



Aviva *MultiChoice* Freedom Series Agent Guide

- Aviva *MultiChoice* Freedom Series Fixed Annuities
- *LifetimePay*SM Flex Optional Income Rider
- *InsurePay*SM Optional Death Benefit Rider



Aviva *MultiChoice* Freedom Series Agent Guide

SECTION 1

Aviva MultiChoice Freedom Series Fixed Annuities

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*LifetimePay*SM Flex Optional Income Rider

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*InsurePay*SM Optional Death Benefit Rider



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Saving for retirement just got easier for your clients.

At Aviva, we think that your clients should spend less time planning for retirement and more time enjoying it. That's why we're dedicated to making it easier for them – by providing innovative products that fit their lifestyle and long-term planning needs.

Aviva now offers an innovative fixed-money product series called *MultiChoice* Freedom Series Fixed Annuities. This series can give your clients a tax-deferred savings option with a valuable combination of benefits including:

- **Freedom** from stock market fluctuations
- **Flexibility** of withdrawals and income options
- **Functionality** to transfer wealth
- **Financial strength & experience** that add up

An Aviva *MultiChoice* Freedom Series Fixed Annuity with the optional *LifetimePay*SM Flex income rider or the *InsurePay*SM death benefit rider can provide your clients freedom, flexibility, functionality, and financial strength they don't often find in other financial vehicles.

Aviva *MultiChoice* Freedom Series Fixed Annuities offer:

- Checkbook access starting in Year 1
- 2% & 4% Premium Bonus options
- 10% Free Withdrawal starting Day 1
- 20% Free Withdrawal starting in Year 2¹
- 20% annual Home Health Care Waiver²
- 100% Confinement and Terminal Illness Waivers²
- Partial 1035 SPIA Exchanges

....Plus two additional rider options!



The *LifetimePay*SM Flex optional income rider can provide valuable benefits to your clients including:

5% Guaranteed 5% growth on the Income Account Value for the first 12 years of the contract prior to withdrawals. The Income Account Value is not the same as the Accumulated Value of the base annuity contract, and it is never available for lump sum withdrawal; it is only used for calculating the income amount available under rider provisions. Rider withdrawals stop the 5% accumulation in the Income Account Value.



Income Doubler Benefits that can give your clients access to double the withdrawal amount if they require care in a nursing home, hospital, or hospice facility.⁴

Wellness Resources from Mayo Clinic Health Solutions.

The *InsurePay*SM optional death benefit rider can help guarantee and protect your client's legacy by offering:

4% Guaranteed growth of 4% simple interest each year.⁵



No exams or underwriting required!

Read on to learn more about Aviva *MultiChoice* Freedom Series Fixed Annuities. This agent guide provides underlying annuity features and optional rider details that can help you explain the benefits to your clients.

¹ 20% free withdrawals are available if no withdrawals are taken during the prior contract year.

² These benefits may not be available in all states. In Massachusetts, the Confinement and Terminal Illness Waivers are not available. In Texas, these benefits are available in the first year. In Pennsylvania, the Terminal Illness Waiver is referred to as the Terminal Condition Waiver.

³ The 5% guaranteed rate on the Income Account Value stops once withdrawals are elected under the rider. Until withdrawals under the rider are elected, the 5% growth on the Income Account Value is guaranteed for the first 12 contract years, not to exceed age 85, but never less than 5 years. The guaranteed rate is available only with the purchase of *LifetimePay*SM Flex and must be purchased in conjunction with the annuity contract. The annual rider charge is deducted from the Accumulated Value and is guaranteed in all years.

⁴ Please see the contract for qualifying confinement criteria. If the annuity contract is an IRA, the Income Doubler Benefits cease when the Accumulated Value of the underlying annuity equals zero. Other restrictions may apply. See the certificate of disclosure for more details.

⁵ The 4.0% simple interest accumulation will stop at the earlier of: the death benefit under the rider reaching 250% of the premiums paid and any premium bonuses, after reaching attained age 90, or all premium and applicable premium bonus(es) have been withdrawn from the contract. Withdrawals taken from the contract will reduce the value of the rider on a pro-rata basis.



SECTION 1

Aviva MultiChoice
Freedom Series
Fixed Annuities

Aviva *MultiChoice* Freedom Series Fixed Annuities Features & Benefits

This section describes the features and benefits of Aviva *MultiChoice* Freedom Series Fixed Annuities.

Issue Ages	
Product	Issues Ages
Freedom 3	0-85
Freedom 5	0-83
Freedom 7	0-81
FreedomPlus	0-78
FreedomPlus S	0-78
FreedomXtra	0-78

Premium Requirements

- Minimum premium amount of \$5,000 for both qualified and non-qualified dollars
- Maximum premium amount without Home Office Approval: \$1,000,000
- Additional premium accepted: \$1,000 minimum and \$100,000 maximum in any 12-month period

Interest Rates

Interest rates are banded at \$75,000 initial premium or greater.

Premium Bonus

- FreedomPlus & FreedomPlus S – 2% premium bonus on all first and second year premiums
- FreedomXtra – 4% premium bonus on all first and second year premiums

Guaranteed Minimum Interest Rate

The guaranteed minimum interest rate will never be less than 1% for each strategy.

Minimum Guaranteed Contract Value

The Minimum Guaranteed Contract Value is 87.5% of premium, excluding any premium bonuses, accumulating at a rate varying between 1-3%. Some state variations may apply.

Basic Death Benefit

A basic death benefit is included on every Freedom Series Fixed Annuity.

The basic death benefit gives your clients peace of mind by guaranteeing that their beneficiary will receive the full Accumulated Value of the annuity in a lump sum. Other settlement options may also be available.

Your clients have two other options to transfer wealth besides the basic death benefit: **LifetimePaySM Flex** or **InsurePaySM**.

See Appendix A for a comparison of all three death benefit payouts on page 24.

Interest Strategy

Each Freedom Series Fixed Annuity offers a 1-Year Guaranteed Fixed Strategy:

- After the initial term period, interest rates are guaranteed never to be lower than the guaranteed minimum rate.
- Interest is credited daily.

Aviva *MultiChoice* Freedom Series Fixed Annuities provide a number of ways to take withdrawals and/or to receive regular income payments. The following charts summarize these options.

Freedom Series Withdrawal Options	
10% Free Withdrawal	Each contract year, your client can withdraw up to 10% of the annuity's prior contract anniversary Accumulated Value without a withdrawal charge.
20% Free Withdrawal	Your client has access to a 20% free withdrawal in the current contract year if he or she did not take a withdrawal in the previous contract year. A 20% withdrawal is the maximum amount that can be taken in one contract year without incurring withdrawal charges. ¹
Checkbook Access Withdrawal	Checkbook withdrawals are available. Your client may write up to two drafts each contract year. Each draft must be a minimum of \$500 and must be made payable to your client or to his or her financial institution.
Confinement Waiver	If your client is confined to a qualified care facility any time after the first contract year, he or she can withdraw up to 100% of their annuity's Accumulated Value without a withdrawal charge. Subject to limitations. ²
Home Health Care Waiver	If your client needs qualified home health care services any time after the first contract year, he or she can withdraw up to 20% of the annuity's prior contract anniversary Accumulated Value without a withdrawal charge. Subject to limitations. ²
Terminal Illness Waiver	If your client is diagnosed with a terminal illness any time after the first contract year, he or she can withdraw up to 100% of the annuity's prior contract anniversary Accumulated Value without a withdrawal charge. Subject to limitations. ²

Freedom Series Income Options	
Early Income Option¹	<p>After the first contract year, the annuity value may be used to purchase a Single Premium Immediate Annuity (SPIA).¹</p> <ul style="list-style-type: none"> ■ If the deferred contract has been in force for 1-5 years, then the SPIA must be for life or 8+ years. ■ If the deferred contract has been in force for 6+ years, then the SPIA must be for life or 5+ years.
Guaranteed Purchase Option & Other Annuity Payout Options	Anytime after the tenth contract year, a 10% income bonus will be credited to the value of the annuity if, under the option, your client elects to begin receiving income payments utilizing an income payment option with a guaranteed period of at least 10 years. The income bonus is based on the amount of any remaining first-year premium. This income bonus is not applicable to LifetimePaySM Flex withdrawals or InsurePaySM rider. Availability may vary by state. ¹
LifetimePaySM Flex (optional rider)	As early as Day 1, LifetimePaySM Flex allows your client to take Lifetime Income Withdrawals without annuitizing the annuity contract. It is available for an additional charge and can only be added when the contract is issued. It cannot be added at a later time. It cannot be purchased without buying a Freedom Series Fixed Annuity. LifetimePaySM Flex is not available in all states. Please review pages 12-19 for more detailed information about LifetimePaySM Flex .

¹ Not available in all states.

