



Field
Update



March 9, 2010

Introducing the BalancedAllocation Annuity™ Series

The Annexus Group® and Aviva Life and Annuity Company have leveraged the innovation and technology of the BPA and BPASelect Annuity™ products and are excited to introduce the next generation of annuities:

The BalancedAllocation Annuity™ (BAA) Series.

The BAA Series is built using the patented 'Balanced Allocation Strategy®' which is the basis for much of the success of the BPA and BPASelect Annuity™.

Nearly \$5 billion of BPA & BPASelect Annuity™ products have been sold since their inception four years ago. These innovative annuities have earned *Senior Market Advisor* awards for "Best Value for Seniors" and "Most Promise for Growth."

The introduction of the BAA Series represents the next generation in one of the most successful and most popular products in the industry. Given the volatile markets, Annexus and Genesis Financial went back to the drawing board and identified a new structural design which improves the capital efficiency of the product and provides a more competitive product for the consumer. Features include:

- The Balanced Allocation Strategy®, the interest crediting engine with no cap on the upside potential.
- The ability for customers to track values daily so they can see their contract's value at any time during a term. Customers receive interest to-date on triggering events (Death Benefit, Free Withdrawals, Confinement and Terminal Illness waivers), not just on anniversaries.
- The innovative BalancedAllocation Income Advantage™ rider offers a highly competitive rollup interest rate which combined with the power of the Balanced Allocation Strategy means 8% is not the maximum – it's the minimum.
- The Annexus Group® patent pending Family Endowment Rider®.
- An 8% Premium Bonus Rider on the BAA12 and 5% on the BAA8 and BAA8S.
- Free withdrawals of 5% of the accumulation value in the first contract year, and 10% of the accumulation value after the first contract year.
- Confinement and Terminal Illness waivers allowing for 100% free withdrawals due to confinement or terminal illness after the first contract year.

BAA [allocation rates](#) and [state approvals](#) are attached to this announcement. Marketing materials are available on Aviva Live and through normal Supply channels. If you have any questions about the BalancedAllocation Annuity™, please contact your Marketing Organization.

GREAT NEWS!!

Commission Bonus for BAA™

With the launch of the BalancedAllocation Annuity Series™, Aviva is pleased to announce a **50 bp Commission Bonus** on the BAA Series. This Bonus will be paid to all agents with **\$1 million or more of production for ALL qualifying annuity products issued between March 9, 2010, and September 30, 2010.** The Commission Bonus does not apply to BPA production.

BalancedAllocation Annuity™ Series--March 9, 2010



BalancedAllocation Annuity 12™

Maximum Issue Age 76
8% Bonus Maximum Issue Age 75
12 year Surrender Schedule

ALLOCATION OPTIONS				RIDERS OFFERED	
	INDEXED % / DECLARED %	DECLARED RATE	FEE	RIDER	FEE
A	75 / 25	2.00%	2.95%	1 4% Death Benefit	0.60%
B	60 / 40	2.00%	1.70%	2 8% Bonus*	0.95%
C	40 / 60	2.00%	0.00%	3 Income Advantage**	0.75%

BalancedAllocation Annuity 8™

Maximum Issue Age 80
5% Bonus Maximum Issue Age 80
8 year Surrender Schedule

	INDEXED % / DECLARED %	DECLARED RATE	FEE	RIDER	FEE
A	60 / 40	2.00%	2.50%	1 4% Death Benefit	0.60%
B	50 / 50	2.00%	1.50%	2 5% Bonus*	0.95%
C	40 / 60	2.00%	0.50%	3 Income Advantage**	0.75%

