



We are building insurance around you.®

AVIVA

Income Edge Plus

An Optional Lifetime Income Rider



How do you ensure an income that lasts as long as your retirement does?

In today's world, this is an important question.

Fewer employers offer traditional defined benefit pension plans that many Americans used to rely on for retirement. And while Social Security may provide some income, you can't depend on it to supply all your retirement needs. The bottom line: People like you are more responsible for your retirement than previous generations.

At the same time, your life expectancy is increasing through better health and active living. Bottom line—the retirement assets you are now responsible for have to last longer.

So what do you do?

Aviva offers a solution:

the Income Edge Plus lifetime income rider.

This optional rider, available for purchase with any of Aviva's fixed indexed annuities, is designed to provide you with guaranteed lifetime income.

You insure your home, your car, your valuables and even insure your life. **Why not insure your retirement income?**

**Read on to learn more about how an Aviva annuity with a lifetime income rider might be the retirement income solution for you! For more details, see your Aviva agent for a Certificate of Disclosure.*

Individuals are living healthier, more active and longer lives than ever before, which means it is time to change the way we look at retirement. Income Edge Plus can help you plan an income that lasts throughout your retirement. Its benefits give you the edge by helping you prepare today for all of your tomorrows.

How can Income Edge Plus benefit you?

Income Edge Plus is an optional lifetime income Rider that can be added to your Aviva Fixed Indexed Deferred Annuity for an annual charge. This Rider allows you to elect Lifetime Income Withdrawals to generate a stream of income you can never outlive.

Lifetime Income Withdrawals provide flexibility and choices that put you in control of determining when and how much retirement income you receive!

Once you select Income Edge Plus, there will be two account values used to determine the Withdrawal amounts available under the Rider.

The first is the **Adjusted Accumulated Value** which is made up of your Initial Premium and any Premium Bonus (if applicable) plus any Interest Credits earned in the interest crediting strategies you choose.

The second is the **Income Account Value** which is made up of your Initial Premium and any Premium Bonus (if applicable) accumulated at the 6% guaranteed growth for the first 12 years of the Contract prior to Rider 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.)

Income Edge Plus also provides a feature that can increase your income withdrawal percentage in the event you are confined to a qualified care facility. The Confinement page in this brochure offers more in-depth information about this feature and the requirements for eligibility.

Many people are living in one of two key phases in life: the **Accumulation Period** or the **Distribution Period**.

Each phase has its own unique set of financial objectives (see following pages for descriptions).

Take for example, **Jerry & Pam's story . . .**

Names: **Jerry and Pam**

Ages: **60**

Current Status: **Both still working**

Initial Fixed Indexed
Deferred Annuity Premium: **\$100,000**



Jerry and Pam have been diligent throughout their working years to protect and accumulate their assets. Now, as they both near retirement, they begin to evaluate how best to begin distributing that wealth in a way that provides income that will last as long as their retirement.



**This is a hypothetical story.*

Accumulation period: 6% guaranteed growth

During the Accumulation Stage of retirement income planning, you are building financial security for you and your family. You work hard to grow your assets and accumulate long-term wealth in preparation for retirement.

A key aspect of Income Edge Plus is the guaranteed growth of the Income Account Value during this stage. Prior to any rider withdrawals, the Income Account Value will grow at 6% compound interest annually for your first 12 contract years... **GUARANTEED.**

At 6%, your Income Account Value will double in those 12 years. This does not mean we're doubling your Accumulated Value in 12 years. It simply means the value that is used as a starting point from where you'll begin withdrawing income will be twice as large as when you purchased your annuity. Rider Withdrawals stop the guaranteed growth in the Income Account Value.

The 6% guaranteed growth continues for the sooner of 12 years or until the first rider withdrawal is elected. If you take a free withdrawal from your annuity contract, your rider's Income Account Value will be reduced, but it will still continue to accumulate at 6% until you trigger rider income.

As you can see here, the longer you wait to start lifetime income under your rider, the higher your guaranteed payout because the 6% has a longer time to accumulate, resulting in a higher Income Account Value.

Income Account Value - \$100,000 Initial Premium 6% Guaranteed Interest for the First 12 Contract Years	
Contract Years of Income Deferral	Income Account Value*
1	\$106,000
2	\$112,360
3	\$119,102
4	\$126,248
5	\$133,823
6	\$141,852
7	\$150,363
8	\$159,385
9	\$168,948
10	\$179,085
11	\$189,830
12	\$201,220

**Income Account Value accumulates regardless of index interest credited. This hypothetical example assumes no Rider or Base Annuity Withdrawals and no restart of the Accumulation Period. Rider Withdrawals stop the guaranteed growth in the Income Account Value.*

Restart feature

On or after the 5th Contract Anniversary, if no Withdrawals under Income Edge Plus have been taken, you have the option to Restart the Accumulation Period. This will establish a new Accumulation Period during which your Income Account Value is guaranteed to grow at 6% annually. At the time of Restart, if the Adjusted Accumulated Value is greater than the Income Account Value, the Income Account Value will be increased to match the

Adjusted Accumulated Value at that time and the 6% guarantee will accumulate on the new, higher amount. The total number of Accumulation Years cannot exceed 20 years. The cost of Income Edge Plus may be increased based on the current charge at the time you elect to restart.