² These benefits may not be available in all states. Benefits are subject to limitations as described in the contract. In Massachusetts, the Confinement and Terminal Illness Waivers are not available. In Texas, these benefits are available in the first year. In Pennsylvania, the Terminal Illness Waiver is referred to as the Terminal Condition Waiver.

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty in addition to ordinary income tax. Withdrawals in excess of the free amount are subject to withdrawal charges and may result in the loss of principal if taken during the withdrawal charge period of the contract.

Aviva *MultiChoice* Freedom Series Fixed Annuities Withdrawal Charge Schedules

If your client takes withdrawals in excess of the free withdrawal amount, or surrenders his or her contract completely, a withdrawal charge will be applied. Here are the Withdrawal Charge Schedules for each of the products.

Product	Duration in Years										
	1	2	3	4	5	6	7	8	9	10	11
Freedom 3	6%	5%	4%	0%	0%	0%	0%	0%	0%	0%	0%
Freedom 5	8%	7%	6%	5%	4%	0%	0%	0%	0%	0%	0%
Freedom 7	9%	8%	7%	6%	5%	4%	3%	0%	0%	0%	0%
FreedomPlus	16%	15%	14%	13%	12%	11%	10%	8%	6%	4%	0%
FreedomPlus S	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
FreedomXtra	12%	12%	12%	11%	10%	9%	8%	7%	6%	4%	0%

Withdrawal Charge Example

Your client surrenders a FreedomPlus contract at the end of the second contract year.

Initial Premium: \$100,000 + 2% Premium Bonus = \$102,000

Hypothetical Interest Rate: 1%

Current Accumulated Value at time of surrender: \$104,050
(assumes no additional premiums and no withdrawals)

20% Free Withdrawal amount available at time of surrender: \$20,810

$$\$104,050 - \$20,810 = \$83,240$$

$$\text{Withdrawal Charge} = \$83,240 \times 15\% = \$12,486$$

$$\mathbf{\$104,050 - \$12,486 = \$91,564 \text{ Total amount paid to contract owner at time of surrender}}$$

Aviva MultiChoice Freedom Series Fixed Annuities

Withdrawal Charge Schedule
&
Premium Bonus Recapture
Charge Schedule



(FreedomXtra only)

Withdrawal Charge Schedules

FreedomXtra Withdrawal Charge Schedule

Duration in Years											
	1	2	3	4	5	6	7	8	9	10	11
FreedomXtra	12%	12%	12%	11%	10%	9%	8%	7%	6%	4%	0%

FreedomXtra Premium Bonus Recapture Charge Schedule

Duration in Years											
	1	2	3	4	5	6	7	8	9	10	11
FreedomXtra	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	2.7%	1.3%	0%

Premium Bonus Recapture Charge Example

For example, if your client surrenders his or her FreedomXtra annuity at the end of the second contract year, the amount of premium returned to him or her will be calculated using the steps shown below.

Initial Premium: \$100,000 + 4% Premium Bonus = \$104,000

Hypothetical Interest Rate: 1%

Current Accumulated Value at time of surrender: \$106,090

(assumes no additional premiums and no withdrawals, rounded to nearest dollar)

20% Free Withdrawal amount: \$21,218

Please Note: Withdrawal and Premium Bonus Recapture Charges apply **after** Free Withdrawals are subtracted from the annuity's Accumulated Value.

- | | |
|---------------|--|
| Step 1 | The Accumulated Value is reduced by the Free Withdrawal amount
\$106,090 - \$21,218 = \$84,872 (Chargeable Value) |
| Step 2 | The Chargeable Value is then multiplied by the Withdrawal Charge
\$84,872 x 12% = \$10,185 (Withdrawal Charge amount) |
| Step 3 | The Chargeable Value is also multiplied by the Premium Bonus Recapture Charge
\$84,872 x 3.8% = \$3,225 (Premium Bonus Recapture Charge amount) |
| Step 4 | The Withdrawal and Premium Bonus Recapture Charge amounts are combined
\$10,185 + \$3,225 = \$13,410 (Total Charge applied against the Accumulated Value) |
| Step 5 | The Total Charge is then subtracted from the Accumulated Value to determine the amount paid to contract owner at time of surrender
\$106,090 - \$13,410 = \$92,680 (Total amount received upon full surrender) |

The entire Accumulated Value including the 4% premium bonus and any interest credits, is available in the event of death of the annuitant, when a free withdrawal is elected, or under the Confinement, Home Health Care, or Terminal Illness Waivers.

SECTION 2

*LifetimePay*SM Flex Optional Income Rider



LifetimePaySM Flex

Features & Benefits

An Aviva *MultiChoice* Freedom Series Fixed Annuity with **LifetimePaySM Flex** can give your clients the income they need to do the things they want to do during retirement.

Simply put, **LifetimePaySM Flex** is an optional income rider that can give your clients the flexibility to receive regular income payments from their Freedom Series Fixed Annuity.

This section provides an overview of how **LifetimePaySM Flex** works, explains how Lifetime Income Withdrawal amounts are determined, and demonstrates how Lifetime Income Withdrawals are calculated.

How does **LifetimePaySM Flex** work?

When your client's annuity contract is issued with **LifetimePaySM Flex**, an Income Account Value is established and serves as the basis for determining the amount of income available for Lifetime Income Withdrawals.

It's important to understand that the Income Account Value is not the same thing as the underlying value of the annuity. **It is not an account that can be cashed out.** It is only used to determine the amount of income payments available on a regular monthly, quarterly, semi-annual, or annual basis.

The Income Account Value is NOT:

- A lump sum surrender account
- A lump sum death benefit account
- An annuitization account
- Used to determine the taxable implications of any withdrawal
- The value of the underlying annuity contract
- The underlying annuity contract guarantee

Day 1 Income Account Value

Initially, the Income Account Value equals the amount of annuity premium plus any applicable premium bonus.

Ongoing Income Account Value

The **LifetimePaySM Flex** rider has an accumulation period. This period is the amount of time the 5% interest is credited to the **LifetimePaySM Flex** Income Account Value, prior to starting Lifetime Income Withdrawals.

During this time, and prior to any **LifetimePaySM Flex** withdrawals, the Income Account Value is guaranteed to grow at 5% annually for up to 12 years. The accumulation period, including the 5% interest accrual, ends when **LifetimePaySM Flex** withdrawals start. The accumulation period will also cease at the earlier of attained age 85 or 12 years, never to be less than five years (unless Lifetime Income Withdrawals are elected). The underlying annuity's accumulation guarantee is 1% prior

to any reductions for the cost of **LifetimePaySM Flex** and is separate from the 5% guarantee on the **LifetimePaySM Flex** Income Account Value.

If your client surrenders the annuity contract, the **LifetimePaySM Flex** Income Account Value ceases to exist and income payments will stop.

Premium Allocation

If additional premium is added to the underlying Freedom Series Fixed Annuity, it will increase the **LifetimePaySM Flex** Income Account Value by that amount and therefore increase the annual Lifetime Income Withdrawal amount.

Chart A on the following page shows hypothetical guaranteed Income Account Values based on 5% compound interest for 12 years, assuming no additional premiums and no withdrawals.

Lifetime Income Withdrawals

A Lifetime Income Withdrawal is a regular income payment that is guaranteed for life. **See Appendix B for Guaranteed Annual Lifetime Income Withdrawal Amounts Charts on pages 25-27.**

The amount of this payment is:

- Locked in at time of first withdrawal; and
- Guaranteed not to decrease as long as your client does not take excess withdrawals from the underlying Freedom Series Fixed Annuity or surrender the annuity contract. Certain conditions apply. See the certificate of disclosure for more details.

Your client decides when to take his or her first Lifetime Income Withdrawal.

When your client elects his or her first Lifetime Income Withdrawal, he or she will begin receiving a payment that's based on the current Income Account Value multiplied by the Maximum Lifetime Income Withdrawal Percentage.

Income Account Value
x Maximum Lifetime Income Withdrawal Percentage

Lifetime Income Withdrawal Amount

The percentage will also be based on a choice of four options:

- Single Life Level Benefit
- Joint Life Level Benefit
- Single Life 3% Increasing Benefit
- Joint Life 3% Increasing Benefit

These percentages are locked in at time of first withdrawal, based on attained age at time of election, and are shown in Chart B on the following pages.

