



# BalancedAllocation Annuity 12™

## An Enhancing Combination

8% Premium Bonus

## Enhanced Death Benefit

The BalancedAllocation Annuity 12™ Premium Bonus with Family Endowment Rider® is a unique combination of enhancements for your annuity Contract.

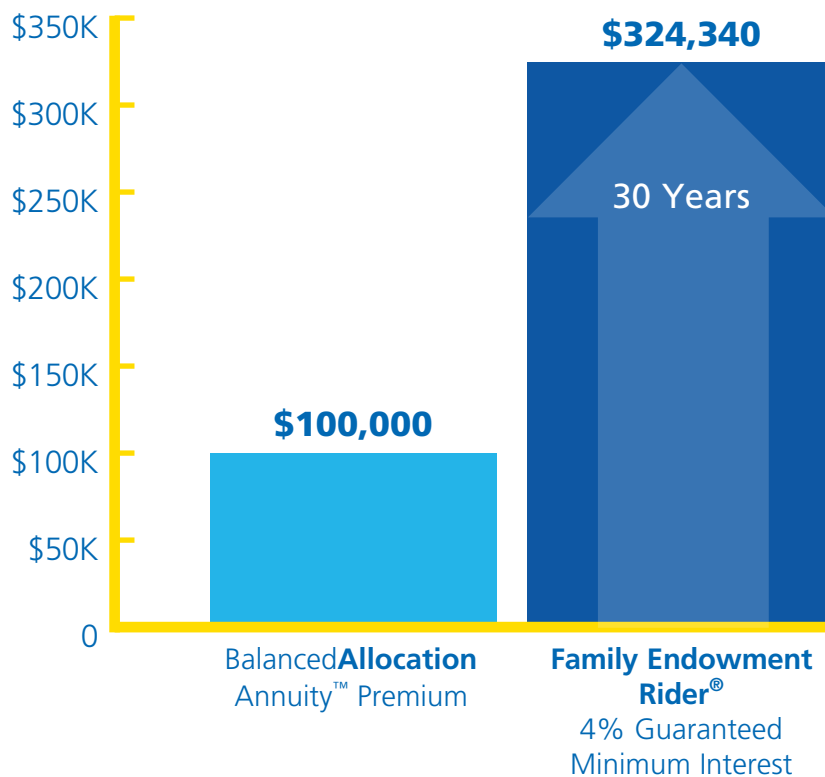
The Premium Bonus rider, when added to the BalancedAllocation Annuity 12™, enhances your Accumulation Value with an 8 percent premium bonus, giving your Contract value an instant boost. You receive the premium bonus when you need it most.

Withdrawals in excess of the Contract Free Withdrawal amount will incur a recapture charge equal to 7.4% of the Accumulation Value, during the Withdrawal Charge period.

The 8 percent premium bonus, is offered with an Enhanced Death Benefit rider. This combination offers you the ability to enhance your annuity's growth potential and protect the minimum value that can be passed on to your Beneficiary.

The patent-pending Family Endowment Rider® (referred to as the Enhanced Death Benefit rider in the Contract) creates a guaranteed death benefit that, at a minimum, guarantees the amount paid to the Beneficiary upon the death of the Annuitant will be at least equal to the Premium accumulated at an effective annual interest rate of 4 percent. Interest will accumulate until the earlier of the Rider Charge Stop Date or the date the Contract is terminated.

## Leave a legacy for your loved ones



If one of your goals is to leave a legacy for your loved ones, the patent-pending Family Endowment Rider® can help protect your interest against market volatility and potentially increase the overall value of the annuity for your Beneficiaries.

This example is hypothetical and assumes Contract issued at age 55, a premium amount of \$100,000, and that no Withdrawals were taken during the time period indicated. The Enhanced Death Benefit does not include the value of the 8% premium bonus.

