



BalancedAllocation Annuity 12™

RATES EFFECTIVE JUNE 2010 • Rates are subject to change

Balanced Allocation Strategy® Option B

The **Balanced Allocation Strategy® • Option B** is currently offering a blend of a 60 percent index allocation and a 40 percent declared rate allocation and was designed to provide safety of principal while, at the same time, placing an emphasis on providing the opportunity for long-term accumulation.

Index Allocation

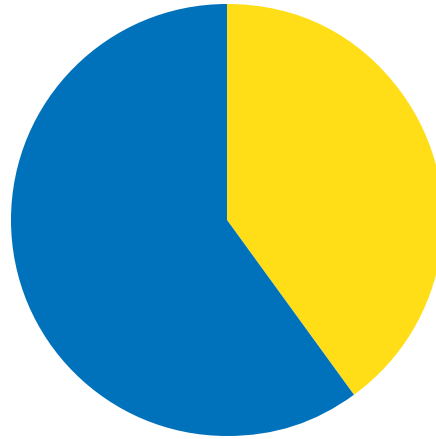
60%

Linked to the performance of the S&P 500 Stock Index excluding dividends.

Declared Rate Allocation

40%

Utilizing a 2.00% rate established by Aviva at the beginning of each Term.



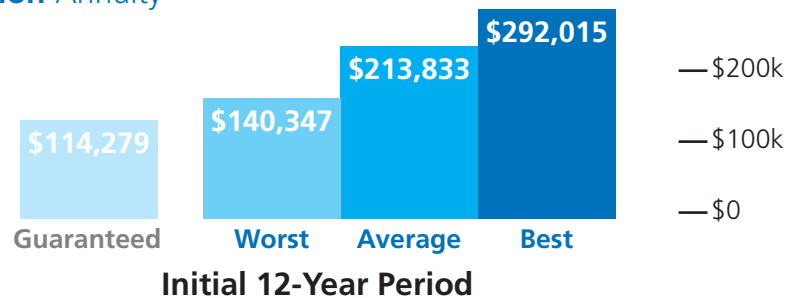
1.85% Annual Fee

Deducted from the appreciation in the Balanced Allocation Strategy®, to determine the amount of interest to credit to your annuity.

100% Participation in the Balanced Allocation Strategy®

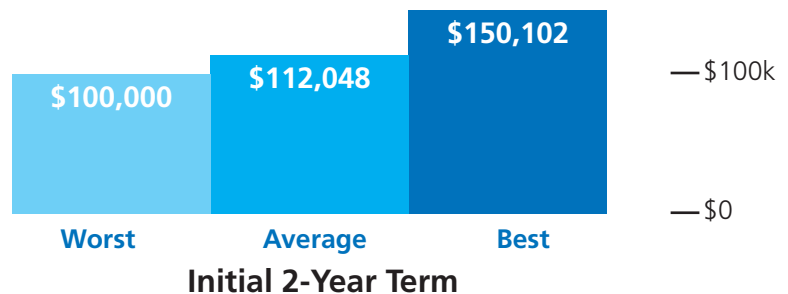
12-Year Hypothetical Example BalancedAllocation Annuity™

Initial Premium: \$100,000
30-year period ending 12/31/2009
Amounts are shown after fees



2-Year Term Hypothetical Example

Initial Premium: \$100,000
30-year period ending 12/31/2009
Amounts are shown after fees



exclusively available through



These hypothetical examples assume a new contract was issued each business day over the last 30 years utilizing the closing price of the S&P500 Stock Index on those days. The 12-year performance assumes that the contract was then held for 12 years with no withdrawals or surrenders; the 2-year performance assumes that the contract was held for 2 years with no withdrawals or surrenders. Each example assumes an Index Allocation and a Declared Rate Allocation as listed above for all years. These allocation percentages and rates are not guaranteed; the use of alternate rate assumptions would produce significantly different results. Although this product was not available for the period of time referenced above, actual historical prices of the S&P500 Stock Index have been used in this example. This example is intended solely for comparative values and is not an indication of the annuity's past or future performance. In no case will your contract's cash surrender value be less than the Minimum Guaranteed Contract Value accumulated with interest, which is currently equal to 2.25 percent in this example. The BalancedAllocation Annuity 12™ [BAA12 (09/09) or state variation] is issued by Aviva Life and Annuity Company.