Chart A

*LifetimePay*SM Flex Guaranteed Income Account Values

Hypothetical Initial Premium: \$100,000¹

Year of Income Deferral	Freedom Series Non-Bonus Products	FreedomPlus 2% Premium Bonus	FreedomXtra 4% Premium Bonus
	<i>LifetimePay</i> SM Flex Income Account Value	<i>LifetimePay</i> SM Flex Income Account Value	<i>LifetimePay</i> SM Flex Income Account Value
No Wait	\$100,000	\$102,000	\$104,000
1	\$105,000	\$107,100	\$109,200
2	\$110,250	\$112,455	\$114,660
3	\$115,763	\$118,078	\$120,393
4	\$121,551	\$123,982	\$126,413
5	\$127,628	\$130,181	\$132,733
6	\$134,010	\$136,690	\$139,370
7	\$140,710	\$143,524	\$146,338
8	\$147,746	\$150,700	\$153,655
9	\$155,133	\$158,235	\$161,338
10	\$162,889	\$166,147	\$169,405
11	\$171,034	\$174,455	\$177,875
12	\$179,586	\$183,177	\$186,769

¹ Assumes no withdrawals and no additional premiums. The Income Account Value accumulates regardless of interest credits to the base contract. Until withdrawals under this rider are elected the 5% growth on the Income Account Value is guaranteed for the first 12 years, not to exceed age 85, but never less than 5 years.

Chart B

*LifetimePay*SM Flex Maximum Income Withdrawal Percentages

Attained Age	Single Life Level Benefit Percentage	Joint Life Level Benefit Percentage ¹	Single Life 3% Increasing Benefit Percentages	Joint Life 3% Increasing Benefit Percentage ¹
50-59	3.5%	3.0%	2.5%	2.0%
60-69	4.5%	4.0%	3.5%	3.0%
70-79	5.5%	5.0%	4.5%	4.0%
80-85	6.5%	6.0%	5.5%	5.0%

¹ Based on the age of the younger person and selected payout option. Once your client begins *LifetimePay*SM Flex withdrawals, the withdrawal percentage is locked in for life; income will not decrease and is guaranteed as long as there are no excess withdrawals. Income payments under the rider cease if excess withdrawals or withdrawal charges reduce the Accumulated Value to zero. Withdrawals in excess of the Lifetime Income Withdrawal Percentages will cause future withdrawals to be reduced by the same proportion that the Accumulated Value of the underlying annuity is reduced.

LifetimePaySM Flex Hypothetical Example

Your client may start Lifetime Income Withdrawals as early as Day 1 and after reaching attained age 50. However, if your client defers income payments to a later age, the Maximum Annual Lifetime Income Withdrawal amount will increase.

As the hypothetical example in Chart C demonstrates, the longer your client waits, the longer the Income Account Value can grow and the higher the Maximum Annual Lifetime Income Withdrawal amount will be.

LifetimePaySM Flex Income Account Value

5% Guaranteed Interest for up to 12 Contract Years

- Freedom Series 3, 5, or 7 Fixed Annuity
- Issue Age 60, Single Life Level Benefit
- \$100,000 Initial Premium
- No Additional Premium, No Withdrawals

Chart C LifetimePaySM Flex Hypothetical Example

Age at Time of First Lifetime Income Withdrawal	Lifetime Income Withdrawal Percentage	Income Account Value	Annual Lifetime Income Withdrawal Amount
60	4.50%	\$100,000	\$4,500
61	4.50%	\$105,000	\$4,725
62	4.50%	\$110,250	\$4,961
63	4.50%	\$115,763	\$5,209
64	4.50%	\$121,551	\$5,470
65	4.50%	\$127,628	\$5,743
66	4.50%	\$134,010	\$6,030
67	4.50%	\$140,710	\$6,332
68	4.50%	\$147,746	\$6,649
69	4.50%	\$155,133	\$6,981
70	5.50%	\$162,889	\$8,959
71	5.50%	\$171,034	\$9,407
72	5.50%	\$179,586	\$9,877
73	5.50%	\$179,586	\$9,877
74	5.50%	\$179,586	\$9,877
75	5.50%	\$179,586	\$9,877
76	5.50%	\$179,586	\$9,877
77	5.50%	\$179,586	\$9,877
78	5.50%	\$179,586	\$9,877
79	5.50%	\$179,586	\$9,877
80	6.50%	\$179,586	\$11,673

Here is a summary of details your clients should know about taking Lifetime Income Withdrawals using the optional *LifetimePaySM Flex* rider.

- Lifetime Income Withdrawals are available beginning at attained age 50.
- Your client may start or stop Lifetime Income Withdrawals at any time. To start or stop Lifetime Income Withdrawals, your client must complete a form and submit it to Aviva.
- Once Lifetime Income Withdrawals are started, the Annual Lifetime Withdrawal Percentage is locked in for life. It will not increase as your client enters a new age bracket. It will not change if your client stops and restarts withdrawals at a later date.
- Once your client starts Lifetime Income Withdrawals, the accumulation on the Income Account Value ends, including the 5% guarantee. Even if he or she stops and then restarts Lifetime Income Withdrawals, the 5% guarantee will not recommence.
- Your client can receive income payments on a regular monthly, quarterly, semi-annual, or annual basis.
- Your client can receive income payments in the form of a check or automatic deposit to his or her checking account.
- Your client is responsible for paying taxes on Lifetime Income Withdrawals to the extent of the gains on the contract. If taken before age 59 ½, a 10% IRS penalty may also apply.
- An excess withdrawal is an amount that exceeds the free withdrawal amount for that contract year. Withdrawals in excess of the annual Lifetime Income Withdrawal amounts will cause future withdrawals to be reduced on a pro rata basis.
- ***LifetimePaySM Flex*** is IRS Required Minimum Distribution (RMD) friendly. RMDs will not be considered excess withdrawals under this rider.
- If excess withdrawals or withdrawal charges reduce the Accumulated Value of the Freedom Series Fixed Annuity to zero, income payments will stop.
- If your client surrenders his or her annuity contract, the ***LifetimePaySM Flex*** Income Account Value ceases to exist and income payments will stop.

Charge for the *LifetimePaySM Flex* Rider

- The charge for the rider begins immediately upon issue.
- The annual charge is guaranteed in all years.
- The deduction for the rider is calculated using the Accumulated Value of the underlying annuity as of the prior contract anniversary.
- The ***LifetimePaySM Flex*** rider charge is deducted from the Accumulated Value of the underlying annuity on a monthly basis. This charge is not a taxable event.

Spousal Benefit

- If the surviving spouse is the sole primary beneficiary, and if Lifetime Income Withdrawals have not been started prior to the death of the annuitant, the spouse can continue the annuity.
- At that time, if the spouse is age 40 or older, ***LifetimePaySM Flex*** will also continue.
- At that time, if Lifetime Income Withdrawals have started, the surviving spouse is eligible to continue the contract without ***LifetimePaySM Flex***.
- If the spouse does not continue the base Freedom Series Fixed Annuity contract, he or she would then receive the annuity's current Accumulated Value in a lump sum or receive the Income Account Value over a 5-year payout period.

Additional 5-Year Payout Death Benefit Option

Upon death, the beneficiary may elect to receive the Income Account Value as a level payment over a period of five years. This option must be elected instead of the underlying annuity's basic death benefit.

If the beneficiary does not elect the 5-Year Payout Death Benefit Option, he or she will receive the current Accumulated Value of the underlying annuity in a lump sum.

Cancellation of the *LifetimePaySM Flex* Rider

LifetimePaySM Flex can only be elected at issue. The contract owner may cancel the ***LifetimePaySM Flex*** rider anytime after the first contract year. Once the rider is cancelled, it cannot be elected again.

LifetimePaySM Flex

Increasing Benefit Option

An Increasing Benefit Option may also be elected at the time of the first elected withdrawal under the rider for no additional charge. The optional Increasing Benefit Option can help your client keep up with the increasing costs of living. If this option is elected, the Lifetime Income Withdrawal base will increase by 3% compound interest on each first elected withdrawal anniversary. The 3% annual increase stops when the Accumulated Value of the annuity is reduced to zero. If your client elects the Increasing Benefit Option, the initial payout percentage will be 1% lower. The withdrawal percentages for both level and increasing benefits are listed on page 14.

Hypothetical Example

- FreedomXtra with 4% bonus
- \$100,000 initial premium
- \$4,000 Premium Bonus
- \$104,000 starting value
- Single life payout

Client purchased policy at age 70 and started withdrawals immediately. The client has two choices at the time he begins withdrawals. He can take a 5.5% Lifetime Income withdrawal or the Increased Benefit Option with a 4.5% withdrawal. The chart below outlines the options available to the client.

