

Rhode Island
 Delaware
 District of Columbia

* See product spec sheets or Certificates of Disclosure for product variations in these states, including withdrawal charge schedules.

§ The Income Doubler benefit, Confinement, and Terminal Illness waivers are not available in California, Maryland and Massachusetts.

^ The Income Doubler benefit is not available in Connecticut.

^^ Terminal Illness waiver not available in Texas. Confinement waiver available in year 1 in Texas.

Issue ages in Indiana: 0-74

The following states do not have MVA on the new LSA product: AK, CT, DE, IN, MD, MN, MO, OH, PA, UT

Lifetime Solutions Annuity Interest Crediting Rates

May 11, 2012

	Initial Premium \$25,000-\$99,999	Initial Premium \$100,000+
Issue ages	0-78	0-78
First-Year Premium Bonus	5%	6%
Roll-up Rate	6.50%	7.50%
1-Year P-to-P S&P 500 Index (cap)	3.00%	3.00%
1-Year Monthly Cap Index (cap)	1.55%	1.55%
2-Year Monthly Cap Index (cap)	1.90%	1.90%
Fixed Strategy (1-year guarantee)	1.35%	1.35%
Withdrawal Charge Duration	10 years	10 years

- Lifetime Solutions Annuity approved for sale
- Lifetime Solutions Annuity (S version) approved for sale*
- Lifetime Solutions Annuity (S2 version) approved for sale*
Generic product available for ages 0-64, S2 available for ages 65-78
- Lifetime Solutions Annuity (S3 version) approved for sale*
- Lifetime Solutions Annuity (S4 version) approved for sale*
- Lifetime Solutions Annuity not approved for sale at this time

Annuity Crediting Rates

May 11, 2012

Income Preferred Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
Income Preferred Bonus (0-78) • #		
6% Premium Bonus on 1st Year Premium		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.55%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Bonus Pro (65-78)		
Available only in Florida		
6% Premium Bonus on 1st Year Premium		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.55%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Bonus S* (0-78)		
4% Premium Bonus in MN, 3% in AK, CT, UT, WA		
Approved in CT, UT, AK, MN, WA		
1-Year P-to-P S&P 500 Index (cap)	2.00%	2.00%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.00%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Ultra (0-78) #		
3% Interest Rate Bonus on 1st Year Crediting Rate		
Fixed Strategy (1-year guarantee)	1.00%	1.45%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Ten (0-78)		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.40%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Six (0-80)		
1-Year P-to-P S&P 500 Index (cap)	2.00%	2.75%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.30%
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	1.00%	1.60%
Withdrawal Charge Duration	10 years	10 years
Spirit Plus (0-78) #		
2% Premium Bonus on 1st & 2nd Year Premium		
1-Year Guaranteed Fixed	1.00%	1.55%
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	1.00%	1.25%
Withdrawal Charge Duration	10 years	10 years
Spirit 7 (0-81)		
1-Year Guaranteed Fixed	1.00%	1.50%
Withdrawal Charge Duration	7 years	7 years
Spirit 5 (0-83)		
1-Year Guaranteed Fixed	1.00%	1.50%
Withdrawal Charge Duration	5 years	5 years
Spirit 3 (0-85)		
1-Year Guaranteed Fixed	1.00%	1.35%
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)

