

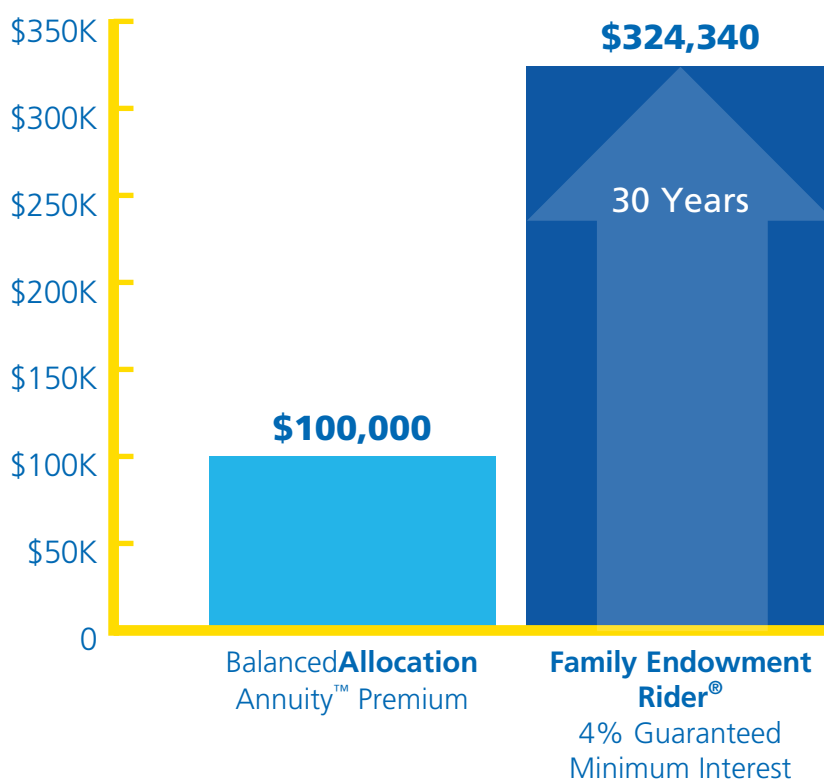


# BalancedAllocation Annuity 12™

## Enhanced Death Benefit

The BalancedAllocation Annuity 12™ offers a patent-pending Family Endowment Rider® (referred to as the Enhanced Death Benefit rider in the Contract). The Family Endowment Rider® creates a guaranteed death benefit that, at a minimum, guarantees the amount paid to the Beneficiaries upon the death of the Annuitant will be at least equal to the Premium accumulated at an effective annual interest rate of 4 percent, less any withdrawals. Interest will accumulate until the earlier of the Annuitant's 90<sup>th</sup> birthday or the date the Contract is terminated. After age 90, the Enhanced Death Benefit will not grow any further but will continue to be part of your Contract.

### 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 60, a premium amount of \$100,000, and that no Withdrawals were taken during the time period indicated.

## 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. Additional limitations may apply.

The Family Endowment Rider® can help you generate retirement income and, at the same time, preserve an amount that will be at least equal to your premium accumulated at 4% for your Beneficiaries. The chart below is a hypothetical example of how much money can be withdrawn over time preserving the premium as a Death Benefit. The 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 The first 4 percent of the Accumulation Value withdrawn in any Contract Year will reduce the Enhanced Death Benefit on a dollar-for-dollar basis.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 • **60 years**  
 Income through age • **90 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	61	\$96,000	\$4,000	\$4,000	\$100,000
4	64	\$84,935	\$3,539	\$15,065	\$100,960
8	68	\$72,139	\$3,006	\$27,861	\$104,498
12	72	\$61,271	\$2,553	\$38,729	\$110,687
16	76	\$52,040	\$2,168	\$47,960	\$119,669
20	80	\$44,200	\$1,842	\$55,800	\$131,656
30	90	\$29,386	\$1,224	\$70,614	\$176,863

Annual BAA Net  
 Appreciation  
 6%

Year	Age	AV After Withdrawal	Withdrawal Paid to Client	Total Income	Death Benefit*
1	61	\$96,226	\$4,000	\$4,000	\$102,000
4	64	\$108,919	\$4,000	\$15,849	\$108,919
8	68	\$120,009	\$4,000	\$31,849	\$120,009
12	72	\$134,010	\$4,000	\$47,849	\$134,010
16	76	\$151,686	\$4,000	\$63,849	\$151,686
20	80	\$174,002	\$4,000	\$79,849	\$174,002
30	90	\$258,888	\$4,000	\$119,849	\$258,888

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

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 interest earnings for that term. Withdrawals in excess of the free amount are subject to withdrawal charges and a market value adjustment as well as any interest accrued during the term that is attributed to the excess amount.

The Family Endowment Rider® 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 Family Endowment Rider® [DBR (09/09) or state variation], an optional rider for which a charge is deducted, and the Balanced Allocation 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. This rider is not available without purchase of the annuity contract.

This piece must accompany the product brochure.



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