

Annuity Crediting Rates

September 3, 2010

Income Preferred Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
Income Preferred Bonus (0-78) • 8% Premium Bonus on 1st Year Premium		
1-Year P-to-P S&P 500 Index (cap)	2.50%	4.00%
1-Year Monthly Cap Index (cap)	1.45%	1.70%
1-Year Average Index (cap)	2.50%	4.00%
Fixed Strategy (1-year guarantee)	1.25%	1.80%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Bonus S* (0-78) 5% Premium Bonus on 1st Year Premium		
1-Year P-to-P S&P 500 Index (cap)	2.25%	2.25%
1-Year Monthly Cap Index (cap)	1.45%	1.70%
1-Year Average Index (cap)	2.50%	4.00%
Fixed Strategy (1-year guarantee)	1.15%	1.15%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Ultra (0-78) 5% Interest Rate Bonus on 1st Year Crediting Rate		
Fixed Strategy (1-year guarantee)	1.25%	1.85%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Ten (0-78)		
1-Year P-to-P S&P 500 Index (cap)	2.75%	4.25%
1-Year Monthly Cap Index (cap)	1.45%	1.70%
1-Year Average Index (cap)	2.50%	4.00%
Fixed Strategy (1-year guarantee)	1.25%	2.05%
Withdrawal Charge Duration	10 years	10 years
Income Preferred Six (0-80)		
1-Year P-to-P S&P 500 Index (cap)	2.75%	4.25%
1-Year Monthly Cap Index (cap)	1.45%	1.70%
1-Year Average Index (cap)	2.50%	4.00%
Fixed Strategy (1-year guarantee)	1.25%	1.90%
Withdrawal Charge Duration	6 years	6 years

Rider Charges

Rider	Base Product	Issue ages	Annual Charge
Income Edge Plus Optional Income Rider	Income Preferred	40-83	0.75%
Income Edge Flex Optional Income Rider	Spirit Series	40-85	0.50%
InsurePay Optional Death Benefit Rider	Spirit Series	0-85	0.60%

Spirit Series

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	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
Spirit Plus (0-78) 2% Premium Bonus on 1st & 2nd Year Premium		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
Spirit Plus S* (0-78) 2% Premium Bonus on 1st & 2nd Year Premium Approved in CT, DE, MN, OR, WA		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
Spirit 7 (0-81)		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	7 years	7 years
Spirit 5 (0-83)		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	5 years	5 years
Spirit 3 (0-85)		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	3 years	3 years

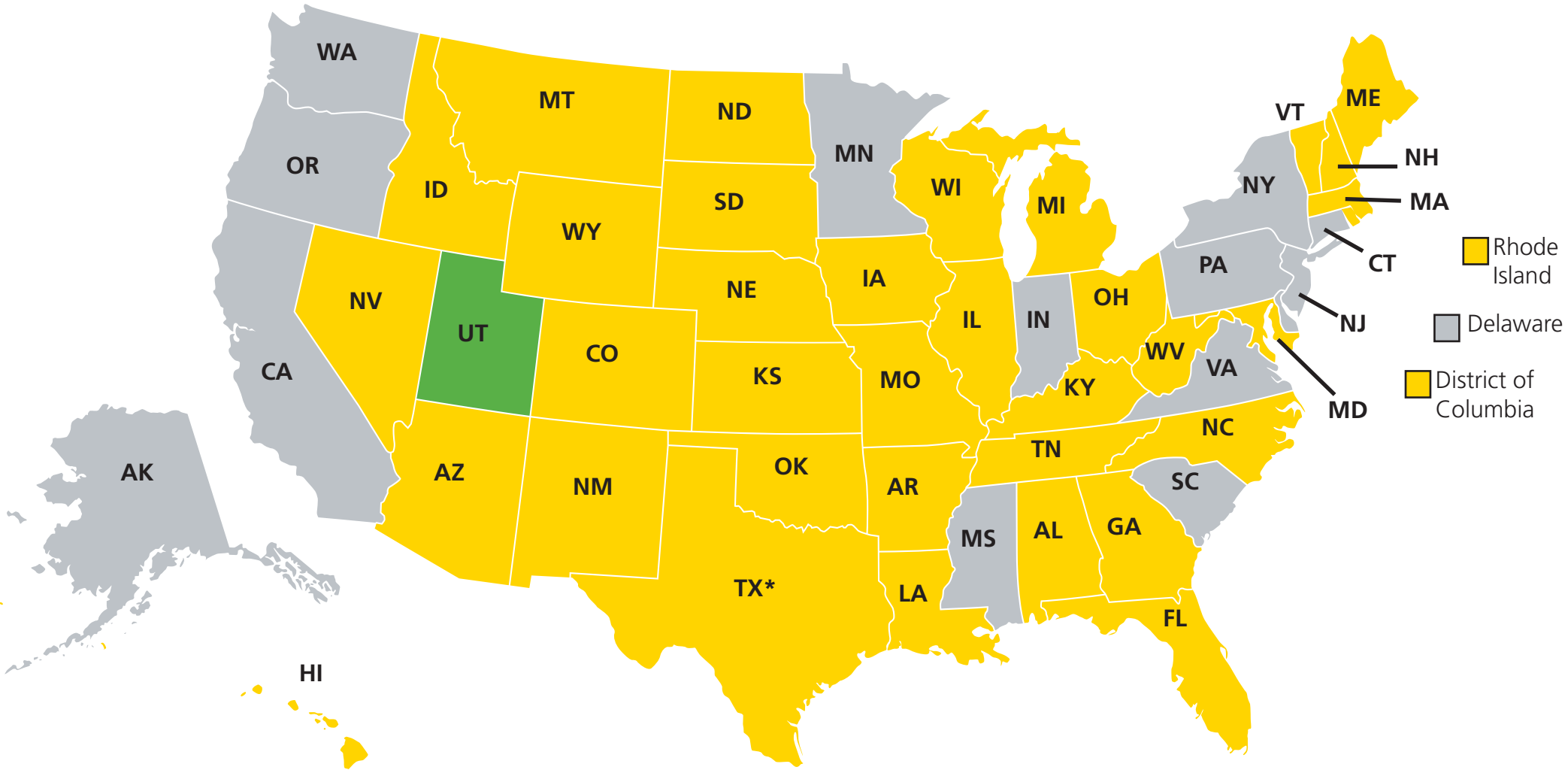
Any rate changes are effective for applications received after the date indicated on the rate card.

