



New York Current Interest Rates as of May 1, 2012

Life Builder III (Guaranteed Rate: 2.00%)

Strategy	Illustrated Rate	Participation Rate	Cap Rate	Segment Maturity
Basic Interest Account	4.60%	n/a	n/a	n/a
One-Year Fixed Term	4.60%	n/a	n/a	1 year
Five-Year Fixed Term	3.85%	n/a	n/a	5 years
One-Year Point-to-Point	7.45%	100.00%	12.00%	5 years
One-Year Multiple Index	7.15%	100.00%	13.00%	5 years
One-Year Monthly Cap	8.40%	100.00%	4.50%	5 years
One-Year Monthly Average	6.30%	100.00%	15.00%	5 years

Empire Solution III (Guaranteed Rate: 2.00%)

Strategy	Illustrated Rate	Participation Rate	Cap Rate	Segment Maturity
Basic Interest Account	4.50%	n/a	n/a	n/a
One-Year Fixed Term	4.50%	n/a	n/a	1 year
Five-Year Fixed Term	3.75%	n/a	n/a	5 years
One-Year Point-to-Point	7.15%	100.00%	11.25%	5 years
One-Year Multiple Index	6.45%	100.00%	11.00%	5 years
One-Year Monthly Cap	7.65%	100.00%	4.00%	5 years
One-Year Monthly Average	5.95%	100.00%	13.00%	5 years

Aviva Survivorship Builder (Guaranteed Rate: 2.00%)

Strategy	Illustrated Rate	Participation Rate	Cap
Basic Interest Account	4.50%	n/a	n/a
One-Year Fixed Term	4.50%	n/a	n/a
Five-Year Fixed Term	3.75%	n/a	n/a
One-Year Point-to-Point	7.15%	100.00%	11.25%
One-Year Multiple Index	6.45%	100.00%	11.00%
One-Year Monthly Cap	7.65%	100.00%	4.00%
One-Year Monthly Average	5.95%	100.00%	13.00%

Indexed Survivor UL (Guaranteed Rate: 2.00%)

Strategy	Illustrated Rate	Participation Rate	Cap Rate	Segment Maturity
Basic Interest Account	4.25%	n/a	n/a	n/a
One-Year Fixed Term	4.25%	n/a	n/a	1 year
Five-Year Fixed Term	3.50%	n/a	n/a	5 years
One-Year Point-to-Point	6.65%	100.00%	10.25%	5 years
One-Year Multiple Index	5.20%	100.00%	8.00%	5 years
One-Year Monthly Cap	7.35%	100.00%	3.80%	5 years
One-Year Monthly Average	5.75%	100.00%	12.00%	5 years

Traditional Products

Product	Current Rate	Guaranteed Rate
Aviva LifeStage UL	5.00%	3.50%
Guarantee UL Solution II	4.50%	3.00%