



BalancedAllocation Annuity 12™

Thank you for selecting the patent-pending Family Endowment Rider® (referred to as the “Enhanced Death Benefit Rider” in the Contract) for the BalancedAllocation Annuity 12™. 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. Interest will accumulate until the earlier of the Annuitant’s 90th birthday or the date the Contract is terminated. After age 90, the Death Benefit will not grow any further but will continue to be part of your contract.

Rider Charge

The charge for this Rider is automatically deducted from the interest in your Contract and is guaranteed to never exceed 0.60 percent of the Contract’s Accumulation Value per year.

Withdrawals

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 The first 4 percent of the Accumulation Value withdrawn in any Contract Year will reduce the Enhanced Death Benefit on a dollar-for-dollar basis.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.

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.

Annuity Date

An election to purchase this Rider will amend your Contract’s Annuity Date to be the later of the Annuity Date in your Contract or the first Term End Date on or following the Annuitant’s 95th birthday.

If a) this Contract is in effect on the Annuity Date, b) the Cash Surrender Value is used on that date to establish annuity payments payable to the Annuitant, and c) the Cash Surrender Value is less than the Enhanced Death Benefit, then the Cash Surrender Value will be increased to equal the Enhanced Death Benefit prior to determining the amount of annuity payments.

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 Family Endowment Rider® [form DBR (09/09)] 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