Attained Age	CHOICE #1	CHOICE #2	
	Annual Lifetime Income Withdrawal Using a 5.5% Payout Factor (Single Life) ¹	Annual Lifetime Income Withdrawal Amount with Increasing Benefit option Using a 4.5% Payout Factor and 3% Annual Increase (Single Life) ¹	3% Cumulative Increases ¹
70	\$5,720	\$4,680	\$0
71	\$5,720	\$4,820	\$140
72	\$5,720	\$4,965	\$285
73	\$5,720	\$5,114	\$434
74	\$5,720	\$5,267	\$587
75	\$5,720	\$5,425	\$745
76	\$5,720	\$5,588	\$908
77	\$5,720	\$5,756	\$1,076
78	\$5,720	\$5,928	\$1,248
79	\$5,720	\$6,106	\$1,426
80	\$5,720	\$6,290	\$1,610
81	\$5,720	\$6,478	\$1,798
82	\$5,720	\$6,673	\$1,993
83	\$5,720	\$6,873	\$2,193
84	\$5,720	\$7,079	\$2,399
85	\$5,720	\$7,291	\$2,611
86	\$5,720	\$7,510	\$2,830
87*	\$5,720	\$7,735	\$3,055
88	\$5,720	\$7,735	NA
89	\$5,720	\$7,735	NA
90	\$5,720	\$7,735	NA
Total	\$120,120	\$132,786	\$25,340

¹ Assumes no withdrawals and no additional premiums. The Income Account Value accumulates regardless of interest credits to the base contract. The Increasing Benefit Option will continue to increase by the Lifetime Income Withdrawal Increasing Percentage of 3% on each anniversary of the beginning of the income period. The increases stop and the payments remain level when the Accumulated Value of the annuity is reduced to zero.

* Year the Increasing Benefit Option levels because the Accumulated Value has reached zero. This example assumes the Accumulated Value is growing at 1% compound interest and the LifetimePaySM Flex rider charges are being withdrawn.

2x Confinement Income Doublor Benefits

When your client purchases an Aviva *MultiChoice* Freedom Series Fixed Annuity with **LifetimePaySM Flex**, he or she has access to a guaranteed stream of income. With **LifetimePaySM Flex**, he or she also has peace of mind knowing that if they require care in a nursing home, hospital, or hospice facility they will have access to double the amount of their Lifetime Income Withdrawal amount... at a time when they may need it most.

Qualification Waiting Period

Your client will be eligible to receive these benefits one year following the effective date of the rider.

Proof of Confinement

Confinement must be recommended by a physician and confirmed by a written recommendation.

Confinement Period

To receive this benefit, your client cannot be confined on the issue date of the contract. He or she must be confined to a qualified care facility for 180 days during a 250-day period and be confined to a hospital, hospice facility, or

nursing home on the date a **LifetimePaySM Flex** payment is to be received. Once released from a qualified care facility and the confinement period ends, the **LifetimePaySM Flex** withdrawal percentage will adjust back to the original income percentage.

Qualified vs Non-Qualified Dollars

When qualified dollars are used, the joint annuitant option is not available. As an alternative, the joint life payout may be elected on qualified dollars providing the opportunity to have the Lifetime Income Withdrawal paid out over both the annuitant and their spouse's lifetime. However on qualified dollars, only the annuitant is eligible to receive the benefit of the Confinement Income Doublor. When the Accumulated Value equals zero the Confinement Income Doublor Benefits are no longer available.

On non-qualified dollars, Confinement Income Doublor Benefits may be received on both annuitants when a joint annuitant contract has selected joint life payout option. When a single annuitant contract has elected the joint life payout option, Confinement Income Doublor Benefits will only be received when the annuitant meets the confinement eligibility requirements.

Hypothetical Example

Age at Time of First Lifetime Income Withdrawal	Lifetime Income Withdrawal Percentage ¹	Income Account Value ¹	Maximum Annual Lifetime Income Withdrawal Amount ¹	Confinement Income Doublor Lifetime Income Withdrawal Amount ¹
60	4.50%	\$100,000	\$4,500	\$9,000
61	4.50%	\$105,000	\$4,725	\$9,450
62	4.50%	\$110,250	\$4,961	\$9,923
63	4.50%	\$115,763	\$5,209	\$10,419
64	4.50%	\$121,551	\$5,470	\$10,940
65	4.50%	\$127,628	\$5,743	\$11,487
66	4.50%	\$134,010	\$6,030	\$12,061
67	4.50%	\$140,710	\$6,332	\$12,664
68	4.50%	\$147,746	\$6,649	\$13,297
69	4.50%	\$155,133	\$6,981	\$13,962
70	5.50%	\$162,889	\$8,959	\$17,918
71	5.50%	\$171,034	\$9,407	\$18,814
72	5.50%	\$179,586	\$9,877	\$19,754
73	5.50%	\$179,586	\$9,877	\$19,754
74	5.50%	\$179,586	\$9,877	\$19,754
75	5.50%	\$179,586	\$9,877	\$19,754
76	5.50%	\$179,586	\$9,877	\$19,754
77	5.50%	\$179,586	\$9,877	\$19,754
78	5.50%	\$179,586	\$9,877	\$19,754
79	5.50%	\$179,586	\$9,877	\$19,754
80	6.50%	\$179,586	\$11,673	\$23,346

- Freedom Series 3, 5, or 7 Fixed Annuity
- Issue Age 60, Single Life Level Benefit
- \$100,000 Initial Premium
- No Additional Premium, No Withdrawals

¹ Once your client begins **LifetimePaySM Flex** withdrawals, the withdrawal percentage is locked in for life. Income will not decrease and is guaranteed as long as your client does not elect excess withdrawals. Income payments cease if excess withdrawals or withdrawal charges reduce the Accumulated Value to zero. Withdrawals in excess of the maximum Annual Lifetime Income Withdrawal amounts will cause future withdrawals to be reduced by the same proportion that the Accumulated Value of the underlying annuity is reduced. Please see the contract for qualifying confinement criteria. If the annuity contract is an IRA, the Income Doublor Benefits cease when the Accumulated Value of the underlying annuity equals zero. Other restrictions may apply. See the certificate of disclosure for more details. Confinement Income Doublor not available in all states.

LifetimePaySM Flex Wellness Benefits from Mayo Clinic Health Solutions

When your client purchases **LifetimePaySM Flex**, he or she will be able to take advantage of services from Mayo Clinic Health Solutions.

Ask Mayo Clinic Nurse Line

Whenever your client or his or her family has a health-related question, the answer could be just a toll-free call away. He or she can call the "Ask Mayo Clinic Nurse Line" around-the-clock to speak with an experienced registered nurse who draws on the resources of Mayo Clinic to answer questions.

Please see the Ask Mayo Clinic brochure for additional information on this great benefit offered to **LifetimePaySM Flex** owners.

Quarterly Mayo Clinic Newsletter and Calendar

Every three months, your client will receive the Mayo Clinic *EmbodyHealth* newsletter with important information on wellness and healthy living. These newsletters are customized with the agent's contact information at no cost to the agent.



A man with grey hair, wearing a bright green hoodie and blue jeans, is performing a handstand on a grassy lawn. He is upside down, with his legs pointing towards the top of the frame. The background features a pond, trees, and a blue sky with white clouds.

SECTION 3

*InsurePay*SM Optional Death Benefit Rider

InsurePaySM

Features & Benefits

If your client is concerned about the maximum death benefit payable to his or her heirs, he or she could consider **InsurePaySM**.

Simply put, **InsurePaySM** is a low-cost, optional death benefit rider that provides a guaranteed death benefit floor that can enhance the basic death benefit already provided by the underlying Aviva *MultiChoice* Freedom Series Fixed Annuity.

This section provides an overview of how *InsurePaySM* works and explains how the death benefit is determined.

How does *InsurePaySM* work?

The optional **InsurePaySM** death benefit rider is guaranteed to grow at 4% simple interest annually based on the amount of premium and premium bonus remaining in the underlying annuity. The optional **InsurePaySM** death benefit will no longer increase at 4% simple interest at the earlier of the following:

- When the death benefit has reached 250% of premium and any premium bonus; or
- After the annuitant has reached attained age 90. (If there are joint annuitants, the 4% simple interest increase will stop when the younger annuitant has reached attained age 90); or
- All premium and applicable premium bonus(es) have been withdrawn from the contract.

No Exams or Underwriting Required

The optional **InsurePaySM** death benefit rider can be added to your client's Aviva *MultiChoice* Freedom Series Fixed Annuity without any medical evidence of insurability, health questions, or exams.

Charge for the *InsurePaySM* Rider

- The charge for the rider begins immediately upon issue.
- The deduction for the rider is calculated using the Accumulated Value of the underlying annuity as of the prior contract anniversary.
- The **InsurePaySM** rider charge is deducted from the Accumulated Value of the underlying annuity on a monthly basis. This charge is not a taxable event.

- After the **InsurePaySM** rider has been in force for 10 contract years, and if the value of the **InsurePaySM** death benefit is less than the underlying annuity's basic death benefit, the monthly **InsurePaySM** rider charge will not be deducted.

Premium Allocation

If additional premium is added to the underlying Freedom Series Fixed Annuity, it will increase the **InsurePaySM** rider death benefit up to the limits previously described.