Restart example

Contract Years of Income Deferral	Income Account Value @ 6% Guaranteed Growth
No Wait	\$100,000
1	\$106,000
2	\$112,360
3	\$119,102
4	\$126,248
5	\$133,823
6	\$141,852
7	\$150,363
8	\$159,385
9	\$168,948
10	\$179,085
11	\$189,830
12	\$201,220

Restart Accumulation Years

12-After Restart	\$201,220
13	\$213,293
14	\$226,090
15	\$239,656
16	\$254,035
17	\$269,277
18	\$285,434
19	\$302,560
20	\$320,714

Assuming no rider withdrawals have been taken, contract owners have the option to restart the Accumulation Period on or after the 5th Contract Anniversary.

Once the Restart is elected, the 6% guaranteed growth will continue for a new Accumulation Period, unless Rider Withdrawals are elected prior to the end of the Accumulation Period.

In this example there are no Withdrawals. The hypothetical Income Account Values used in this chart were provided to further explain how the Restart feature could potentially affect Contract values.



Jerry and Pam know that there are many risks associated with retirement—such as rising health care costs, increasing longevity and unexpected life events. But they also know that they need to grow their assets in preparation for when they plan to stop working in five years.

So, they purchase an Aviva Fixed Indexed Deferred Annuity with \$100,000 and also purchase Income Edge Plus.



Distribution period: guaranteed income & control

You may be looking to provide for a financially independent and comfortable retirement. It's important to secure the assets you've accumulated and minimize risk so you can enjoy the same standard of living you enjoyed during your working years. Lifetime Income Withdrawals can help.

Lifetime income withdrawal

This withdrawal option is also available immediately upon issue if you're at least age 50 and allows you to receive guaranteed income for life on a monthly, quarterly or annual basis. Your Income Edge Plus Lifetime Income Withdrawals are based on a percentage of the greater of your rider's Income Account Value or annuity contract's Accumulated Value.

Prior to electing your first rider withdrawal, your income percentage increases when you enter a new age bracket, which is every five years. Once you start rider withdrawals, your income percentage is locked in for your life. Payment amounts are guaranteed to never decrease as long as you do not take excess withdrawals from your contract.

It is important to understand that once you trigger income under the rider, the 6% accumulation stops.

Maximum Lifetime Income Withdrawal Percentages

Attained Age at Time of Election	Single Annuitant Income Percentage	Joint Annuitants Income Percentage*	Jerry and Pam's Example
50-54	3.5%	3.0%	\$201,220 x 4.75% = \$9,558 annually
55-59	4.0%	3.5%	
60-64	4.5%	4.0%	
65-69	5.0%	4.5%	
70-74	5.25%	4.75%	
75-79	5.5%	5.0%	
80-84	6.0%	5.5%	
85-89	6.25%	5.75%	
90+	6.5%	6.0%	

The hypothetical amount in this example was taken from the Income Account Value chart on page 2 (assumed 6% guaranteed growth for 12 years, no Withdrawals, no restarts.)

*Based on the age of the younger Annuitant. Joint Annuitants must be spouses. Taxable amounts withdrawn prior to age 59^{1/2} may be subject to a 10% IRS penalty tax.

Distribution period: Confinement feature Income Doubler

Income Edge Plus provides a feature that can double the Rider Withdrawal Percentage during a time of Confinement for medical care, because this may be the time you need additional income the most.

Income Doubler for Confinement

After the first Contract Year, Income Edge Plus provides a feature that may increase your Rider Withdrawal percentage in the event you are confined to a qualified care facility. If you meet all the Confinement requirements (see the Certificate of Disclosure for full details) and elect to trigger this feature, your rider income amount will be doubled. The Confinement Income "Doubler" Benefit is not available in Connecticut.

Eligibility for Doubler

To receive this benefit:

- You cannot have been confined at the date of contract issue.
- You must be confined to a qualified care facility for 180 of the past 250 days; so you can enter and leave the facility and still be eligible, the 180 days do not have to be consecutive.
- Although your qualifying Confinement Period can begin during the first contract year, the Income Doubler is not available until the second contract year.
- You must be confined at the time of the Lifetime Income Withdrawal to receive the Income Doubler.
- Written recommendation is required by a licensed physician in your state.
- Confinement must be in a qualifying facility that provides continuous nursing service with a planned program of treatment by a physician.
- Annual verification of confinement must be provided.