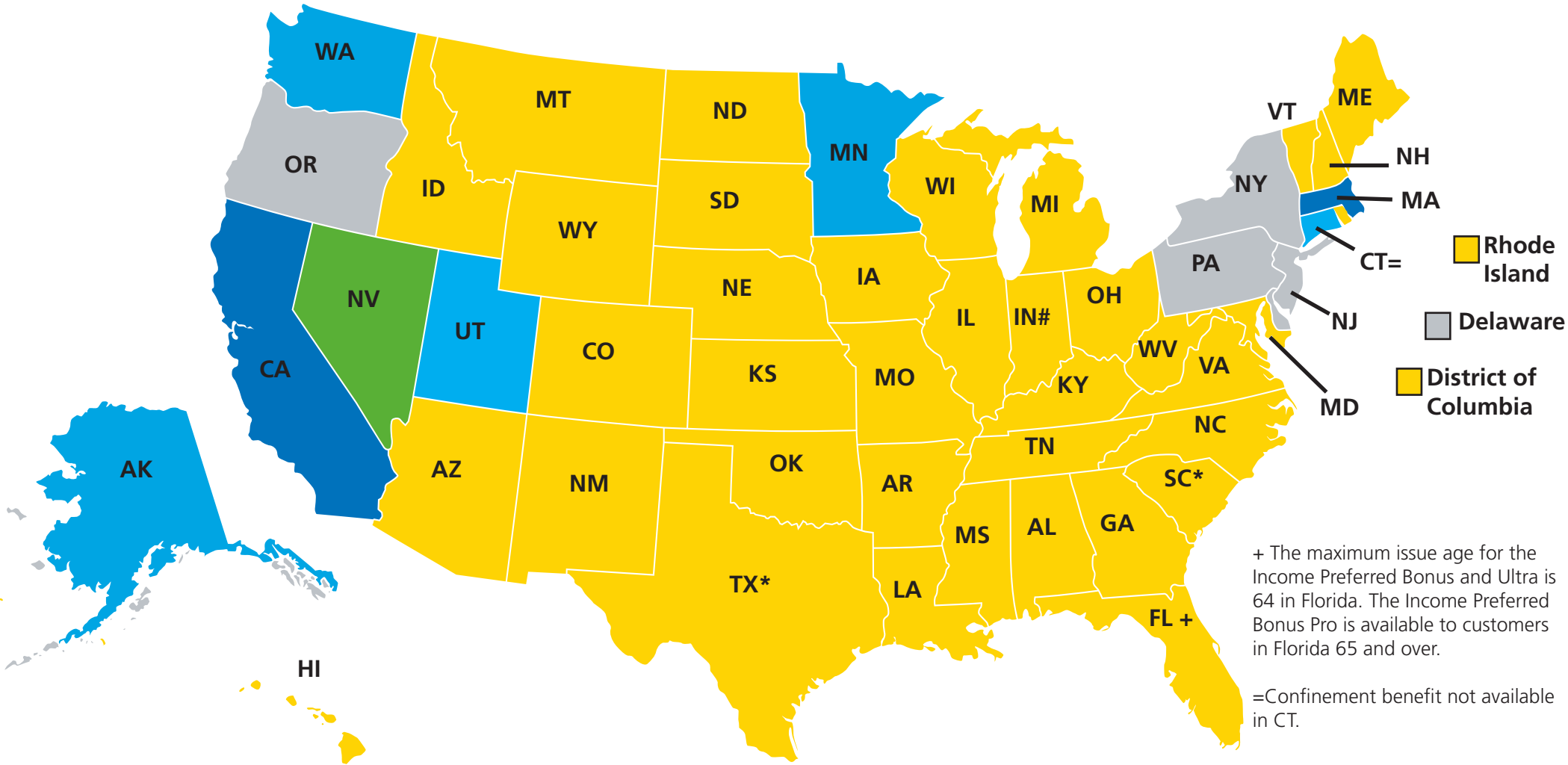
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INCOME PREFERRED SERIES PRODUCT APPROVALS BY STATE



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



+ The maximum issue age for the Income Preferred Bonus and Ultra is 64 in Florida. The Income Preferred Bonus Pro is available to customers in Florida 65 and over.

=Confinement benefit not available in CT.

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* Income Preferred Bonus and Ultra approved with lower withdrawal charges in Texas and South Carolina

Maximum issue age for Income Preferred Bonus is 74 in Indiana.