Spousal Benefit

If the surviving spouse is the sole primary beneficiary, he or she may continue the annuity.

If the spouse does not continue the base annuity contract, he or she may then receive the greater of the underlying annuity's base death benefit in a lump sum or the death benefit under the **InsurePaySM** rider.

Cancellation of the *InsurePaySM* Rider

InsurePaySM can only be elected at issue. The contract owner may cancel the **InsurePaySM** rider anytime after the first contract year. Once the rider is cancelled, it cannot be elected again.

InsurePaySM

Impact of Withdrawals

All withdrawals have an impact on the death benefit under the rider. Withdrawals are calculated using a pro-rata deduction to the rider death benefit. The example below shows the impact of taking withdrawals from the annuity.

InsurePay SM Guaranteed Death Benefit Values			Hypothetical Initial Premium: \$100,000 ¹		
End of Contract Year	Cash Withdrawals Taken Beginning of Year	Annuity's Accumulated Value at End of Year	Remaining Premium	InsurePay SM Rider Death Benefit ¹	InsurePay SM Interest Credited
Initial Premium		\$100,000	\$100,000	\$100,000	
1	\$0	\$101,000	\$100,000	\$104,000	\$4,000
2	\$0	\$102,010	\$100,000	\$108,000	\$4,000
3	\$0	\$103,030	\$100,000	\$112,000	\$4,000
4	\$0	\$104,060	\$100,000	\$116,000	\$4,000
5	\$20,000	\$84,901	\$80,000	\$96,905	\$3,200
6	\$0	\$85,750	\$80,000	\$100,105	\$3,200
7	\$0	\$86,608	\$80,000	\$103,305	\$3,200
8	\$0	\$87,474	\$80,000	\$106,505	\$3,200
9	\$0	\$88,348	\$80,000	\$109,705	\$3,200
10	\$50,000	\$38,732	\$30,000	\$48,818	\$1,200
11	\$0	\$39,119	\$30,000	\$50,018	\$1,200
12	\$0	\$39,510	\$30,000	\$51,218	\$1,200

¹ Guaranteed Death Benefits illustrated under the InsurePaySM rider assume a \$100,000 initial premium, no premium bonuses, and no additional premium. The illustrated Accumulated Value uses a hypothetical 1% net crediting rate. The illustrated values of this rider are not intended to be a projection or prediction of current or future annuity values.

InsurePaySM Example

InsurePaySM Guaranteed Death Benefit Values

Hypothetical Initial Premium: \$100,000¹

End of Contract Year	Freedom Series Non-Bonus Product	FreedomPlus 2% Premium Bonus Product ¹	FreedomXtra 4% Premium Bonus Product ¹
	Rider Death Benefit	Rider Death Benefit	Rider Death Benefit
At Issue	\$100,000	\$102,000	\$104,000
1	\$104,000	\$106,080	\$108,160
2	\$108,000	\$110,160	\$112,320
3	\$112,000	\$114,240	\$116,480
4	\$116,000	\$118,320	\$120,640
5	\$120,000	\$122,400	\$124,800
6	\$124,000	\$126,480	\$128,960
7	\$128,000	\$130,560	\$133,120
8	\$132,000	\$134,640	\$137,280
9	\$136,000	\$138,720	\$141,440
10	\$140,000	\$142,800	\$145,600
11	\$144,000	\$146,880	\$149,760
12	\$148,000	\$150,960	\$153,920
13	\$152,000	\$155,040	\$158,080
14	\$156,000	\$159,120	\$162,240
15	\$160,000	\$163,200	\$166,400
16	\$164,000	\$167,280	\$170,560
17	\$168,000	\$171,360	\$174,720
18	\$172,000	\$175,440	\$178,880
19	\$176,000	\$179,520	\$183,040
20	\$180,000	\$183,600	\$187,200
21	\$184,000	\$187,680	\$191,360
22	\$188,000	\$191,760	\$195,520
23	\$192,000	\$195,840	\$199,680
24	\$196,000	\$199,920	\$203,840
25	\$200,000	\$204,000	\$208,000
26	\$204,000	\$208,080	\$212,160

¹Assumes no additional premiums and no withdrawals. The death benefit will no longer increase at 4% simple interest at the earlier of the following: the death benefit has reached 250% of the premiums paid and any premium bonus, reaching age 90, or all premium and applicable premium bonus(es) have been withdrawn from the contract.

Appendix A: Comparison of Death Benefits

Regardless of your client's objectives, the Aviva *MultiChoice* Freedom Series can provide valuable wealth-transfer options.

With the Aviva *MultiChoice* Freedom Series, three options are available for payout upon death.

Option 1: Basic built-in death benefit included on every Freedom Series Fixed Annuity

Option 2: *InsurePay*SM optional death benefit rider; or

Option 3: *LifetimePay*SM Flex optional income rider

Either *InsurePay*SM or *LifetimePay*SM Flex may be elected. Your client may not add both riders to his or her annuity contract.

This chart outlines the three options. The example is valid for an annuitant ages 40 – 65. For applicants over age 65, the maximum accumulation period under the *InsurePay*SM and *LifetimePay*SM Flex vary based on issue age.

End of Year	OPTION 1	OPTION 2	OR		OPTION 3	
	Guaranteed Accumulated Value Death Benefit on the Underlying Annuity 1% Compound Interest ¹	<i>InsurePay</i> SM Rider Death Benefit 4% Simple Interest ¹	<i>LifetimePay</i> SM Flex Income Account Value 5% Compound Interest ¹		<i>LifetimePay</i> SM Flex 5-Year Death Benefit Annual Payment ¹	
At Issue	\$100,000	\$100,000				
1	\$101,000	\$104,000	NOT AVAILABLE	NOT AVAILABLE	\$20,000	
2	\$102,010	\$108,000			\$105,000	\$21,000
3	\$103,030	\$112,000			\$110,250	\$22,050
4	\$104,060	\$116,000	AVAILABLE	AVAILABLE	\$115,763	
5	\$105,101	\$120,000			\$121,551	\$23,153
6	\$106,152	\$124,000			\$127,628	\$24,310
7	\$107,214	\$128,000			\$134,010	\$25,526
8	\$108,286	\$132,000			\$140,710	\$26,802
9	\$109,369	\$136,000			\$147,746	\$28,142
10	\$110,462	\$140,000			\$155,133	\$29,549
11	\$111,567	\$144,000			\$162,889	\$31,027
12	\$112,683	\$148,000			\$171,034	\$32,578
13	\$113,809	\$152,000			\$179,586	\$34,207
14	\$114,947	\$156,000	\$179,586	\$35,917		
15	\$116,097	\$160,000	\$179,586	\$35,917		
16	\$117,258	\$164,000	\$179,586	\$35,917		
17	\$118,430	\$168,000	\$179,586	\$35,917		
18	\$119,615	\$172,000	\$179,586	\$35,917		
19	\$120,811	\$176,000	\$179,586	\$35,917		
20	\$122,019	\$180,000	\$179,586	\$35,917		
21	\$123,239	\$184,000	\$179,586	\$35,917		
22	\$124,472	\$188,000	\$179,586	\$35,917		
23	\$125,716	\$192,000	\$179,586	\$35,917		
24	\$126,973	\$196,000	\$179,586	\$35,917		
25	\$128,243	\$200,000	\$179,586	\$35,917		
26	\$129,526	\$204,000	\$179,586	\$35,917		

¹ Assumes no additional premiums and no withdrawals.