A hypothetical example of how this feature works is shown at the right.

Using the hypothetical example on the previous page, Jerry and Pam's annual Lifetime Income Withdrawal payment is \$9,558. If Jerry becomes confined and meets the Confinement requirements at the time of a scheduled Rider Withdrawal, they can elect the income doubler to the Lifetime Income Withdrawal percentage as shown below:

Joint Annuitants' Income Percentage	Income Doubler
4.75%	$4.75\% \times 2 = 9.5\%$
Jerry and Pam's Example	$\$201,220 \times 9.5\% = \$19,116$

Please see the Income Edge Plus Certificate of Disclosure for full Confinement eligibility requirements.

If you are released from the qualified care facility, your rider income will adjust back to the original Lifetime Income Withdrawal percentage.

The Doubler benefit will cease upon reaching the guarantee period if your annuity contract is an IRA. The Income Doubler is not available in Connecticut.



Twelve years after Jerry and Pam purchased Income Edge Plus, they decide to begin taking Lifetime Income Withdrawals. Although they could have started taking Withdrawals immediately upon issue, they understood that the longer they waited to begin taking Income Edge Plus Withdrawals, the more the contract values would grow and the higher their annual Withdrawal percentage would be. They decided to wait to take Withdrawals until age 72.

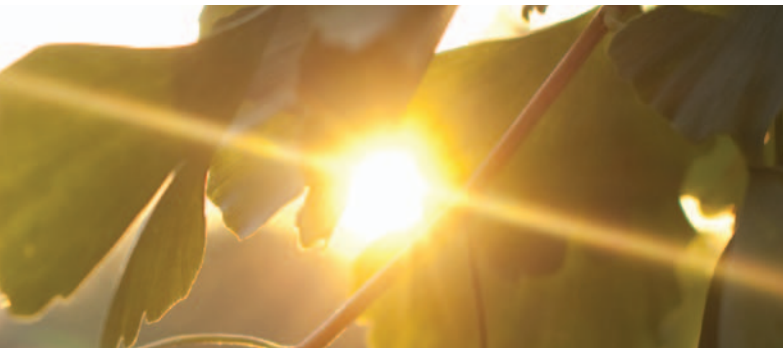
Now, after 12 contract years, you'll see that their Income Account Value is \$201,220, their Income Edge Plus Withdrawal percentage has increased to 4.75%, and their first Income Edge Plus Withdrawal amount is \$9,558 of guaranteed annual income for the rest of their lives (see Maximum Lifetime Income Withdrawal Percentages chart on page 4).



Automatic step-up

On each Contract Anniversary following your first elected Income Edge Plus Withdrawal, you are eligible for a Step-Up. The annual Rider Withdrawal amount will be automatically increased (stepped-up) if your Adjusted Accumulated Value exceeds the prior highest Income Account Value at the time you began taking Withdrawals under Income Edge Plus.

You must notify the Company if you do not want the amount of your Rider Withdrawals automatically increased.



Distribution period: Creating a legacy

During this phase you are also looking to provide for the transition and distribution of your assets and wealth to your beneficiaries.

Spousal continuation

Spousal beneficiary

If your spouse is the sole primary beneficiary and elects to continue the annuity contract after your death, the benefits of Income Edge Plus also continue, providing both of the following conditions are met:

- 1) Surviving spouse's attained age on the date of death is at least equal to the minimum issue age requirement for this Rider (age 40);
- and**
- 2) The spouse becomes the sole Annuitant and sole Owner of the Contract.

Excess withdrawals

Withdrawals in excess of the maximum Lifetime Income Withdrawal percentages will cause future Withdrawals to be reduced on a prorata basis. Additionally, Withdrawals in excess of the allowed percentages are subject to applicable Withdrawal Charges and Market Value Adjustments associated with the Base Contract. The MVA is not applicable in all states.

IRS Required Minimum Distributions (Qualified annuities or IRAs)

For qualified annuities or IRAs, the IRS requires individuals to withdraw a minimum amount annually from their retirement account starting at age 70½. This withdrawal is called a Required Minimum Distribution (RMD). Income Edge Plus is RMD "friendly," meaning if your RMD amount is more than your annual Rider Withdrawal amount, it will not be subject to any charges. Any RMD is considered part of your free withdrawal for that contract year.

If the spousal beneficiary assumes the contract before rider income has begun, the rider simply continues in the Accumulation Period. Spousal continuation does not restart the withdrawal charge schedule for the annuity contract. If rider withdrawals were started prior to the time of spousal continuation, the spouse can continue to receive Lifetime Income Withdrawals only if the surviving spouse is a Joint Owner on the date of death of the first Owner.

Non-Spousal beneficiary

If your beneficiary is not your spouse, Income Edge Plus will terminate upon your death and any remaining Accumulated Value of the annuity contract will be paid in a lump sum to your beneficiaries.

