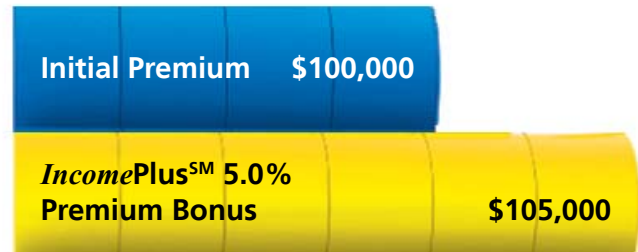


Receive guaranteed retirement income with Aviva MultiChoice **IncomePlus**SM and **LifetimePay**SM Plus



When you purchase **IncomePlus**SM fixed indexed annuity with \$100,000 of your retirement assets and elect to purchase the optional **LifetimePay**SM Plus Rider, your Income Account Value is **GUARANTEED** to grow at 7.2% Compound Annual Interest annually! The following chart shows **GUARANTEED** Income Account Values and **GUARANTEED** Annual Lifetime Income Withdrawals for 10 Years.



When electing **LifetimePay**SM Plus, an Income Account Value is established and serves as the basis for determining the amount of income available for **LifetimePay**SM Plus Withdrawals. It's important to understand that the Income Account Value is not the same thing as the underlying value of the annuity. It is not an account you can cash out. It is only used to determine the regular amount of income you are eligible to receive on a regular monthly, quarterly, semi-annual, or annual basis.

Year	Income Account Value at 7.2%*	Years of Income Deferral	Maximum Annual Lifetime Income Withdrawal Amounts			
			Issue Age 60	Issue Age 65	Issue Age 70	Issue Age 75
At Issue	\$105,000	No Wait	\$5,250	\$5,755	\$6,300	\$6,825
1	\$112,560	1	\$5,628	\$6,190	\$6,753	\$7,316
2	\$120,664	2	\$6,033	\$6,636	\$7,239	\$7,843
3	\$129,352	3	\$6,467	\$7,114	\$7,761	\$8,407
4	\$138,665	4	\$6,933	\$7,626	\$8,319	\$9,013
5	\$148,649	5	\$8,175	\$8,918	\$9,662	\$10,405
6	\$159,352	6	\$8,764	\$9,561	\$10,358	\$11,154
7	\$170,825	7	\$9,395	\$10,249	\$11,103	\$11,957
8	\$183,124	8	\$10,071	\$10,987	\$11,903	\$12,818
9	\$196,309	9	\$10,797	\$11,778	\$12,760	\$13,741
10	\$210,444	10	\$12,626	\$13,678	\$14,731	\$15,783

* The Income Account Value is guaranteed to grow at 7.2% compound interest per year for 10 years prior to Rider Withdrawals which stop the guaranteed accumulation. Anytime after Contract issue, and after attained age 50, you have access to these dollars under the Rider by electing income using the **LifetimePay**SM Plus Lifetime Income Withdrawals. This hypothetical example assumes no Withdrawals, no additional Premium and no restarts.

Bonus annuities may include lower caps, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

This illustration is purely hypothetical and is not intended to predict the past or future activity. Once **LifetimePay**SM Plus Withdrawals begin, the Withdrawal percentage is locked in for life; income will not decrease and is guaranteed as long as there are no excess Withdrawals. Income payments cease if excess Withdrawals, Withdrawal Charges, or Market Value Adjustments reduce the Accumulated Value to zero. Excess Withdrawals cause future Withdrawals to be reduced on a pro rata basis. Indexed annuities are not registered securities or stock market investments and do not directly participate in any stock or equity investments. Taxable amounts withdrawn prior to 59 1/2 may be subject to a 10% IRS penalty in addition to ordinary income tax. Withdrawals in excess of the free amount are not credited with index interest for that term, may be subject to Withdrawal Charges and a Market Value Adjustment, may result in the loss of principal if taken during the first 10 years of the Contract. **LifetimePay**SM Plus [form MCAIRW (02/08) or state variation], an optional Rider for which an annual Premium is charged, and the Aviva MultiChoice **IncomePlus**SM [form MCIP (06/06) 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. 10-1515 D3979 16032-1 0891410

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