



ADDITIONAL PRODUCT INFORMATION

BalancedAllocation Annuity 8™

Access to Your Annuity*

You may withdraw: up to 5% of your Accumulation Value during the first 12 months and 10% of your Accumulation Value each 12 month period thereafter; or the Required Minimum Distribution attributable to your Contract without incurring a Withdrawal Charge or Market Value Adjustment. In the event you need access to more than the Free Withdrawal amount, you are always entitled to access any amount you deem necessary up to the full surrender amount. Any amount withdrawn in excess of the Free Withdrawal amount will be subject to the following charges:

Contract Year:	1	2	3	4	5	6	7	8
Withdrawal Charge %:	10	9	9	9	8	7	5	3

Balanced Allocation Strategy® Options

The BalancedAllocation Annuity 8™ offers you the choice of different Balanced Allocation Strategy® Options. There may be a charge associated with these Options, which is deducted from the appreciation in the Balanced Allocation Strategy® before being credited to your Contract in the form of Interest Earnings. This charge will never reduce your Interest Earnings to less than 0%, which means that in the event there are no Interest Earnings for the Term, there will be no charges.

Please refer to a current Allocation Option insert for more information.

Minimum Guaranteed Contract Value

The BalancedAllocation Annuity 8™ offers you the security of a Minimum Guaranteed Contract Value that ensures, regardless of market conditions, that you will receive a minimum interest crediting rate on a percentage of your Premium while the Contract is in effect. This important guarantee offers you the peace of mind of knowing that you can receive no less than 104 percent of your Premium by the end of your Contract's Withdrawal Charge period.

Annuity Statements

Statements will be sent to you annually. For your added convenience, you have access to valuable information about your annuity Contract 24-hours a day online at the Aviva Life and Annuity Company website. By simply registering at www.avivausa.com in the Annuities section, you will be able to log on and access your Contract information 365 days a year.

Minimum Premium

\$5,000 on tax-qualified and non tax-qualified funds.

Death Benefit

A Death Benefit will be paid to named Beneficiaries upon the death of the Annuitant. The Death Benefit paid will be equal to the greater of the full value of the annuity (Accumulation Value plus any Interest Earnings for the current Term) or the Cash Surrender Value. No Withdrawal Charge or Market Value Adjustment will be applied to the Death Benefit paid.

Market Value Adjustment

The Market Value Adjustment (MVA) feature only applies during the Withdrawal Charge period to Withdrawals in excess of the Contract's Free Withdrawal amount. The MVA does not apply to Free Withdrawals, RMDs or payments made under the Confinement and Terminal Illness waivers. The adjustment can increase or decrease the amount deducted from the annuity. Therefore, it is important for you to know that an MVA feature exists and how it may affect your annuity values.

This feature allows the Company to increase the competitiveness of the product and long-term Interest Earnings potential for you. The actual adjustment measures the impact a change in interest rates has on the value of the company's assets. This change is based on a comparison of the interest rate conditions at the time of the Withdrawal to the interest rate conditions at the time the Premium was originally credited to the annuity. An increase in interest rates generally results in a negative MVA, while a decrease in interest rates generally results in a positive MVA.

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* Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½. If your annuity is a tax-sheltered annuity, the IRS does not, except under certain circumstances, permit Withdrawals or surrenders prior to an Annuitant reaching the age of 59½.

This piece must accompany the product brochure.

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If the MVA is negative, it will decrease your surrender value, but it can never decrease the surrender value of the annuity to an amount less than the Premium paid, plus 25 percent of the interest credited, less gross Withdrawals of any type. If the MVA is positive, it will increase your surrender value, but it can never increase the surrender value to an amount greater than the Withdrawal Charges associated with the amount withdrawn.

The MVA is based on changes in the 10-Year Constant Maturity Treasury Series rate published by the Federal Reserve.

What is the MVA Formula?

In calculating the MVA applicable to any Withdrawal in excess of the Free Withdrawal amount, Aviva Life and Annuity Company will multiply the Withdrawal amount that is subject to the MVA by the applicable Market Value Adjustment Factor.

The Market Value Adjustment Factor shall be equal to $0.50 \times (A - B) \times N/12$, where:

- A = The beginning 10-Year Constant Maturity Treasury Series rate assigned to the Premium and/or interest that is withdrawn from the Contract.
- B = The closing 10-Year Constant Maturity Treasury Series rate 2 days before the surrender or Withdrawal is processed by Aviva Life and Annuity Company, plus 0.25 percent.
- N = The number of complete Contract months remaining before the Withdrawal Charge period expires, calculated from the date the surrender or Withdrawal is processed by Aviva Life and Annuity Company.

The hypothetical examples below show how an MVA would impact your annuity's values based on the following assumptions:

ASSUMPTIONS		EXAMPLE 1 - MVA is Negative	
Premium	\$37,500	Interest rates have increased.	
Accumulation Value at the time of surrender	\$50,000	Constant Maturity Treasury Rate Increased to 7.50%	
Free Withdrawal Amount	\$5,000	MVA Factor:	$.50 \times [6.5\% - (7.5\% + .25\%)] \times 60/12 = -.03125$
Amount subject to an MVA	\$45,000	Actual MVA:	$\$45,000 \times -.03125 = -\$1,406.25$
Withdrawal Charge Period	12 Years		(See 'Market Value Adjustment')
Time of Surrender	Beginning of 8th Contract Year	EXAMPLE 2 - MVA is Positive	
Complete months left until Withdrawal Charge Period Expires	60	Interest Rates have decreased.	
Constant Maturity Treasury Rate For the Contract Date	6.5%	Constant Maturity Treasury Rate Decreased to 5.00%	
		MVA Factor:	$.50 \times [6.5\% - (5.0\% + .25\%)] \times 60/12 = .03125$
		Actual MVA:	$\$45,000 \times .03125 = \$1,406.25$
			(See 'Market Value Adjustment')

Note: An MVA may increase or decrease your annuity's values and it is in addition to the Withdrawal Charge. In no event will the MVA exceed the Maximum MVA as defined in your Contract. These sample calculations and all assumptions are purely hypothetical and are not an indication of the annuity's past or future activity.

What do you need to know about the MVA?

The BalancedAllocation Annuity 8™ can be an integral part of a sound retirement plan and has been designed specifically to assist individuals in their long-term retirement planning.

If you do not access more than the Contract Free Withdrawal amount and do not surrender the Contract before the Withdrawal Charge period expires, the MVA will have no effect on your annuity.

If your needs are short-term or if you will need access to more than the Contract Free Withdrawal amount, the BalancedAllocation Annuity 8™ may not be appropriate for your particular financial situation. Consult with your insurance producer or financial advisor and carefully consider your financial situation prior to purchasing.

The BalancedAllocation Annuity 8™ [BAA8 (09/09) or state variation] is issued by Aviva Life and Annuity Company, Des Moines, IA.

This piece must accompany the product brochure.