

# Aviva's fixed indexed annuity portfolio

## Quick reference agent guide

MultiChoice<sup>SM</sup> Series

Lifetime Solutions Annuity

We are building insurance around you.®



At Aviva we know that without you, our valued Distribution Partners, there is no us. So we want to be there for you, standing at the ready to meet your needs and those of our field agents.

## Here's how you can get a hold of us

**800.255.2405**

### **Annuity Sales Support**

Product and pre-sale support for agents and Key Distribution Partners  
6620  
avivaannuitysalesupport@avivausa.com

### **New Business Agent Contact**

Status of business submitted, outstanding requirements, transfers, rollovers  
6631  
Annuitynewbusiness@Avivausa.com  
Fax: 866.709.3921

### **Agent Services**

Contracting Queue – 6628  
Commissions Queue – 6629  
contracting@avivausa.com

### **Customer Service**

Basic policy and product information regarding in-force policies.  
6624  
Fax: 866.709.3922

### **Marketing & Advertising Support**

adreview@avivausa.com  
compliancereview@avivausa.com  
Fax: 785.295.4345

### **Your Aviva Contacts!**

Who often helps you out? Have their number readily available!

Name

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Number

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Name

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Number

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**Issue Ages**  
(Owner and Annuitant)

0-78

**Premiums**

Premiums accepted only in Year 1  
Minimum: \$25,000  
Premium banding: \$100,000

**Bonus**

First-year premium bonus banded at \$100,000  
6% for premium less than \$100,000  
7% for premium \$100,000+

**Free Withdrawals**

Year 1: 5% of Accumulated Value  
Years 2+: 10% of Accumulated Value  
**Confinement Waiver** - 100% of Accumulated Value available if confined to convalescent care for at least 60 consecutive days after the first policy year.  
**Terminal Illness Waiver** - 100% of Accumulated Value available if diagnosed after the first contract year with terminal illness that is expected to result in death within one year.

**Withdrawal Charge Schedule**  
(Percent of Accumulated Value)

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Charge	12	12	12	11	10	9	8	7	6	4	0%

Please see the state-specific insert for individual state withdrawal charge schedules. In some states, the withdrawal charge is combined with an MVA factor.

**Premium Bonus Vesting Schedule**

This product uses a Premium Bonus Vesting Schedule that applies only to the Premium Bonus. The vesting schedule is as follows: (see Spec Sheets for any state variations):

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Vested amount	0	0	0	0	0	0	0	25%	50%	75%	100%

**Interest Crediting Strategies**

Fixed Strategy (1-year guarantee)  
1-Year Monthly Cap Index  
1-Year Point-to-Point Index  
2-Year Monthly Cap

**Benefit Base**

Automatically included with the base contract

**The Benefit Base Interest Rate is banded based on initial premium:**

- 6.5% simple interest during the Accumulation Years for premium up to \$100,000
- 7.5% simple interest during the Accumulation Years for premium greater than \$100,000

The Accumulation Period is 10 Years with the option to restart for another 10 years or until rider withdrawals begin, as long as the policyholder is under age 85. The rate may change on the second 10-year term. Charge is 0.95%, assessed annually on the Accumulated Value. At the end of the 10th Year, if income payments haven't begun, the total fee that exceeds the interest credits during that time period is credited back to the Accumulated Value. The annual fee is refunded if the cumulative fee is higher than cumulative interest credited. This insures that the client does not lose principal in their base contract if they keep funds to surrender rather than trigger rider income.

**Income "Doublor" that provides double the rider withdrawal amount if the customer is confined to a qualified care facility.<sup>1</sup>**

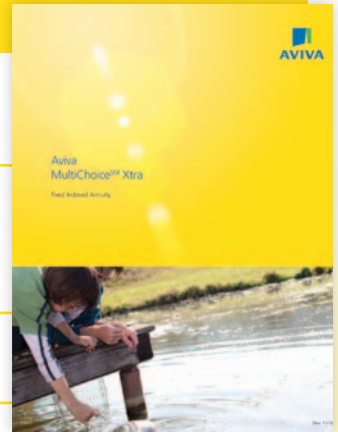
**Benefit Base is available as a Death Benefit to beneficiaries, to be paid out over 5 years.<sup>2</sup>**

<sup>1</sup> See the Contract for qualifying confinement criteria.

<sup>2</sup> The death benefit amount is capped at two times the initial premium amount plus the premium bonus.

Details by Product

MultiChoice<sup>SM</sup> Xtra



**Issue Ages**  
(Owner and Annuitant)

0-78

**Premiums**

Flexible Premium  
Minimum: \$5,000  
Premium banding; \$75,000

**Bonus**

6% premium bonus on all first year premiums

**Free Withdrawals**

**Checkbook Access in Year 1\***

Year 1: 5% of Accumulated Value  
Years 2+: 10% of Accumulated Value

**Confinement Waiver** - Up to 100% of the greater of the Accumulated Value or the Minimum Guaranteed Contract Value if confined to convalescent care for at least 60 consecutive days after the first policy year.

