



Field
Update



Rate Change Effective For Applications Received After December 10, 2007

The recent volatility in the equity markets has caused significant increases in the option prices relating to indexed annuities. During this tough rate environment, we are excited to announce Aviva is holding current first year rates on the following strategies:

- 1 Year Fixed Rate Strategy
- 1 Year Average Multiple Index Strategy
- 1 Year Point-to-Point Index Strategy

First year rates will change on the following strategies as shown on the attached ratecard for all applications received after December 10, 2007:

- 1 Year Point-to-Point Participation Index
- 1 Year Monthly Cap Index Strategy
- 1 Year Uncapped Average Index Strategy

Applications with cash must be received on or before December 10, 2007, to be credited with the current rates. Rollover applications received on or before December 10, 2007, will be credited with the current rates if the rollover funds are received on or before December 31, 2007.

Faxed applications received December 10, 2007 or before will receive the current rates if funds are received on or before December 31, 2007. Applications may be faxed to 785-276-3531. If you choose to fax in your application, please DO NOT send the original as well.

As always we appreciate your business and look forward to a strong finish to 2007.

If you have any questions, please contact the Sales Support at 800-255-2405 ext. 330.

Income Series

Product (Issue Age)	Initial Premiums \$10,000-\$74,999	Initial Premiums \$75,000 and Above
MultiChoice IncomePlus (0-82)		
1-Year Uncapped Average Index	5.75% spread ▲	5.25% spread ▲
1-Year Point-to-Point Index	6.00% cap	7.00% cap
1-Year Monthly Cap Index	1.85% cap ▼	2.20% cap ▼
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate ▼	30.00% par rate ▼
1-Year Average Multiple Index (no cap)	5.00% spread	5.00% spread
Fixed Strategy (1-year guarantee)	2.80%	3.00%
Withdrawal Charge Duration	10 yrs	
*MultiChoice IncomePlus S (0-82)		
Approved in: CT, DE, MN, WA.		
1-Year Uncapped Average Index	6.00% spread ▲	5.50% spread ▲
1-Year Point-to-Point Index	5.75% cap	6.75% cap
1-Year Monthly Cap Index	1.75% cap ▼	2.10% cap ▼
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate ▼	30.00% par rate ▼
1-Year Average Multiple Index (no cap)	5.00% spread	5.00% spread
Fixed Strategy (1-year guarantee)	2.70%	2.90%
Withdrawal Charge Duration	10 yrs	
MultiChoice IncomeElite (0-82)		
1-Year Point-to-Point Index	8.25% cap	9.25% cap
1-Year Point-to-Point Participation Index (no cap)	35.00% par rate ▼	40.00% par rate ▼
Fixed Strategy (1-year guarantee)	3.80%	4.00%
Withdrawal Charge Duration	10 yrs	

5% Premium Bonus for all 1st Year Premium!

5% Premium Bonus for all 1st Year Premium!

3% Premium Bonus for all 1st Year Premium!

Product (Issue Age)	Initial Premiums \$10,000-\$74,999	Initial Premiums \$75,000 and Above
MultiChoice IncomeTen (0-82)		
1-Year Uncapped Average Index	5.75% spread ▲	4.75% spread ▲
1-Year Point-to-Point Index	6.50% cap	7.25% cap
1-Year Monthly Cap Index	1.90% cap ▼	2.25% cap ▼
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate ▼	30.00% par rate ▼
1-Year Average Multiple Index (no cap)	5.00% spread	5.00% spread
Fixed Strategy (1-year guarantee)	2.80%	3.20%
Withdrawal Charge Duration	10 yrs	
MultiChoice IncomeSeven (0-85)		
1-Year Uncapped Average Index	5.25% spread ▲	4.25% spread ▲
1-Year Point-to-Point Index	7.25% cap	8.00% cap
1-Year Monthly Cap Index	2.00% cap ▼	2.25% cap ▼
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate ▼	30.00% par rate ▼
1-Year Average Multiple Index (no cap)	5.00% spread	5.00% spread
Fixed Strategy (1-year guarantee)	3.15%	3.60%
Withdrawal Charge Duration	7 yrs	
MultiChoice IncomeFive (0-85)		
1-Year Uncapped Average Index	5.25% spread ▲	4.25% spread ▲
1-Year Point-to-Point Index	7.00% cap	7.75% cap
1-Year Monthly Cap Index	2.00% cap ▼	2.25% cap ▼
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate ▼	30.00% par rate ▼
1-Year Average Multiple Index (no cap)	5.00% spread	5.00% spread
Fixed Strategy (1-year guarantee)	2.95%	3.50%
Withdrawal Charge Duration	5 yrs	

Additional Fixed-Index Products

Product (Issue Age)	Initial Premiums \$25,000-\$99,999	Initial Premiums \$100,000 and Above
MultiChoice Elite Plus (0-80)		
Annual Equity	No cap/5.00% fee	No cap/5.00% fee
1-Year Point-to-Point	6.00%	6.00%
1-Year Monthly Cap	1.95% ▼	1.95% ▼
Multiple Year	12.50%	12.50%
1-Year Average Multiple	No cap/5.00% fee	No cap/5.00% fee
Guaranteed 1-Year	2.80%	2.80%
Withdrawal Charge Duration	10 yrs	
MultiChoice Elite (0-80)		
Annual Equity	No cap/5.00% fee	No cap/5.00% fee
1-Year Point-to-Point	6.00%	6.00%
1-Year Monthly Cap	1.95% ▼	1.95% ▼
Multiple Year	13.00%	13.00%
1-Year Average Multiple	No cap/5.00% fee	No cap/5.00% fee
Guaranteed 1-Year	3.05%	3.05%
Withdrawal Charge Duration	10 yrs	
MCA 10 (0-80)		
Annual Equity	No cap/5.00% fee	No cap/5.00% fee
1-Year Point-to-Point	6.00%	6.00%
Multiple Year	12.00%	12.00%
Guaranteed 1-Year	2.90%	2.90%
Withdrawal Charge Duration	10 yrs	

Product (Issue Age)	Initial Premiums \$25,000-\$99,999	Initial Premiums \$100,000 and Above
MultiChoice Classic (0-85)		
Annual Equity	No cap/5.00% fee	No cap/5.00% fee
1-Year Point-to-Point	6.50%	7.00%
1-Year Monthly Cap	2.45% ▼	2.45% ▼
Guaranteed 1-Year	3.30%	3.70%
Withdrawal Charge Duration	7 yrs	

Caps and Rates
▼ decrease
Spreads
▲ increase



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ANNUITY**