* Year accumulation stops on the Rider

Appendix B: Guaranteed Annual Lifetime Income Withdrawals

Freedom Series Non-Bonus Products with *LifetimePay*SM Flex Benefits¹

Guaranteed Minimum Annual Lifetime Income Withdrawals

Annual withdrawal available based on hypothetical \$100,000 premium

Number of Full Years of Deferral Before Withdrawals Begin																					
Issue Age	No Wait	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5,701	5,986	6,285	6,285	6,285	6,285	6,285	6,285	6,285	6,285	8,081
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	5,430	5,701	5,986	6,285	6,285	6,285	6,285	6,285	6,285	6,285	8,081	8,081
42	NA	NA	NA	NA	NA	NA	NA	NA	5,171	5,430	5,701	5,986	6,285	6,285	6,285	6,285	6,285	6,285	8,081	8,081	8,081
43	NA	NA	NA	NA	NA	NA	NA	4,925	5,171	5,430	5,701	5,986	6,285	6,285	6,285	6,285	6,285	8,081	8,081	8,081	8,081
44	NA	NA	NA	NA	NA	NA	4,690	4,925	5,171	5,430	5,701	5,986	6,285	6,285	6,285	6,285	8,081	8,081	8,081	8,081	8,081
45	NA	NA	NA	NA	NA	4,467	4,690	4,925	5,171	5,430	5,701	5,986	6,285	6,285	6,285	8,081	8,081	8,081	8,081	8,081	8,081
46	NA	NA	NA	NA	4,254	4,467	4,690	4,925	5,171	5,430	5,701	5,986	6,285	6,285	8,081	8,081	8,081	8,081	8,081	8,081	8,081
47	NA	NA	NA	4,052	4,254	4,467	4,690	4,925	5,171	5,430	5,701	5,986	6,285	8,081	8,081	8,081	8,081	8,081	8,081	8,081	8,081
48	NA	NA	3,859	4,052	4,254	4,467	4,690	4,925	5,171	5,430	5,701	5,986	6,285	8,081	8,081	8,081	8,081	8,081	8,081	8,081	8,081
49	NA	3,675	3,859	4,052	4,254	4,467	4,690	4,925	5,171	5,430	5,701	7,697	8,081	8,081	8,081	8,081	8,081	8,081	8,081	8,081	8,081
50	3,500	3,675	3,859	4,052	4,254	4,467	4,690	4,925	5,171	5,430	7,330	7,697	8,081	8,081	8,081	8,081	8,081	8,081	8,081	8,081	9,877
51	3,500	3,675	3,859	4,052	4,254	4,467	4,690	4,925	5,171	6,981	7,330	7,697	8,081	8,081	8,081	8,081	8,081	8,081	8,081	9,877	9,877
52	3,500	3,675	3,859	4,052	4,254	4,467	4,690	4,925	6,649	6,981	7,330	7,697	8,081	8,081	8,081	8,081	8,081	8,081	9,877	9,877	9,877
53	3,500	3,675	3,859	4,052	4,254	4,467	4,690	6,332	6,649	6,981	7,330	7,697	8,081	8,081	8,081	8,081	8,081	9,877	9,877	9,877	9,877
54	3,500	3,675	3,859	4,052	4,254	4,467	6,030	6,332	6,649	6,981	7,330	7,697	8,081	8,081	8,081	8,081	9,877	9,877	9,877	9,877	9,877
55	3,500	3,675	3,859	4,052	4,254	5,743	6,030	6,332	6,649	6,981	7,330	7,697	8,081	8,081	8,081	9,877	9,877	9,877	9,877	9,877	9,877
56	3,500	3,675	3,859	4,052	5,470	5,743	6,030	6,332	6,649	6,981	7,330	7,697	8,081	8,081	9,877	9,877	9,877	9,877	9,877	9,877	9,877
57	3,500	3,675	3,859	5,209	5,470	5,743	6,030	6,332	6,649	6,981	7,330	7,697	8,081	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877
58	3,500	3,675	4,961	5,209	5,470	5,743	6,030	6,332	6,649	6,981	7,330	7,697	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877
59	3,500	4,725	4,961	5,209	5,470	5,743	6,030	6,332	6,649	6,981	7,330	9,407	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877
60	4,500	4,725	4,961	5,209	5,470	5,743	6,030	6,332	6,649	6,981	8,959	9,407	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	11,673
61	4,500	4,725	4,961	5,209	5,470	5,743	6,030	6,332	6,649	8,532	8,959	9,407	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	11,673
62	4,500	4,725	4,961	5,209	5,470	5,743	6,030	6,332	8,126	8,532	8,959	9,407	9,877	9,877	9,877	9,877	9,877	9,877	9,877	11,673	11,673
63	4,500	4,725	4,961	5,209	5,470	5,743	6,030	7,739	8,126	8,532	8,959	9,407	9,877	9,877	9,877	9,877	9,877	11,673	11,673	11,673	11,673
64	4,500	4,725	4,961	5,209	5,470	5,743	7,371	7,739	8,126	8,532	8,959	9,407	9,877	9,877	9,877	9,877	11,673	11,673	11,673	11,673	11,673
65	4,500	4,725	4,961	5,209	5,470	7,020	7,371	7,739	8,126	8,532	8,959	9,407	9,877	9,877	9,877	11,673	11,673	11,673	11,673	11,673	11,673
66	4,500	4,725	4,961	5,209	6,685	7,020	7,371	7,739	8,126	8,532	8,959	9,407	9,877	9,877	11,673	11,673	11,673	11,673	11,673	11,673	11,673
67	4,500	4,725	4,961	6,367	6,685	7,020	7,371	7,739	8,126	8,532	8,959	9,407	9,877	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673
68	4,500	4,725	6,064	6,367	6,685	7,020	7,371	7,739	8,126	8,532	8,959	9,407	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673
69	4,500	5,775	6,064	6,367	6,685	7,020	7,371	7,739	8,126	8,532	8,959	11,117	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673
70	5,500	5,775	6,064	6,367	6,685	7,020	7,371	7,739	8,126	8,532	10,588	11,117	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673
71	5,500	5,775	6,064	6,367	6,685	7,020	7,371	7,739	8,126	10,084	10,588	11,117	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673
72	5,500	5,775	6,064	6,367	6,685	7,020	7,371	7,739	9,603	10,084	10,588	11,117	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673
73	5,500	5,775	6,064	6,367	6,685	7,020	7,371	9,146	9,603	10,084	10,588	11,117	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673	11,673
74	5,500	5,775	6,064	6,367	6,685	7,020	8,711	9,146	9,603	10,084	10,588	11,117	11,117	11,117	11,117	11,117	11,117	11,117	11,117	11,117	11,117
75	5,500	5,775	6,064	6,367	6,685	8,296	8,711	9,146	9,603	10,084	10,588	10,588	10,588	10,588	10,588	10,588	10,588	10,588	10,588	10,588	10,588
76	5,500	5,775	6,064	6,367	7,901	8,296	8,711	9,146	9,603	10,084	10,084	10,084	10,084	10,084	10,084	10,084	10,084	10,084	10,084	10,084	10,084
77	5,500	5,775	6,064	7,525	7,901	8,296	8,711	9,146	9,603	9,603	9,603	9,603	9,603	9,603	9,603	9,603	9,603	9,603	9,603	9,603	9,603
78	5,500	5,775	7,166	7,525	7,901	8,296	8,711	9,146	9,146	9,146	9,146	9,146	9,146	9,146	9,146	9,146	9,146	9,146	9,146	9,146	9,146
79	5,500	6,825	7,166	7,525	7,901	8,296	8,711	8,711	8,711	8,711	8,711	8,711	8,711	8,711	8,711	8,711	8,711	8,711	8,711	8,711	8,711
80	6,500	6,825	7,166	7,525	7,901	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296
81	6,500	6,825	7,166	7,525	7,901	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296
82	6,500	6,825	7,166	7,525	7,901	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296
83	6,500	6,825	7,166	7,525	7,901	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296
84	6,500	6,825	7,166	7,525	7,901	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296
85	6,500	6,825	7,166	7,525	7,901	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296	8,296

Ages²

50-59	3.5% Annual Withdrawal
60-69	4.5% Annual Withdrawal
70-79	5.5% Annual Withdrawal
80+	6.5% Annual Withdrawal

Maximum Guaranteed Annual Lifetime Income Withdrawal Percentage

¹ Assumes no withdrawals, no additional premiums, and assumes the maximum *LifetimePay*SM Flex withdrawal was elected. Benefits for joint life payouts are based on the younger person's age and are lower than the amounts listed above.

² On the first day of the income withdrawal period. For monthly withdrawals, divide amount listed above by 12; quarterly divide by 4, and semi-annual divide by 2.

Appendix B: Guaranteed Annual Lifetime Income Withdrawals

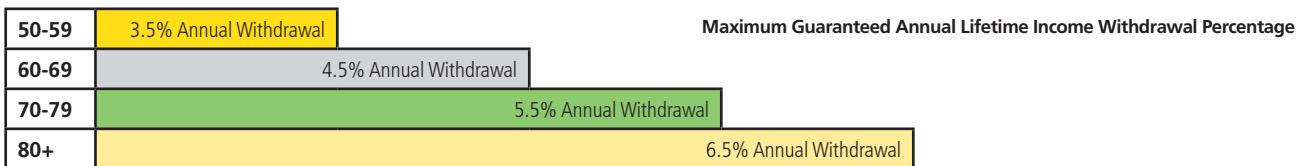
FreedomPlus with *LifetimePay*SM Flex Benefits¹

Guaranteed Minimum Annual Lifetime Income Withdrawals

Annual withdrawals based on hypothetical \$100,000 premium - Chart values **include** 2% premium bonus

