

Strength, Service and a New

Commitment to YOU

A strong, stable Aviva USA translates into value for YOU and your clients.

In 2009 our annuity strategy has been to focus on moderating our rapid pace of growth in order to conserve capital. We made some tough decisions and recognize the effect our actions have had on you—we know we haven't always met your expectations.

YOU and the confidence you place in Aviva are essential if we are to maintain the best possible financial position **and** prudently grow our business. We understand that the confidence you place in us is based on trust. Some of the actions we've taken may have caused you to question the trust. As we emerge from unprecedented economic times for our industry, we want to earn the right to be your company of choice for annuities, and here is what we are doing about it.

Effective Monday,
September 14, 2009, we are pleased
to announce the following:

- 1 Annuity Premium Bonus Increase**
- 2 Service Guarantees Begin 4th Quarter:**
3-Day deferred annuity application processing or you receive \$100
- 3 Reopening Annuity Licensing & Contracting**
- 4 Communication Commitment:**
We'll give you fair notice

We will increase the annuity Premium Bonus rate.

1

The **Premium Bonus** rate on the MultiChoice IncomeXtra and MultiChoice FreedomXtra will be **increased from 6% to 8%** effective September 14, 2009. Applications currently in the home office but not yet issued will be issued with the higher premium bonus rate.

Please see the attached '**Product Adjustment Addendum**' for full details about the Premium Bonus rate increase and other rate and product adjustments.



We will guarantee service - 3 Days or you receive \$100

2

Beginning October 1, 2009, Aviva will launch a new deferred annuity service guarantee program. Here's how it will work:

Annuity Applications With Cash—Within three days of receiving your annuity application and all requirements (with cash and in good order), Aviva will issue and send your policy. Quite simply, if we do not meet this standard, we will pay you \$100.

Annuity Transfer Applications—Within three days of receiving the application and transfer paperwork (with all requirements and in good order), we will

send the transfer request to the other company. If we do not meet this standard, we will pay you \$100.

In addition, when we receive the transfer funds and all other requirements, Aviva will issue and send the policy within three days. Again, we will send you \$100 if we do not meet this commitment.

Status Communication: As always, we will keep you updated on the status of annuity applications via the agent website.

Please see the attached 'Service Guarantee Addendum' for what we mean by 'in good order' and other details. Service Guarantee excludes SPIAs.

We will reopen Annuity licensing & contracting

3

Aviva will reopen annuity Licensing & Contracting for all eligible agents effective immediately! Please note that all paperwork must be completed, signed and in good order **before** we can assign an agent code.

Please see the attached 'Licensing & Contracting Addendum' for what we mean by 'in good order' and other details. Refer to Aviva's "Rules of the Road" for eligibility requirements.

We will commit to a schedule for sharing information

4

New Business Interest Rate Changes on Deferred Annuities—will be communicated in a consistent format and timeframe on the **Tuesday** preceding the **First Friday of Each Month**.^{*} These changes are effective for applications received **after** the First Friday of Each Month.

For Rollovers and/or Transfer business, when interest rates are being reduced, we will lock in the current interest rate for three weeks from the effective date.

Product Changes—We will give at least five business days notice for all product changes—other than enhancements which we will make effective immediately. We will strive to give you more notice of product changes whenever possible.

Please see the attached 'Communication Schedule Addendum' for full details..

^{*} When this falls on a holiday, our communication schedule will be adjusted accordingly.

We will make a difference for YOU

Aviva is committed to keeping these promises we are making to you, and to doing what is necessary to earn your trust every day. If it sounds like we are committed to taking a different approach to winning and keeping your business, then we are already succeeding. We will get it right for our field partners—you can count on it.

None of our success would be possible without the support of our distribution partners and we want to sincerely thank you for your business and trust.



Addendum #1 - Product Adjustments

1

The Premium Bonus percentage on the MultiChoice IncomeXtra and MultiChoice FreedomXtra products will be increased from 6% to 8%, effective on September 14, 2009.

Aviva is also adjusting crediting rates on the MultiChoice IncomeXtra and MultiChoice Freedom Xtra products. New rates on the 1 Year Point-to-Point S&P Strategy and the Fixed Strategy will go into effect September 14, 2009.

Please see the [attached rate card](#) for a complete list of current interest crediting rates.

The increased Premium Bonus rate will impact the **Premium Bonus Recapture Charge** Percentages on both products. The new Recapture Charge Percentages will be as follows:

CONTRACT YEARS

1	2	3	4	5	6	7	8	9	10	11+
7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	5.3%	2.7%	0%

Applications for these products received on or after September 14 will receive the higher bonus and current crediting rates. Applications currently in the home office but not yet issued by September 14 will be processed with the higher premium bonus rate and current crediting rates.

Rollover applications received on or before September 14, 2009, will be credited with the current rates if rollover funds are received on or before October 5, 2009.