Wellness for Life® Benefits

Retirement is a time to enjoy family, friends and also the assets you've worked so hard to build. Income Edge Plus gives you the ability to turn those assets into income that is guaranteed to last as long as your retirement. This unique Rider offers an additional benefit to help with something else that is important during retirement - your health.

Aviva has affiliated with Mayo Clinic to provide you with the following exclusive benefits in an effort to help you understand the importance of a healthy lifestyle

Ask Mayo Clinic

Whenever you or your family have a health-related question, the answer could be just a toll-free call away. Call the "Ask Mayo Clinic Nurse Line" anytime around-the-clock to speak with an experienced registered nurse that draws on the resources of Mayo Clinic to answer your questions.

Quarterly Mayo Clinic Newsletter

Every three months, you'll receive the Mayo Clinic *EmbodyHealth* newsletter with important information on wellness and healthy living.

Wellness services provided by



It is anticipated that Wellness for Life® services will be provided by Mayo Clinic 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. Availability may vary by state. Wellness for Life® benefits and services are not available in all states.

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Jerry and Pam's story is not unlike most people nearing retirement—they want to minimize risk, accumulate wealth and distribute that wealth in order to provide for a transition of their assets.

Their purchase of an Aviva Fixed Indexed Deferred Annuity with Income Edge Plus was an important part of their retirement planning. It helped provide them with the growth, security, access and control they needed to handle their needs today, while also giving them income options for their tomorrows. Plus, they have unique benefits from Mayo Clinic that can help them lead longer, healthier lifestyles.

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**This is a hypothetical story.*

Income Edge Plus is offered with Aviva annuities and cannot be elected without purchasing the Annuity Contract. Refer to the Contract and Income Edge Plus Certificate of Disclosure for complete details.

Income Edge Plus details

Income Edge Plus must be purchased at Contract issue. It can be cancelled any time during the first Contract Year or after the fifth Contract Year.

Cost

There is an annual charge for Income Edge Plus beginning immediately at issue. This charge is calculated using your rider's Income Account Value as of your contract anniversary; and is deducted monthly from your annuity contract's Accumulated Value.

The cost is guaranteed for the life of the rider. However, if you elect to restart the Accumulation Period, the annual rider cost may be increased to the rate in effect on the date of the restart. The charge is guaranteed to never be greater than the maximum rate of 1.0%.

If you decide that this rider doesn't fit with your needs, you may cancel the rider any time during the first Contract Year or after the fifth Contract Year.

Premium allocation

The Income Select series are flexible premium, fixed indexed annuities, meaning you may elect to add additional Premiums to your Contract at any time, even after starting Rider Withdrawals. Additional Premiums made on the Contract Anniversary date may be allocated to any combination of the available Fixed Strategy and the Indexed Interest Crediting strategies. Any additional Premiums not made on a Contract Anniversary date are automatically allocated to the Fixed Strategy and may be reallocated to indexed strategies on the following Contract Anniversary.

If additional Premiums are made after starting Lifetime Income Withdrawals, the additional Premium is added to your Adjusted Accumulated Value. Because the percentage of your Withdrawal is based on your Income Account Value, your Withdrawal amount will not change at that time. However, if due to the additional Premium your Adjusted Accumulated Value then exceeds your prior highest Income Account Value on your next Contract Anniversary, your Income Account Value will step up automatically which will then increase your Lifetime Income Withdrawal amount.



Jerry and Pam's story represents that of many people approaching retirement nationwide who can rest easier today if they have planned well for tomorrow.



**This is a hypothetical story.*



At Aviva, we never forget
our business is about the
people we insure.

As you read this, thousands of Aviva associates are focused on our simple three-letter mission statement: **You**

We're drawing on the experience of our parent company, Aviva plc, with their more than 300-year legacy. As the oldest continuously operating insurance group in the world, Aviva has endured and thrived through centuries of war and peace, booms and recessions and constant change. The highs and lows have taught us to be prepared so you can count on us, especially during times of uncertainty

We are honored you've put your trust in Aviva.
We won't let you down.

This brochure contains highlights only. Please refer to the Income Edge Plus Contract for a full explanation of this Rider 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.

Income Edge Plus [form MCAIRW (02/08), AIRW (02/08), or state variation], an optional Rider for which an annual premium is charged, is issued by Aviva Life and Annuity Company, West Des Moines, IA. Product features, limitations and availability vary by state.

Guarantees provided in this Rider are subject to the financial strength of the issuing insurance company.

Taxable amounts withdrawn prior to age 59^{1/2} may be subject to a 10% IRS penalty in addition to ordinary income tax.

Products issued by

Aviva Life and Annuity Company
7700 Mills Civic Parkway
West Des Moines, IA 50266-3862
www.avivausa.com

FSC FPO