Number of Full Years of Deferral Before Withdrawals Begin																					
Issue Age	No Wait	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5,815	6,106	6,411	6,411	6,411	6,411	6,411	6,411	6,411	6,411	8,243
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	5,538	5,815	6,106	6,411	6,411	6,411	6,411	6,411	6,411	6,411	8,243	8,243
42	NA	NA	NA	NA	NA	NA	NA	NA	5,275	5,538	5,815	6,106	6,411	6,411	6,411	6,411	6,411	6,411	8,243	8,243	8,243
43	NA	NA	NA	NA	NA	NA	NA	5,023	5,275	5,538	5,815	6,106	6,411	6,411	6,411	6,411	6,411	8,243	8,243	8,243	8,243
44	NA	NA	NA	NA	NA	4,784	5,023	5,275	5,538	5,815	6,106	6,411	6,411	6,411	6,411	8,243	8,243	8,243	8,243	8,243	8,243
45	NA	NA	NA	NA	4,556	4,784	5,023	5,275	5,538	5,815	6,106	6,411	6,411	6,411	8,243	8,243	8,243	8,243	8,243	8,243	8,243
46	NA	NA	NA	4,339	4,556	4,784	5,023	5,275	5,538	5,815	6,106	6,411	6,411	8,243	8,243	8,243	8,243	8,243	8,243	8,243	8,243
47	NA	NA	4,133	4,339	4,556	4,784	5,023	5,275	5,538	5,815	6,106	6,411	8,243	8,243	8,243	8,243	8,243	8,243	8,243	8,243	8,243
48	NA	3,936	4,133	4,339	4,556	4,784	5,023	5,275	5,538	5,815	6,106	8,243	8,243	8,243	8,243	8,243	8,243	8,243	8,243	8,243	8,243
49	3,749	3,936	4,133	4,339	4,556	4,784	5,023	5,275	5,538	5,815	7,850	8,243	8,243	8,243	8,243	8,243	8,243	8,243	8,243	8,243	8,243
50	3,570	3,749	3,936	4,133	4,339	4,556	4,784	5,023	5,275	5,538	7,477	7,850	8,243	8,243	8,243	8,243	8,243	8,243	8,243	8,243	10,075
51	3,570	3,749	3,936	4,133	4,339	4,556	4,784	5,023	5,275	7,121	7,477	7,850	8,243	8,243	8,243	8,243	8,243	8,243	8,243	10,075	10,075
52	3,570	3,749	3,936	4,133	4,339	4,556	4,784	5,023	6,782	7,121	7,477	7,850	8,243	8,243	8,243	8,243	8,243	8,243	10,075	10,075	10,075
53	3,570	3,749	3,936	4,133	4,339	4,556	4,784	6,459	6,782	7,121	7,477	7,850	8,243	8,243	8,243	8,243	8,243	10,075	10,075	10,075	10,075
54	3,570	3,749	3,936	4,133	4,339	4,556	6,151	6,459	6,782	7,121	7,477	7,850	8,243	8,243	8,243	8,243	10,075	10,075	10,075	10,075	10,075
55	3,570	3,749	3,936	4,133	4,339	5,858	6,151	6,459	6,782	7,121	7,477	7,850	8,243	8,243	8,243	10,075	10,075	10,075	10,075	10,075	10,075
56	3,570	3,749	3,936	4,133	5,579	5,858	6,151	6,459	6,782	7,121	7,477	7,850	8,243	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075
57	3,570	3,749	3,936	5,313	5,579	5,858	6,151	6,459	6,782	7,121	7,477	7,850	8,243	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075
58	3,570	3,749	5,060	5,313	5,579	5,858	6,151	6,459	6,782	7,121	7,477	7,850	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075
59	3,570	4,820	5,060	5,313	5,579	5,858	6,151	6,459	6,782	7,121	7,477	9,595	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075
60	4,590	4,820	5,060	5,313	5,579	5,858	6,151	6,459	6,782	7,121	9,138	9,595	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075	11,907
61	4,590	4,820	5,060	5,313	5,579	5,858	6,151	6,459	6,782	8,703	9,138	9,595	10,075	10,075	10,075	10,075	10,075	10,075	10,075	11,907	11,907
62	4,590	4,820	5,060	5,313	5,579	5,858	6,151	6,459	8,289	8,703	9,138	9,595	10,075	10,075	10,075	10,075	10,075	10,075	11,907	11,907	11,907
63	4,590	4,820	5,060	5,313	5,579	5,858	6,151	7,894	8,289	8,703	9,138	9,595	10,075	10,075	10,075	10,075	10,075	11,907	11,907	11,907	11,907
64	4,590	4,820	5,060	5,313	5,579	5,858	7,518	7,894	8,289	8,703	9,138	9,595	10,075	10,075	10,075	10,075	11,907	11,907	11,907	11,907	11,907
65	4,590	4,820	5,060	5,313	5,579	7,160	7,518	7,894	8,289	8,703	9,138	9,595	10,075	10,075	10,075	11,907	11,907	11,907	11,907	11,907	11,907
66	4,590	4,820	5,060	5,313	6,819	7,160	7,518	7,894	8,289	8,703	9,138	9,595	10,075	10,075	11,907	11,907	11,907	11,907	11,907	11,907	11,907
67	4,590	4,820	5,060	6,494	6,819	7,160	7,518	7,894	8,289	8,703	9,138	9,595	10,075	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907
68	4,590	4,820	6,185	6,494	6,819	7,160	7,518	7,894	8,289	8,703	9,138	9,595	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907
69	4,590	5,891	6,185	6,494	6,819	7,160	7,518	7,894	8,289	8,703	9,138	11,340	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907
70	5,610	5,891	6,185	6,494	6,819	7,160	7,518	7,894	8,289	8,703	10,800	11,340	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907
71	5,610	5,891	6,185	6,494	6,819	7,160	7,518	7,894	8,289	10,285	10,800	11,340	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907
72	5,610	5,891	6,185	6,494	6,819	7,160	7,518	7,894	9,796	10,285	10,800	11,340	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907
73	5,610	5,891	6,185	6,494	6,819	7,160	7,518	9,329	9,796	10,285	10,800	11,340	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907
74	5,610	5,891	6,185	6,494	6,819	7,160	8,885	9,329	9,796	10,285	10,800	11,340	11,340	11,340	11,340	11,340	11,340	11,340	11,340	11,340	11,340
75	5,610	5,891	6,185	6,494	6,819	8,462	8,885	9,329	9,796	10,285	10,800	10,800	10,800	10,800	10,800	10,800	10,800	10,800	10,800	10,800	10,800
76	5,610	5,891	6,185	6,494	8,059	8,462	8,885	9,329	9,796	10,285	10,285	10,285	10,285	10,285	10,285	10,285	10,285	10,285	10,285	10,285	10,285
77	5,610	5,891	6,185	7,675	8,059	8,462	8,885	9,329	9,796	9,796	9,796	9,796	9,796	9,796	9,796	9,796	9,796	9,796	9,796	9,796	9,796
78	5,610	5,891	7,310	7,675	8,059	8,462	8,885	9,329	9,329	9,329	9,329	9,329	9,329	9,329	9,329	9,329	9,329	9,329	9,329	9,329	9,329

Ages²



¹ Assumes no withdrawals, no additional premiums, and assumes the maximum *LifetimePay*SM Flex withdrawal was elected. Benefits for joint life payouts are based on the younger person's age and are lower than the amounts listed above.

² On the first day of the income withdrawal period. For monthly withdrawals, divide amount listed above by 12; quarterly divide by 4, and semi-annual divide by 2.

Appendix B: Guaranteed Annual Lifetime Income Withdrawals

FreedomXtra with *LifetimePay*SM Flex Benefits¹

Guaranteed Minimum Annual Lifetime Income Withdrawals

Annual withdrawals based on hypothetical \$100,000 premium - Chart values **include** 4% premium bonus