You will need to submit a new signed Certificate of Disclosure for the 8% Bonus product--either prior to issuance of the contract OR after issue as a delivery requirement.

Products issued with the 6% Bonus cannot be reissued with the higher bonus rate.

Updated marketing materials and Certificates of Disclosure are available on Aviva Live, and new CODs are in supply.

If you have any questions on the Bonus changes, please contact Sales Support.

Addendum #2 -

Service Guarantees: Three days or we pay you \$100!

2

Begins October 1, 2009!

Annuity Applications With Cash—

Within three days of receiving your annuity application and all requirements (with cash and in good order), Aviva will issue and send your policy. Quite simply, if we do not meet this standard, we will pay you \$100.

Annuity Transfer Applications—Within three days of receiving the application and transfer paperwork (with all requirements and in good order), we will send the transfer request to the other company. If we do not meet this standard, we will pay you \$100.

In addition, when we receive the transfer funds and all other requirements, Aviva will issue and send the policy within three days. Again, we will send you \$100 if we do not meet this commitment.

Note on Signature Guarantees: Aviva can obtain a signature guarantee if needed, with the completed Signature Guarantee Request Form, a copy of the applicant's driver's license and a copy of the last quarterly or annual statement from the transfer company. Keep in mind that the service guarantee applies only after the signature guarantee has been received by Aviva as a requirement.

Internal Annuity Transfer

Applications—We will issue and send the new policy within three days of completing the internal transfer according to our "Internal Transfer Guidelines" or we will pay you \$100.

Status Communication—As always, we will keep you updated on the status of every annuity application via the agent website.

The Three Day timeframe is business days, excluding weekends, holidays and any other time the home office is closed.

Contracting must be complete and in good order, with an agent code assigned, at the time the application is received in the Home Office.

What does 'In Good Order' Mean? Aviva will honor the service guarantees listed here as long as the business is 'in good order'. This means that:

Regarding Licensing & Contracting—Contracting must be complete, the agent appointment is effective in the state where the business is written and an agent code has been assigned at the time the application is received in the Home Office.

Regarding Applications with Cash—The application and all other forms and requirements are properly completed and include proper signatures. Please check the agent portal for the requirements for a given product in a specific state. Aviva's properly completed Suitability Form, and all other items required for suitability review, must be received AND Aviva's **Suitability Approval** must be granted before the service guarantee period begins.

Regarding Transfer Applications—The application and all other forms and transfer requirements are properly completed and include proper signatures. Please check the agent portal for the requirements for a given product in a specific state. Keep in mind that some transfer companies may require their own forms. Aviva's properly completed Suitability Form, and all other items required for suitability review, must be received AND Aviva's **Suitability Approval** must be granted before the service guarantee period begins. Specifically, faster transfers will be possible with the following:

- **Correct street address** for the company from which the funds are being requested (a street address allows us to send the transfer request via UPS 2-day service).
- The **original policy** and/or a copy of the last statement, with the transfer form. (If transferring a life insurance or annuity policy and the original policy is not available, the lost policy statement should be completed. The other company may accept this in lieu of the original policy.)
- **Signature Guarantee** —To have the home office obtain the signature guarantee, please include the completed Signature Guarantee Request Form, a copy of the customer's driver's license, and a copy of the last quarterly or annual statement from the other company with the transfer form. Most mutual funds require a Signature Guarantee. Keep in mind that some mutual fund companies will allow their clients to request account liquidations by telephone.
- 401(k) or company-sponsored plans will not likely accept our transfer form. Have the customer call and obtain the **correct paperwork** to execute the transfer.

Addendum #3 - Reopening Licensing & Contracting

3

Aviva will reopen annuity Licensing & Contracting for all eligible agents effective immediately. Please refer to Aviva's "Rules of the Road" for eligibility.

- All paperwork must be completed, signed and 'in good order' **before** we will give an agent an agent code.

As a reminder, below is a list of **all** required agent contracting paperwork. '**In good order**' means that all of these requirements are complete and submitted with proper signatures:

- **Producer Contract Application** (form #61010)
- **Consumer Report Authorization** (form #16254):
- **Assignment of Commissions Agreement** (if applicable) (form #15836; other requirements are needed if assigned such as corporation officers, letters of incorporation, etc.)
- **Authorization Agreement for Automatic Deposit** (form #14216)
- **W-9 Form**
- **Designation of Beneficiaries for Commissions** (form #14226)
- **Independent Producer Contract** (form #16142)
- **Anti-Money Laundering Training Certification** (if applicable) (form #16050)
- **Proof of E&O Insurance**

Please note: The Independent Producer Contract contains five pages and **all five pages must be returned with the last page signed.**

If you have any questions regarding licensing or contracting, please contact Agency Services or Sales Support.

Addendum #4 - Communication Commitment

4

New Business Interest Rate Changes on Deferred Annuities—will be communicated in a consistent format and timeframe on the **Tuesday** preceding the **First Friday of Each Month**.^{*} These changes are effective for applications received **after** the First Friday of Each Month.

