



Income Select **Spirit Series**
Fixed Annuities

Quick Reference Guide

This brochure contains highlights only. Please refer to the annuity contract for a full explanation of this product and any charges or limitations. Neither Aviva Life and Annuity Company nor its representatives offer legal, tax, accounting, or investment advice; please consult a professional specializing in these areas.

The guarantees provided by annuities and other insurance products are subject to the stability and claims-paying ability of the issuing company. **Income Edge Flex** (form AIRW (08/08) or state variation) and **InsurePaySM** (form DBR (08/08) or state variation), are optional riders for which annual premium is charged. Aviva Income Select Spirit Series fixed annuities (form FPA3 (08/08), FPA5 (08/08), FPA7 (08/08), FPAP (08/08), and FPAX (08/08) or state variation) are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations, and availability vary by State; see the Product Disclosure for details.

Withdrawals in excess of the free amount are subject to withdrawal charges, and/or Premium Bonus Recapture Charges, that may result in the loss of principal if taken during the withdrawal charge period of the contract. Taxable amounts withdrawn prior to age 59^{1/2} may be subject to a 10% IRS penalty in addition to ordinary income tax.

Bonus annuities may feature lower rates and other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

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Products issued by
Aviva Life and Annuity Company
611 5th Avenue
Des Moines, IA 50309
www.avivausa.com



Aviva Income Select **Spirit** Series

Details by Product	Income Select Spirit Bonus																								
Issue Ages (Owner and Annuitant)	0-78																								
Premium Bonus	8% on all first and second year premiums																								
10% Free Withdrawals	10% of prior anniversary Accumulated Value beginning in Year 1																								
20% Free Withdrawals	Up to a 20% Free Withdrawal is available in the current contract year if a withdrawal was not taken in the prior contract year.																								
Withdrawal Charge Schedule (Percent of Accumulated Value)	<table border="1"> <thead> <tr> <th>Contract</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>Percentage</td> <td>12</td> <td>12</td> <td>12</td> <td>11</td> <td>10</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>4</td> <td>0</td> </tr> </tbody> </table>	Contract	1	2	3	4	5	6	7	8	9	10	11+	Percentage	12	12	12	11	10	9	8	7	6	4	0
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Interest Strategies	<ul style="list-style-type: none"> ■ 1-year Guaranteed Fixed Strategy 																								
Guaranteed Purchase Option²	10% income bonus after tenth year based on remaining first year premium																								
Death Benefit	Greater of the Accumulated Value, Cash Surrender Value, or any death benefit provided by an optional rider																								

Product Features

- 20% Free Withdrawals starting in Year 2²
- 10% Free Withdrawals from Day 1
- Home Health Care Waiver¹ – 20% of Accumulated Value each year, after Year 1
- Confinement Waiver¹ – 100% of Accumulated Value after Year 1 and following 60 consecutive days of confinement
- Terminal Illness Waiver¹ – 100% of Accumulated Value after Year 1
- All withdrawal charge schedules are 10 years or less, **no Market Value Adjustment**
- Minimum premium amount of \$5,000 (\$1,000,000 maximum without home office approval)
- Ability to contribute additional premium (\$1,000 minimum subsequent premium)

Income Select Spirit Plus Income Select Spirit Plus S*	Income Select Spirit 3,5 & 7																																																																																										
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- Rates are banded at \$75,000 or greater initial premium
- Full Accumulated Value upon death
- Ability to convert to Single Premium Immediate Annuity after Year 1, subject to company rules²

Guarantees:

- Minimum guaranteed interest rate of 2% on all strategies
- Minimum Guaranteed Contract Value – Varies 87.5% @ 1-3%; state variations may apply

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¹ These benefits may not be available in all states. Benefits are subject to limitations as described in the contract. In Massachusetts, the Confinement and Terminal Illness Waivers are not available. In Texas these benefits are available in the first year. In Pennsylvania, the Terminal Illness Waiver is referred to as the Terminal Condition Waiver.

² Not available in all states. The Guaranteed Purchase Option and Early Income Option are not available in Texas.

Flexibility & Functionality

Aviva Income Select Spirit Series Fixed Annuities include the ability to add optional riders that can provide your clients the:

- **Flexibility** of income benefits; or the
- **Functionality** of enhanced death benefits.

The following is a summary of benefits available with **Income Edge Flex** and **InsurePaySM**.

For income needs

Income Edge Flex

Income Edge Flex is an optional rider that can be added only at time of annuity application, for an additional charge. The annual rider charge is deducted from the Accumulated Value and is guaranteed in all years.

It can provide your clients:

7.2% **7.2% Guaranteed compound interest** on the Income Account Value prior to rider withdrawals for the first 20 years of the contract.¹



Income Doubler Benefits that can provide access to up to double the Lifetime Income Withdrawal amount if your client requires care in a nursing home, hospital, or hospice facility.²



Increasing Benefit Option that increases your clients' Lifetime Income Withdrawal amount by 3% annually once withdrawals are started – helping them keep up with the cost of living.³

5-Year Death Benefit Payout Option that allows the beneficiary to receive the **Income Edge Flex** Income Account Value over a 5-year period.⁴

Wellness Resources from Mayo Clinic Health Solutions that can help your clients live longer and feel better.⁵

NOTE: The **Income Edge Flex** Rider cannot be elected with the **InsurePaySM** Rider.

For legacy needs

InsurePaySM

InsurePaySM is an optional enhanced death benefit rider that can be added only at time of annuity application, for an additional charge. The annual rider charge is deducted from the Accumulated Value and is guaranteed in all years.

It can provide your clients:

6% **6% Simple Interest Guarantee**
The rider death benefit is guaranteed to grow at 6% simple interest each year, based on the amount of premium and any applicable premium bonus remaining in the annuity.



No Exams or Underwriting
The **InsurePaySM** death benefit rider can be added to the annuity contract without any medical evidence of insurability, health questions, or exams.

Spousal Continuation of the Rider

If the surviving spouse is the sole primary beneficiary of the contract, he or she will have the option of continuing the annuity contract and this rider.

NOTE: The **InsurePaySM** Rider cannot be elected with the **Income Edge Flex** Rider.

¹ The **Income Account Value** is a separate value used only to determine the amount of income available for Lifetime Income Withdrawals. It is not the same thing as the underlying value of the annuity. It is not an account that can be cashed out. The 7.2% guaranteed rate on the Income Account Value stops once withdrawals are elected under the rider. Until withdrawals under the rider are elected, the 7.2% growth on the Income Account Value is guaranteed for the first 20 contract years, not to exceed age 85, but never less than 5 years.

² Please see the contract for qualifying confinement criteria. If the annuity contract is an IRA, the Income Doubler Benefits cease when the Accumulated Value of the underlying annuity equals zero. Other restrictions may apply. See the certificate of disclosure for more details. The Income Doubler Benefits are not available in Connecticut.

³ The Increasing Benefit Option ceases when the Accumulated Value of the underlying annuity equals zero.

⁴ Amount and timing of payments under this benefit are subject to IRS limits.

⁵ It is anticipated that Wellness for Life[®] services will be provided by Mayo Clinic Health Solutions for the life of the Program. It is possible that the provider and/or menu of Wellness Services may change or be enhanced at some future date. Wellness for Life[®] benefits and services are not available in Connecticut, Georgia, New Hampshire or Tennessee.