Number of Full Years of Deferral Before Withdrawals Begin																					
Issue Age	No Wait	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5,929	6,226	6,537	6,537	6,537	6,537	6,537	6,537	6,537	6,537	8,405
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	5,647	5,929	6,226	6,537	6,537	6,537	6,537	6,537	6,537	6,537	6,537	8,405
42	NA	NA	NA	NA	NA	NA	NA	NA	5,378	5,647	5,929	6,226	6,537	6,537	6,537	6,537	6,537	6,537	6,537	8,405	8,405
43	NA	NA	NA	NA	NA	NA	NA	5,122	5,378	5,647	5,929	6,226	6,537	6,537	6,537	6,537	6,537	6,537	8,405	8,405	8,405
44	NA	NA	NA	NA	NA	NA	4,878	5,122	5,378	5,647	5,929	6,226	6,537	6,537	6,537	6,537	6,537	8,405	8,405	8,405	8,405
45	NA	NA	NA	NA	NA	4,646	4,878	5,122	5,378	5,647	5,929	6,226	6,537	6,537	6,537	6,537	8,405	8,405	8,405	8,405	8,405
46	NA	NA	NA	NA	4,424	4,646	4,878	5,122	5,378	5,647	5,929	6,226	6,537	6,537	8,405	8,405	8,405	8,405	8,405	8,405	8,405
47	NA	NA	NA	4,214	4,424	4,646	4,878	5,122	5,378	5,647	5,929	6,226	6,537	8,405	8,405	8,405	8,405	8,405	8,405	8,405	8,405
48	NA	NA	4,013	4,214	4,424	4,646	4,878	5,122	5,378	5,647	5,929	6,226	8,405	8,405	8,405	8,405	8,405	8,405	8,405	8,405	8,405
49	NA	3,822	4,013	4,214	4,424	4,646	4,878	5,122	5,378	5,647	5,929	8,004	8,405	8,405	8,405	8,405	8,405	8,405	8,405	8,405	8,405
50	3,640	3,822	4,013	4,214	4,424	4,646	4,878	5,122	5,378	5,647	7,623	8,004	8,405	8,405	8,405	8,405	8,405	8,405	8,405	8,405	10,272
51	3,640	3,822	4,013	4,214	4,424	4,646	4,878	5,122	5,378	7,260	7,623	8,004	8,405	8,405	8,405	8,405	8,405	8,405	8,405	8,405	10,272
52	3,640	3,822	4,013	4,214	4,424	4,646	4,878	5,122	6,914	7,260	7,623	8,004	8,405	8,405	8,405	8,405	8,405	8,405	8,405	10,272	10,272
53	3,640	3,822	4,013	4,214	4,424	4,646	4,878	6,585	6,914	7,260	7,623	8,004	8,405	8,405	8,405	8,405	8,405	10,272	10,272	10,272	10,272
54	3,640	3,822	4,013	4,214	4,424	4,646	6,272	6,585	6,914	7,260	7,623	8,004	8,405	8,405	8,405	8,405	10,272	10,272	10,272	10,272	10,272
55	3,640	3,822	4,013	4,214	4,424	5,973	6,272	6,585	6,914	7,260	7,623	8,004	8,405	8,405	8,405	10,272	10,272	10,272	10,272	10,272	10,272
56	3,640	3,822	4,013	4,214	5,689	5,973	6,272	6,585	6,914	7,260	7,623	8,004	8,405	8,405	10,272	10,272	10,272	10,272	10,272	10,272	10,272
57	3,640	3,822	4,013	5,418	5,689	5,973	6,272	6,585	6,914	7,260	7,623	8,004	8,405	10,272	10,272	10,272	10,272	10,272	10,272	10,272	10,272
58	3,640	3,822	5,160	5,418	5,689	5,973	6,272	6,585	6,914	7,260	7,623	8,004	10,272	10,272	10,272	10,272	10,272	10,272	10,272	10,272	10,272
59	3,640	4,914	5,160	5,418	5,689	5,973	6,272	6,585	6,914	7,260	7,623	9,783	10,272	10,272	10,272	10,272	10,272	10,272	10,272	10,272	10,272
60	4,680	4,914	5,160	5,418	5,689	5,973	6,272	6,585	6,914	7,260	9,317	9,783	10,272	10,272	10,272	10,272	10,272	10,272	10,272	10,272	12,140
61	4,680	4,914	5,160	5,418	5,689	5,973	6,272	6,585	6,914	8,874	9,317	9,783	10,272	10,272	10,272	10,272	10,272	10,272	10,272	10,272	12,140
62	4,680	4,914	5,160	5,418	5,689	5,973	6,272	6,585	8,451	8,874	9,317	9,783	10,272	10,272	10,272	10,272	10,272	10,272	12,140	12,140	12,140
63	4,680	4,914	5,160	5,418	5,689	5,973	6,272	8,049	8,451	8,874	9,317	9,783	10,272	10,272	10,272	10,272	10,272	12,140	12,140	12,140	12,140
64	4,680	4,914	5,160	5,418	5,689	5,973	7,665	8,049	8,451	8,874	9,317	9,783	10,272	10,272	10,272	12,140	12,140	12,140	12,140	12,140	12,140
65	4,680	4,914	5,160	5,418	5,689	7,300	7,665	8,049	8,451	8,874	9,317	9,783	10,272	10,272	10,272	12,140	12,140	12,140	12,140	12,140	12,140
66	4,680	4,914	5,160	5,418	6,953	7,300	7,665	8,049	8,451	8,874	9,317	9,783	10,272	10,272	12,140	12,140	12,140	12,140	12,140	12,140	12,140
67	4,680	4,914	5,160	6,622	6,953	7,300	7,665	8,049	8,451	8,874	9,317	9,783	10,272	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140
68	4,680	4,914	6,306	6,622	6,953	7,300	7,665	8,049	8,451	8,874	9,317	9,783	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140
69	4,680	6,006	6,306	6,622	6,953	7,300	7,665	8,049	8,451	8,874	9,317	11,562	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140
70	5,720	6,006	6,306	6,622	6,953	7,300	7,665	8,049	8,451	8,874	11,011	11,562	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140
71	5,720	6,006	6,306	6,622	6,953	7,300	7,665	8,049	8,451	10,487	11,011	11,562	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140
72	5,720	6,006	6,306	6,622	6,953	7,300	7,665	8,049	9,988	10,487	11,011	11,562	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140
73	5,720	6,006	6,306	6,622	6,953	7,300	7,665	9,512	9,988	10,487	11,011	11,562	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140	12,140
74	5,720	6,006	6,306	6,622	6,953	7,300	9,059	9,512	9,988	10,487	11,011	11,562	11,562	11,562	11,562	11,562	11,562	11,562	11,562	11,562	11,562
75	5,720	6,006	6,306	6,622	6,953	8,628	9,059	9,512	9,988	10,487	11,011	11,011	11,011	11,011	11,011	11,011	11,011	11,011	11,011	11,011	11,011
76	5,720	6,006	6,306	6,622	8,217	8,628	9,059	9,512	9,988	10,487	10,487	10,487	10,487	10,487	10,487	10,487	10,487	10,487	10,487	10,487	10,487
77	5,720	6,006	6,306	7,826	8,217	8,628	9,059	9,512	9,988	9,988	9,988	9,988	9,988	9,988	9,988	9,988	9,988	9,988	9,988	9,988	9,988
78	5,720	6,006	7,453	7,826	8,217	8,628	9,059	9,512	9,512	9,512	9,512	9,512	9,512	9,512	9,512	9,512	9,512	9,512	9,512	9,512	9,512

Ages²

Maximum Guaranteed Annual Lifetime Income Withdrawal Percentage

50-59	3.5% Annual Withdrawal
60-69	4.5% Annual Withdrawal
70-79	5.5% Annual Withdrawal
80+	6.5% Annual Withdrawal

¹ Assumes no withdrawals, no additional premiums, and assumes the maximum *LifetimePay*SM Flex withdrawal was elected. Benefits for joint life payouts are based on the younger person's age and are lower than the amounts listed above.

² On the first day of the income withdrawal period. For monthly withdrawals, divide amount listed above by 12; quarterly divide by 4, and semi-annual divide by 2.

At Aviva, we never forget that our business is about the people we insure.

As you read this, thousands of Aviva associates are focused on our simple three-letter mission statement:

You

You can count on us to be here when you need us.

We're making business and investment decisions that will ensure we can meet our obligations to you and your loved ones.

We're developing new ways to provide better service to you.

We're challenging ourselves to reinvent the way we look at life insurance and annuities, so we can continue to meet the financial needs of a changing world—your world.

Most of all, we're drawing on the experience of our parent company, Aviva plc, with their more than 300-year legacy. As the oldest continuously operating insurance group in the world, Aviva has endured and thrived through centuries of war and peace, booms and recessions and constant change. The highs and lows have taught us to be prepared so you can count on us, especially during times of uncertainty.

We are honored that you've put your trust in Aviva.
We won't let you down.

The guarantees provided by annuities described in this brochure are subject to the stability and claims-paying ability of the issuing company.

LifetimePaySM Flex [form MCAIRW (08/08) or state variation] and **InsurePaySM** [form MCDBR (08/08) or state variation], are optional riders for which annual premium is charged. Aviva **MultiChoice Freedom Series Fixed Annuities** [forms MCF3 (08/08), MCF5 (08/08), MCF7 (08/08), MCFP (08/08), and MCFX (08/08) or state variation] are issued by Aviva Life and Annuity Company, West Des Moines, IA. Product features, limitations, and availability vary by State.

Premium bonus annuities may include lower cap rates, higher spreads or other limitations that are not found in annuities that don't have a premium bonus feature. We recommend learning about all product options available to you to find ones that best suit your long-term needs.

This brochure contains highlights only. Please refer to the annuity contract for a full explanation of this annuity and any charges or limitations. Neither Aviva Life and Annuity Company nor its representatives offer legal or tax advice.

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