For Rollovers and/or Transfer business, when interest rates are being reduced, we will lock in the current interest rate for three weeks from the effective date.

Product Changes—We will give at least five business days notice for all product changes—other than enhancements which we will make effective immediately. We will strive to give you more notice of product changes whenever possible.

^{*} When this falls on a holiday, our communication schedule will be adjusted accordingly.

Income Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000 and Above	
MultiChoice IncomeXtra (0-78) •			8% Premium Bonus for all 1st and 2nd Year Premium
1-Year P-to-P S&P 500 Index	5.00% cap ▼	6.50% cap ▼	
1-Year Monthly Cap Index	2.25% cap	2.50% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.25% cap	6.00% cap	
1-Year Multiple Index (no spread)	4.50% cap	6.25% cap	
1-Year Average Index (no spread)	4.50% cap	6.25% cap	
Fixed Strategy (1-year guarantee)	2.20% ▼	2.95% ▼	
Withdrawal Charge Duration	10 years	10 years	
MultiChoice IncomePlus (0-78)			5% Premium Bonus for all 1st Year Premium
1-Year P-to-P S&P 500 Index	5.00% cap	6.50% cap	
1-Year Monthly Cap Index	2.25% cap	2.50% cap	
1-Year P-to-P - Hang Seng Index	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.25% cap	6.00% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
Fixed Strategy (1-year guarantee)	2.25%	3.05%	
Withdrawal Charge Duration	10 years	10 years	
*MultiChoice IncomePlus S (0-78)			5% Premium Bonus for all 1st Year Premium
Approved in CT, DE, MN, PA, WA			
1-Year P-to-P S&P 500 Index	5.00% cap	6.50% cap	
1-Year Monthly Cap Index	2.25% cap	2.50% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.25% cap	6.00% cap	
Fixed Strategy (1-year guarantee)	2.00%	2.80%	
Withdrawal Charge Duration	10 years	10 years	
MultiChoice IncomeElite (0-78)			
1-Year P-to-P S&P 500 Index	7.50% cap	9.00% cap	
1-Year P-to-P Guaranteed Cap	5.75% cap	6.75% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.25% cap	6.00% cap	
Fixed Strategy (1-year guarantee)	3.25%	4.05%	
Withdrawal Charge Duration	10 years	10 years	
MultiChoice IncomeTen (0-78)			
1-Year P-to-P S&P 500 Index	5.50% cap	7.00% cap	
1-Year Monthly Cap Index	2.25% cap	2.50% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.25% cap	6.00% cap	
Fixed Strategy (1-year guarantee)	2.45%	3.25%	
Withdrawal Charge Duration	10 years	10 years	
MultiChoice IncomeSeven (0-81)			
1-Year P-to-P S&P 500 Index	5.25% cap	6.75% cap	
1-Year Monthly Cap Index	2.25% cap	2.50% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.25% cap	6.00% cap	
Fixed Strategy (1-year guarantee)	2.50%	3.20%	
Withdrawal Charge Duration	7 years	7 years	
MultiChoice IncomeFive (0-83)			
1-Year P-to-P S&P 500 Index	5.00% cap	6.50% cap	
1-Year Monthly Cap Index	2.25% cap	2.50% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX®	4.25% cap	6.00% cap	
Fixed Strategy (1-year guarantee)	2.10%	2.90%	
Withdrawal Charge Duration	5 years	5 years	

Freedom Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000 and Above
FreedomXtra (0-78) •		
8% Premium Bonus for all 1st and 2nd Year Premium		
1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% ▼ 10 years	2.55% ▼ 10 years
FreedomPlus (0-78)		
5% Premium Bonus for all 1st and 2nd Year Premium		
1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% 10 years	2.65% 10 years
FreedomPlus S (0-78)		
5% Premium Bonus for all 1st and 2nd Year Premium		
Approved in CT, DE, MN, WA		
1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% 10 years	2.05% 10 years
Freedom 7 (0-81)		
1-Year Guaranteed Fixed Withdrawal Charge Duration	2.05% 7 years	2.90% 7 years
Freedom 5 (0-83)		
1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% 5 years	2.75% 5 years
Freedom 3 (0-85)		
1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% 3 years	2.20% 3 years

Rider Charges

Rider	Base Product	Annual Charge
LifetimePay Optional Income Rider	Income Series	0.60%
LifetimePay Plus Optional Income Rider	Income Series	0.75%
LifetimePay Flex Optional Income Rider	Freedom Series	0.45%
InsurePay Optional Death Benefit Rider	Freedom Series	0.60%

• MultiChoice IncomeXtra and FreedomXtra: Issue ages in Indiana (0-74)

Effective 9/14/2009

*Please check the website for reduced withdrawal charge schedule. For internal use and Agent Use Only. Not intended for soliciting annuity sales from the public.
Product and Strategy availability may vary by state.
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