



AVIVA

# BalancedAllocation Annuity 12™

Thank you for selecting the Balanced**Allocation** Annuity 12™ Premium Bonus Rider with Family Endowment Rider® (referred to in the Contract as the Premium Bonus Rider with Enhanced Death Benefit) for the Balanced**Allocation** Annuity 12™. This Rider supplements your annuity in two important ways: First, it enhances your Accumulation Value immediately. Second, it guarantees that your Beneficiaries will never receive less than the guaranteed minimum death benefit provided by this Rider upon the Annuitant's death — an important consideration if your goal is to create a legacy for your Beneficiaries.

## Rider Charge

Before you purchase this Rider, however, there are some things that you need to understand. The charge for this Rider is guaranteed not to exceed .95 percent of the Contract's Accumulation Value per year. The charge is automatically deducted from the interest in your Contract. Key limitations and restrictions are detailed below.

## Premium Bonus

This Rider provides a Premium bonus which enhances your Accumulation Value with a Premium bonus equal to 8 percent of your Premium, giving your Contract value an instant boost.

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 Change period.

## Family Endowment Rider®

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.

## **Any potential value associated with the Enhanced Death Benefit will be forfeited if the Owner surrenders the Contract prior to the payment of a Death Benefit or the election of a Settlement Option on the Annuity Date.**

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.

## Annuity Date

An election to purchase this Rider will extend your Contract's Annuity Date to the later of the Term End Date nearest to the Annuitant's 95<sup>th</sup> birthday or the Contract's 28<sup>th</sup> Contract Anniversary.

## Termination

This Rider may not be terminated once it has been attached to and made part of the Contract. This Rider will terminate only upon the Annuity Date or upon the payment of a Death Benefit under the provisions of the Contract.

## Acknowledgement

I have read, or have been read, this document and understand its contents. By signing below, I acknowledge and understand the following:

- I am electing to add to my Contract the Balanced**Allocation** Annuity 12™ Premium Bonus Rider [form BDBR12 (09/09)] for Balanced**Allocation** Annuity 12™ from Aviva Life and Annuity Company, Des Moines, IA. In doing so, I have discussed my financial status, tax status, current insurance products and financial objectives with my insurance producer or financial advisor and believe this Rider will assist me in meeting my current financial needs and objectives.

---

**Signature of Owner(s) • Applicants**

---

**Date**

---

**Signature of Joint Owner(s) • Applicants**

---

**Date**

exclusively available through