- * Please check the website for reduced withdrawal charge schedule.
- Income Preferred Bonus and Spirit Bonus: Issue ages in Indiana (0-74)

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



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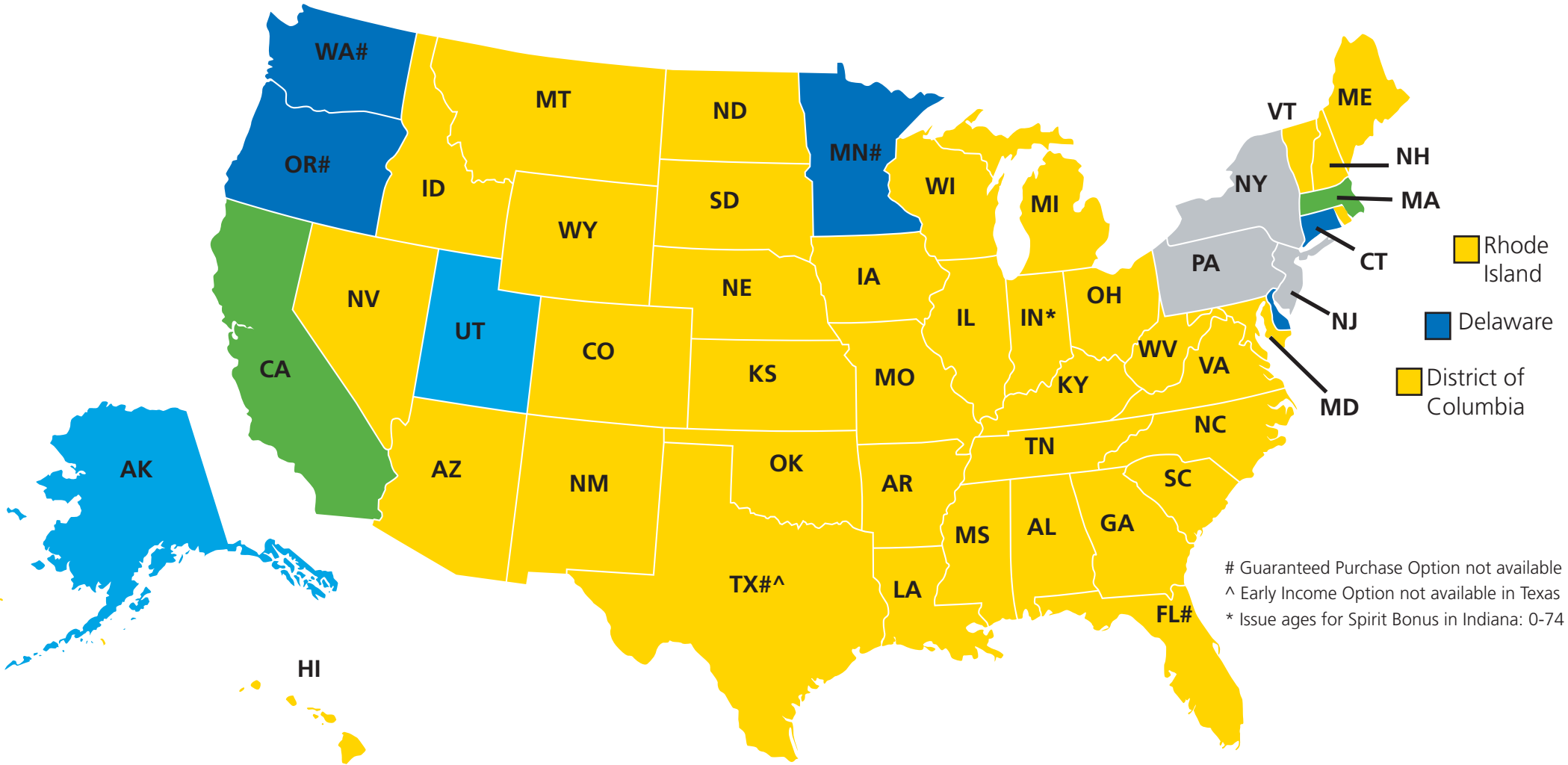
* Income Preferred Bonus and Ultra approved with lower withdrawal charges in Texas