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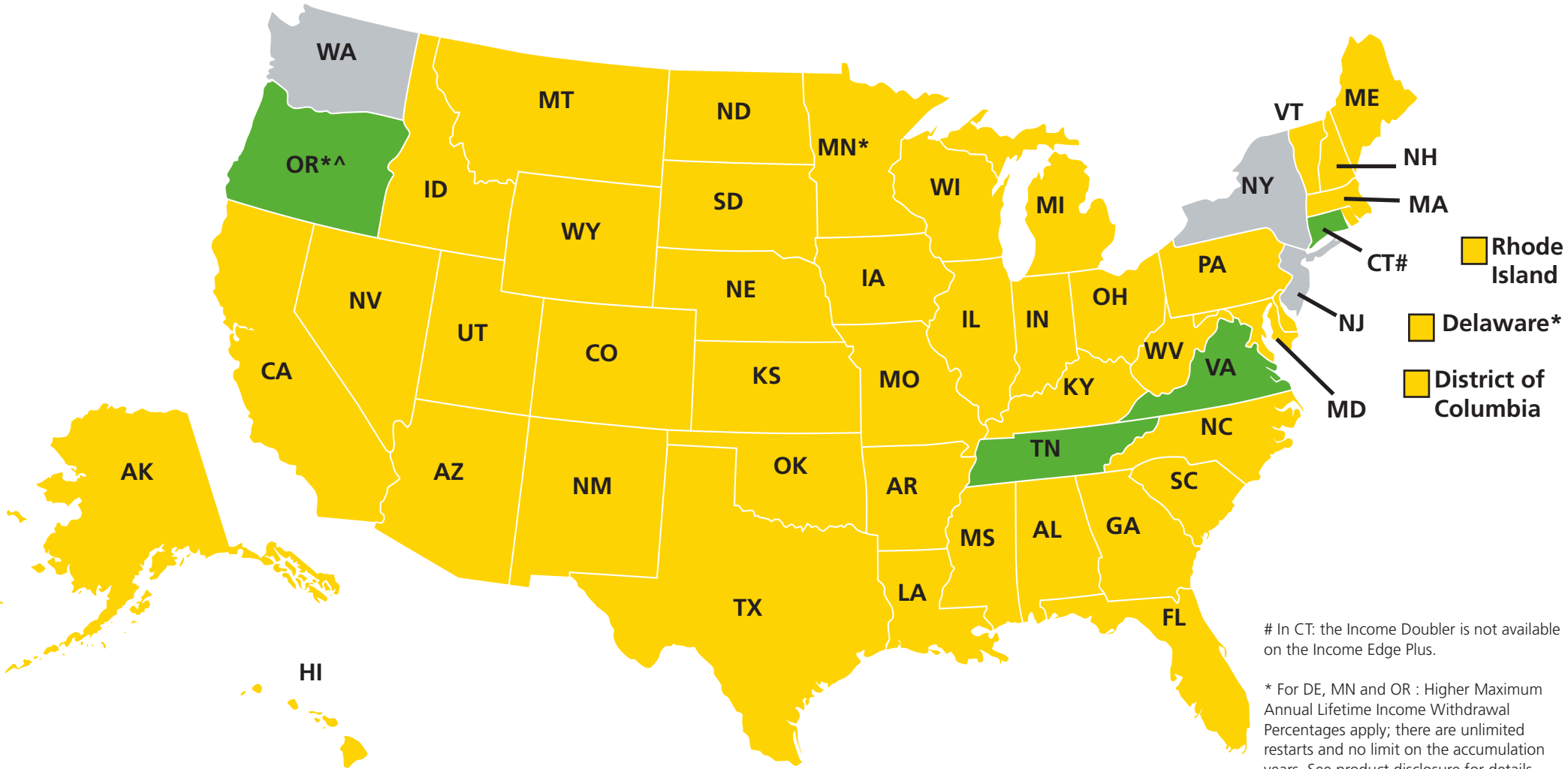
Revised: 3/30/2012

- Income Preferred Series: All products approved for sale
- All base products approved without Confinement, Terminal Illness and Home Health Waivers
- Income Preferred Six, Income Preferred Ten, Income Preferred Bonus S approved
- Income Preferred Six and Income Preferred Ten approved
- Income Preferred Series not approved for sale at this time

INCOME PREFERRED SERIES OPTIONAL RIDER APPROVALS BY STATE



This map shows availability of the optional Income Edge Plus rider on the Income Preferred Series. See separate map for base product availability.



In CT: the Income Doubler is not available on the Income Edge Plus.

* For DE, MN and OR : Higher Maximum Annual Lifetime Income Withdrawal Percentages apply; there are unlimited restarts and no limit on the accumulation years. See product disclosure for details.

^ For OR: the roll-up rate is 7.2% and the initial accumulation period is 10 years.