The Family Endowment Rider® can help you generate retirement income and, at the same time, preserve an amount equal to your entire premium for your Beneficiaries. The chart below is a hypothetical example of how much money can be withdrawn over time while preserving the premium as a Death Benefit. The following values are before the effects of income taxes.

It is important for you to note that Withdrawals of any type from your Contract will reduce the Enhanced Death Benefit. The amount of the reduction will be based on the amount you withdraw. The first 4 percent of the Accumulation Value withdrawn in any Contract Year will reduce the Enhanced Death Benefit on a dollar-for-dollar basis. Withdrawals in excess of 4 percent in any Contract Year will reduce the Enhanced Death Benefit proportionally.

#### Client Data

Premium • **\$100,000**      Client age at issue • **55 years**  
 Income through age • **85 years**      Enhanced Death Benefit Guaranteed Growth • **4%**

Annual BAA Net  
Appreciation  
0%

Year	Age	AV After Withdrawal	Withdrawal Paid to Client	Total Income	Death Benefit*
1	56	\$104,000	\$4,000	\$4,000	\$104,000
4	59	\$92,160	\$3,840	\$15,840	\$100,160
8	63	\$78,276	\$3,261	\$29,724	\$102,404
12	67	\$66,483	\$2,770	\$41,517	\$107,254
16	71	\$56,467	\$2,353	\$51,533	\$114,817
20	75	\$47,960	\$1,998	\$60,040	\$125,271
30	85	\$31,886	\$1,329	\$76,114	\$165,878

Annual BAA Net  
Appreciation  
6%

Year	Age	AV After Withdrawal	Withdrawal Paid to Client	Total Income	Death Benefit*
1	56	\$104,226	\$4,000	\$4,000	\$110,480
4	59	\$118,849	\$4,000	\$16,000	\$118,849
8	63	\$132,546	\$4,000	\$32,000	\$132,546
12	67	\$149,838	\$4,000	\$48,000	\$149,838
16	71	\$171,668	\$4,000	\$64,000	\$171,668
20	75	\$199,228	\$4,000	\$80,000	\$199,228
30	85	\$304,065	\$4,000	\$120,000	\$304,065

This example assumes \$4,000 is withdrawn at the end of each Contract year.

\* Death Benefit is the greater of the Contract Death Benefit or the value of the Family Endowment Rider®.

#### Rider Charge

The charge for this Rider is set when your Contract is issued and guaranteed not to increase for the life of the Contract (See Rider Election Form for current Rider Charge). The charge is automatically deducted from the interest in your Contract.

This hypothetical example shows how the 4 percent Family Endowment Rider® can protect the Death Benefit even when values are withdrawn from the Contract. The appreciation is based on net interest earnings assumed to be equal to the percentage specified. Actual interest earnings will vary. The Family Endowment Rider® will only guarantee the Death Benefit is equal to the premium, provided no more than 4 percent of the Accumulation Value is withdrawn at the end of any given Contract Year.

Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS penalty in addition to ordinary income tax. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount are subject to withdrawal charges, premium bonus recapture charges and a market value adjustment and will forfeit any premium bonus associated with such withdrawal as well as any interest accrued during the term that is attributed to the excess amount.

The Premium Bonus rider with Enhanced Death Benefit is not life insurance and any benefit payable under the Rider will be taxable. The charge for this Rider is set when your Contract is issued and guaranteed not to increase for the life of the Contract (See Rider Election Form for current Rider Charge). The charge is reflected in the net appreciation shown above. Once issued, the Owner may not elect to terminate the Rider for any reason.

The BAA Premium Bonus Rider with Enhanced Death Benefit [BDBR 12 (09/09) or state variation], the Family Endowment Rider® [DBR (09/09) or state variation], optional riders for which a charge is deducted, and the BalancedAllocation Annuity 12™ [BAA12 (09/09) or state variation] are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availability vary by State; see the Product Disclosure for details. The riders are not available without purchase of the contract.

This piece must accompany the product brochure.



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