



What would you do with 7.2?

If you want to include guaranteed income for life as part of your overall retirement income plan, a MultiChoice Fixed Indexed Annuity with **LifetimePaySM Plus** can provide you control, flexibility, and guarantees you don't often find in other financial vehicles.

LifetimePaySM Plus can give you:

- **7.2% compound interest on your Income Account Value¹, prior to withdrawals, for the first 10 years of the contract...GUARANTEED!**

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 7.2% accumulation in the Income Account Value.

- **Immediate access. You can begin taking income withdrawals as early as Day 1.²**
- **Income Doubler Benefits that can give you access to double the withdrawal amount if you require care in a nursing home, hospital, or hospice facility.³**

AND, when you select **LifetimePaySM Plus**, you'll receive wellness resources from Mayo Clinic Health Solutions that can help you live longer and feel better.

Is **LifetimePaySM Plus** right for you?

Contact your Aviva Representative for more information today.

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¹ During the first 10 contract years a 7.2% rate is guaranteed on the rider's Income Account Value prior to rider withdrawals, which stop the 7.2% guaranteed growth. This guaranteed rate is available only with the purchase of lifetime income rider, an optional benefit for which an annual premium is charged. The rider is not available without purchase of the annuity contract. In order for the Income Account Value to quadruple by the 20th year, the client must elect the restart.

² Must be age 50 for the Lifetime Income Withdrawals option.

³ See the Contract for qualifying confinement criteria.

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.

You may be solicited for the possible sale of an insurance product. No legal, tax, or accounting advice will be provided.

LifetimePaySM Plus [form MCAIRW (02/08) or state variation], an optional Rider for which an annual Premium is charged, is 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 16032-4 0891410