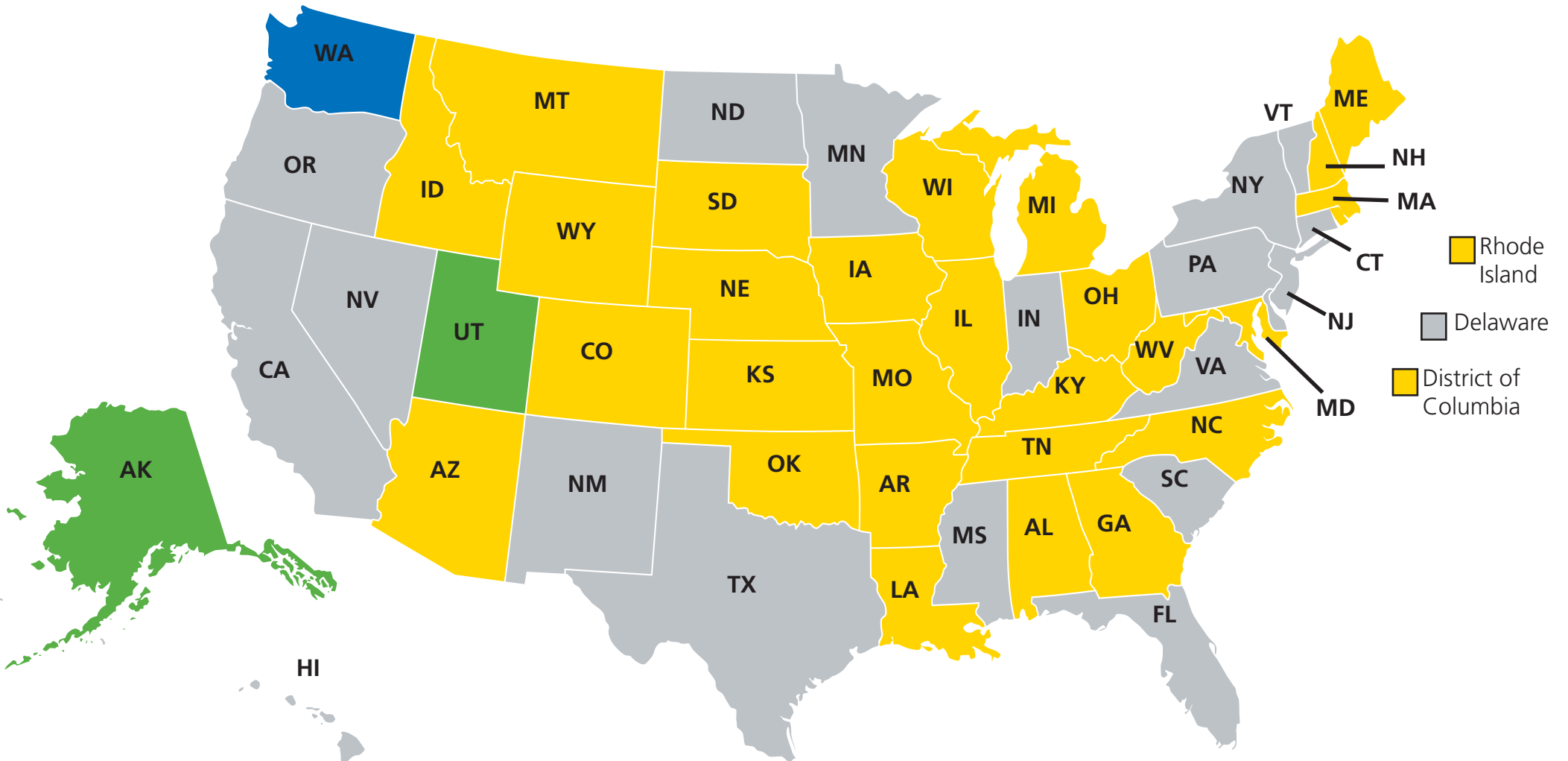
* Includes Death Benefit Rider

** Income Advantage™ can only be purchased at issue of the BalancedAllocation Annuity™. The minimum age for the rider is 40.

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Balanced Allocation Annuity™ Series Approvals by State



- All BAA Products and Riders approved for sale
- BAA 8S Approved with all available riders; BAA 12 not approved
- BAA 8S Approved; No Riders approved for sale
- BAA Series not approved for sale at this time

Issued by: Aviva Life and Annuity Company, Des Moines, IA

Please check Aviva Live for reduced withdrawal charge schedule.

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