**Terminal Illness Waiver** - Up to 100% of the greater of the Accumulated Value or the Minimum Guaranteed Contract Value if diagnosed after the first contract year with terminal illness that would result in death within one year.

**Withdrawal Charge Schedule**  
(Percent of Accumulated Value)

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Charge	12	12	12	11	10	9	8	7	6	4	0%

In some states, the withdrawal charge is combined with an MVA factor.

**Premium Bonus Recapture Charge**  
(Percent of Accumulated Value)

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Charge	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	4.0	2.0	0%

**Interest Crediting Strategies**

Fixed Strategy (1-year guarantee)  
1-Year Monthly Cap Index  
1-Year Point-to-Point Index  
1-Year Average Index

**Rider available**

LifetimePay Plus

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Products listed are the generic versions only. Please see the state specific brochure or rate card for information regarding your state version of the product.

Availability varies by state.

\*Up to two drafts may be written each contract year. Each draft must be a minimum of \$500 and must be made payable to your client or their financial institution. The withdrawal is subject to withdrawal charges if the check is for more than is eligible under the free withdrawal provisions of the contract.

Details by Product

MultiChoice<sup>SM</sup> Ten  
MultiChoice<sup>SM</sup> Six



**Issue Ages**  
(Owner and Annuitant)

Ten: 0 - 78  
Six: 0 - 80

**Premiums**

Flexible Premium  
Minimum: \$5,000  
Premium banding; \$75,000

**Bonus**

None

**Free Withdrawals**

**Checkbook Access in Year 1\***  
Year 1: 5% of Accumulated Value  
Years 2+: 10% of Accumulated Value

**Confinement Waiver** - Up to 100% of the greater of the Accumulated Value or the Minimum Guaranteed Contract Value if confined to convalescent care for at least 60 consecutive days after the first policy year.

**Terminal Illness Waiver** - Up to 100% of the greater of the Accumulated Value or the Minimum Guaranteed Contract Value if diagnosed after the first contract year with terminal illness that would result in death within one year.

**Withdrawal Charge Schedule**  
(Percent of Accumulated Value)

MultiChoice<sup>SM</sup> Ten

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Charge	9.6	9	8	7	6	5	4	3	2	1	0%

MultiChoice<sup>SM</sup> Six

Contract Year	1	2	3	4	5	6	7+
Charge	9	8	7	6	4.7	3.5	0%

In some states, the withdrawal charge is combined with an MVA factor.

**Premium Bonus Recapture Charge**  
(Percent of Accumulated Value)

No

**Interest Crediting Strategies**

Fixed Strategy (1-year guarantee)  
1-Year Monthly Cap Index  
1-Year Point-to-Point Index  
1-Year Average Index

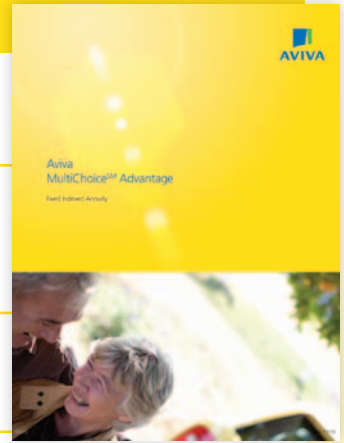
**Rider available**

LifetimePay Plus

\*Up to two drafts may be written each contract year. Each draft must be a minimum of \$500 and must be made payable to your client or their financial institution. The withdrawal is subject to withdrawal charges if the check is for more than is eligible under the free withdrawal provisions of the contract.

Details by Product

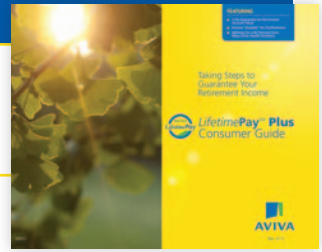
MultiChoice<sup>SM</sup> Advantage



<p><b>Issue Ages</b> (Owner and Annuitant)</p>	<p>0-78</p>																								
<p><b>Premiums</b></p>	<p>Flexible Premium Minimum: \$5,000 Premium banding; \$75,000</p>																								
<p><b>Bonus</b></p>	<p>3% interest rate bonus for the first contract year; must allocate all first year premiums to the fixed strategy</p>																								
<p><b>Free Withdrawals</b></p>	<p><b>Checkbook Access in Year 1*</b> Year 1: 5% of Accumulated Value Years 2+: 10% of Accumulated Value</p> <p><b>Confinement Waiver</b> - Up to 100% of the greater of the Accumulated Value or the Minimum Guaranteed Contract Value if confined to convalescent care for at least 60 consecutive days after the first policy year.</p> <p><b>Terminal Illness Waiver</b> - Up to 100% of the greater of the Accumulated Value or the Minimum Guaranteed Contract Value if diagnosed after the first contract year with terminal illness that would result in death within one year.</p>																								
<p><b>Withdrawal Charge Schedule</b> (Percent of Accumulated Value)</p>	<table border="1" data-bbox="322 933 1177 1058"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>16</td> <td>15</td> <td>14</td> <td>13</td> <td>12</td> <td>11</td> <td>10</td> <td>8</td> <td>6</td> <td>4</td> <td>0%</td> </tr> </tbody> </table> <p>In some states, the withdrawal charge is combined with an MVA factor. Please see the state-specific brochure for individual state withdrawal charge schedules, if applicable.</p>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Charge	16	15	14	13	12	11	10	8	6	4	0%
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<p><b>Interest Crediting Strategies</b></p>	<p>Fixed Strategy (1-year guarantee) 1-Year Monthly Cap Index 1-Year Point-to-Point Index 1-Year Average Index In the first contract year only the Fixed strategy is available.</p>																								
<p><b>Rider available</b></p>	<p>LifetimePay Plus</p>																								