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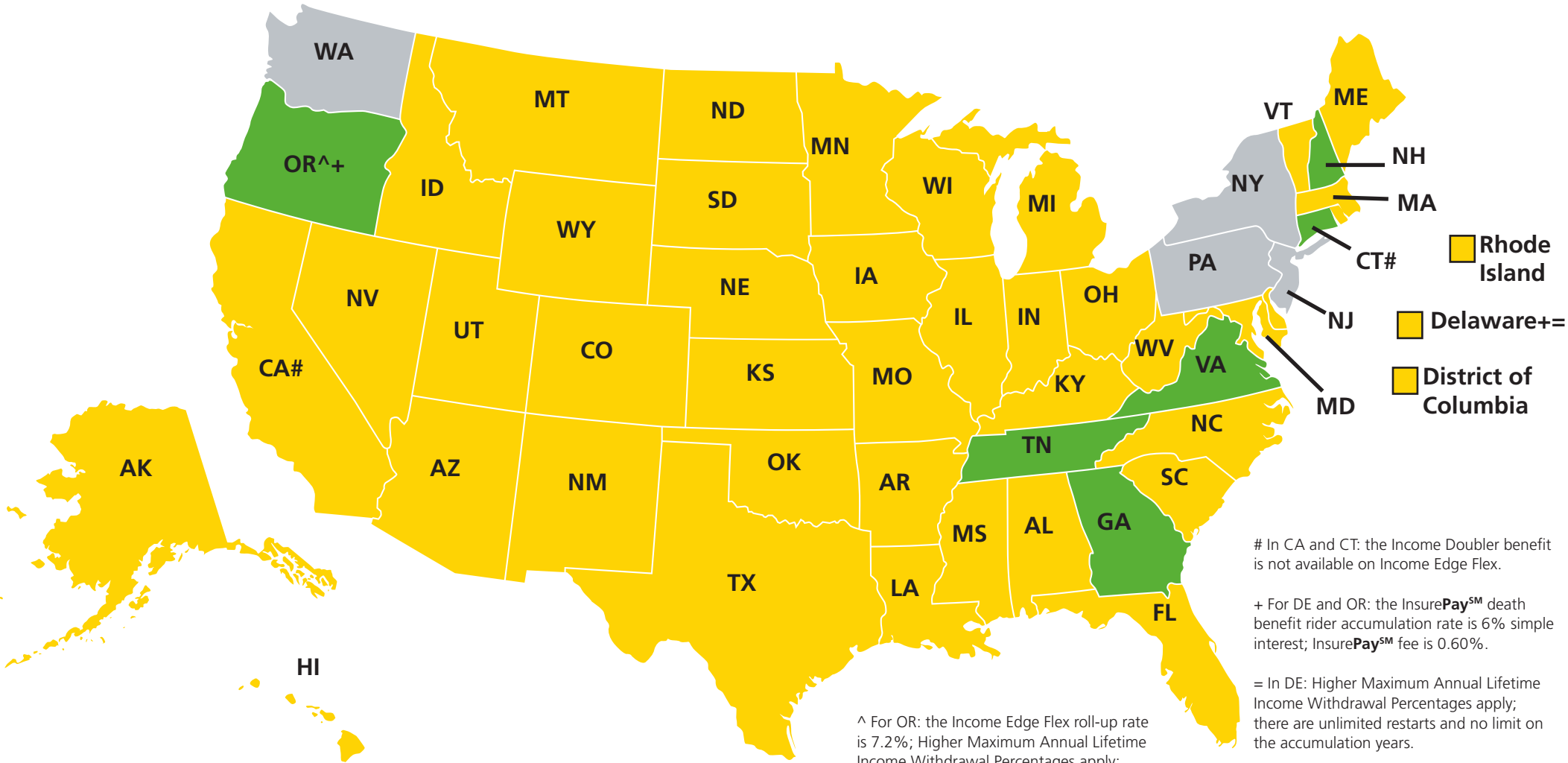
Revised: 3/30/2012

- Income Edge Plus rider approved for sale.
- Income Edge Plus rider approved without Wellness Benefits.
- Income Edge Plus rider not available at this time.

SPIRIT SERIES OPTIONAL RIDER APPROVALS BY STATE



This map shows availability of the optional Income Edge Flex and InsurePaySM riders on the Spirit Series. See separate map for base product availability.



In CA and CT: the Income Doubler benefit is not available on Income Edge Flex.

+ For DE and OR: the InsurePaySM death benefit rider accumulation rate is 6% simple interest; InsurePaySM fee is 0.60%.

= In DE: Higher Maximum Annual Lifetime Income Withdrawal Percentages apply; there are unlimited restarts and no limit on the accumulation years.

^ For OR: the Income Edge Flex roll-up rate is 7.2%; Higher Maximum Annual Lifetime Income Withdrawal Percentages apply; the initial accumulation period is 10 years; there are unlimited restarts and no limit on the accumulation years. See product disclosure for details.

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Revised: 3/30/2012

- Income Edge Flex and InsurePaySM riders approved for sale.
- Optional riders approved without Wellness Benefits.
- Income Edge Flex and InsurePaySM riders not available at this time.