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Revised: 08/05/2010

- Income Preferred Series: All products approved for sale
- Income Preferred Ten and Income Preferred Six approved.
- Income Preferred Series not approved for sale at this time

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



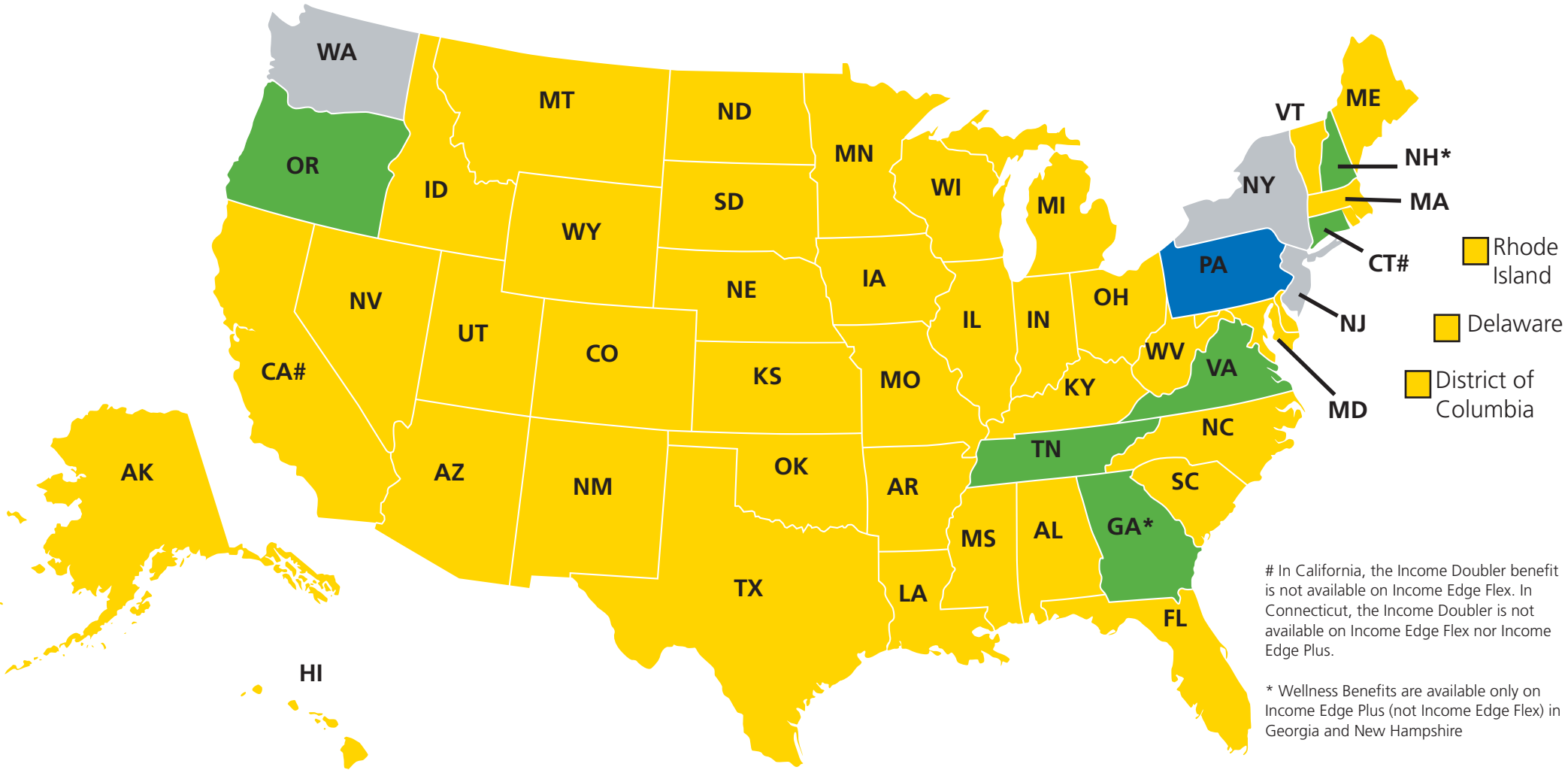
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Please check Aviva Live for reduced withdrawal charge schedule on Spirit Plus S.

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Revised: 04/06/2010

This map shows availability of the optional riders available on the Income Preferred Series and Spirit Series. See separate maps for base product availability.



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Revised: 04/06/2010

- Income Edge Plus, Income Edge Flex and InsurePay approved for sale.
- Optional riders approved without Wellness Benefits.
- Income Edge Plus only approved for sale. Income Edge Flex and InsurePay not available.
- Optional riders not available at this time.