\*Up to two drafts may be written each contract year. Each draft must be a minimum of \$500 and must be made payable to your client or their financial institution. The withdrawal is subject to withdrawal charges if the check is for more than is eligible under the free withdrawal provisions of the contract.

Details by Product	LifetimePay Plus Rider	
<b>Issue Ages</b> (Owner and Annuitant)	<ul style="list-style-type: none"> <li>Rider is optional</li> <li>Rider issue age: 40-80</li> </ul>	
<b>Accumulation</b>	<p>Guaranteed 6.7% growth of the Income Account Value for the first 11 years of the contract prior to starting rider withdrawals.</p> <ul style="list-style-type: none"> <li>On or after the 5th Contract Anniversary, if no Withdrawals under LifetimePay<sup>SM</sup> Plus have been taken, your clients can restart the Accumulation Period and continue the 6.7% growth annually. The total number of Accumulation Years cannot exceed 20 years.</li> </ul>	
<b>Distribution</b>	<ul style="list-style-type: none"> <li>Rider income is available right from the start of the contract.</li> <li>Your clients can start and stop rider withdrawals at any time based on their income needs.</li> <li>During payout, the rider withdrawal amount may “Step-Up” if the base contract Accumulated Value grows to more than the rider’s Income Account Value.</li> </ul>	
<b>Beneficiary options</b>	<p>If spouse is sole primary beneficiary and elects to continue the annuity contract after death, benefits will also continue, if:</p> <ol style="list-style-type: none"> <li>Surviving spouse’s attained age on date of death is at least equal to minimum issue age requirement for this Rider;</li> </ol> <p><b>and</b></p> <ol style="list-style-type: none"> <li>Spouse becomes the sole Annuitant and sole Owner of the Contract. If the spousal beneficiary assumes the contract before rider income has begun, the rider simply continues in the Accumulation Period. Spousal continuation does not restart the withdrawal charge schedule for the annuity contract. If rider withdrawals were started prior to the time of spousal continuation, the spouse can:</li> </ol> <ol style="list-style-type: none"> <li>Elect to receive Income Withdrawals until the Income Account Value is equal to zero, at which time the Withdrawals will stop and the Contract will terminate;</li> </ol> <p><b>or</b></p> <ol style="list-style-type: none"> <li>Continue to receive Lifetime Income Withdrawals if the surviving spouse is a Joint Owner on the date of death of the first Owner.</li> </ol>	
<b>Income Doubler</b>	<p>An Income “Doubler” that provides double the rider withdrawal amount if they require care in a nursing home, hospital or hospice facility.<sup>1</sup></p>	
<b>Continuation Option</b>	<p>The beneficiary may receive any remaining Accumulated Value of the base annuity contract in a lump sum if he/she chooses not to continue the base annuity contract or take rider income. This option is not applicable if Income Withdrawals have already been elected. Withdrawal charges are not applied to annuity death benefit payments.</p>	
<b>Wellness For Life<sup>®</sup></b>	<p>LifetimePay Plus offers exclusive wellness resources from Mayo Clinic Health Solutions that include:</p> <ul style="list-style-type: none"> <li>Ask Mayo Clinic 24-hour Nurse Line</li> <li>Quarterly Mayo Clinic Newsletter</li> </ul>	



**Please note there is a charge for this rider and it may not be available in all states.** 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 accumulation in the Income Account Value.

<sup>1</sup> See the Contract for qualifying confinement criteria.

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LifetimePaySM Plus [MCAIRW (02/08) or state variation], an optional rider for which a premium is deducted monthly, and the MultiChoice Annuity Series [IA6 (09/09), IA10 (09/09), IA10B (09/09), IA10I (09/09) or state variation] are issued by Aviva Life and Annuity Company, West Des Moines, IA. Product features, limitations and availability vary by State. These charts are only a summary of product features, please refer to the Product Disclosure for details. Availability of products, features and benefits may vary by state and may contain additional restrictions or limitations. See the product disclosure or brochure for details.

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**Products issued by**

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