

BalancedAllocation Annuity™ Series--December 2, 2011



BalancedAllocation Annuity 12™

Maximum Issue Age 76
6% Bonus Maximum Issue Age 76
12 year Surrender Schedule

ALLOCATION OPTIONS				RIDERS OFFERED	
	INDEXED % / DECLARED %	DECLARED RATE	FEE	RIDER	FEE
A	50 / 50	1.00%	2.95%	1 3% Death Benefit	0.60%
B	40 / 60	1.00%	1.95%	2 5% Death Benefit^	0.60%
C	30 / 70	1.00%	0.95%	3 6% Bonus*	0.95%
				4 Income Advantage**	0.95%

BalancedAllocation Annuity 10™

(Available only in Florida)
Maximum Issue Age 76
7% Step Up Maximum Issue Age 76
10 year Surrender Schedule

	INDEXED % / DECLARED %	DECLARED RATE	FEE	RIDER	FEE
A	50 / 50	1.00%	2.95%	1 3% Death Benefit	0.60%
B	40 / 60	1.00%	1.95%	2 5% Death Benefit^	0.60%
C	30 / 70	1.00%	0.95%	3 7% Step Up*	0.95%
				4 Income Advantage**	0.95%

BalancedAllocation Annuity 8™

Maximum Issue Age 80
4% Bonus Maximum Issue Age 80
8 year Surrender Schedule

	INDEXED % / DECLARED %	DECLARED RATE	FEE	RIDER	FEE
A	40 / 60	1.00%	2.95%	1 3% Death Benefit	0.60%
B	35 / 65	1.00%	1.95%	2 4% Death Benefit^^	0.60%
C	30 / 70	1.00%	0.95%	3 4% Bonus*#	0.95%
				4 Income Advantage**	0.95%

Any rate changes are effective for applications issued after the date indicated on the rate card.

^A 5% Family Endowment Rider is available for policies that do not include the income rider.

^^A 4% Family Endowment Rider is available for policies that do not include the income rider.

** Income Advantage™ can only be purchased at issue of the BalancedAllocation Annuity™. The minimum age for the rider is 40.

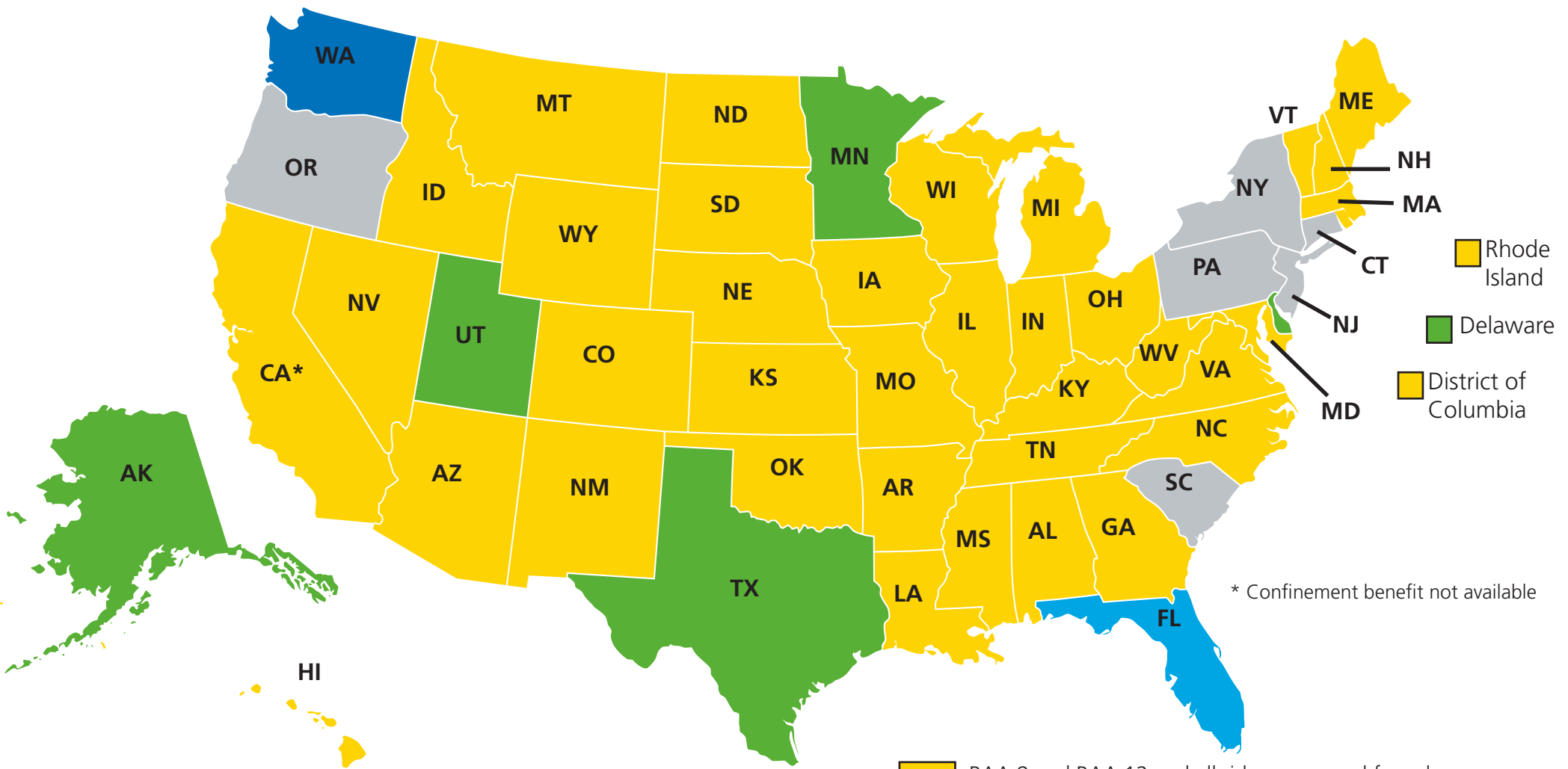
* Includes Death Benefit Rider

In Florida, this is a 4% Step Up

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Products issued by Aviva Life and Annuity Company, Des Moines, IA

BalancedAllocation Annuity™ Series Approvals by State



* Confinement benefit not available

- BAA 8 and BAA 12 and all riders approved for sale
- BAA 8S approved with all available riders; BAA 12 not approved
- BAA 8S approved; No riders approved for sale
- BAA 8, 10, 12 approved; BAA 12 for issue ages 0-64
- BAA Series not approved for sale at this time

Issued by: Aviva Life and Annuity Company, Des Moines, IA
 Please check Aviva Live for reduced withdrawal charge schedule on BAA 8S.
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 Revised: 01/28/2011

BPASelect™ Series--December 2, 2011¹



BPASelect 12™

Maximum Issue Age 76
7% Bonus in South Carolina
12 year Surrender Schedule

ALLOCATION OPTIONS				RIDERS OFFERED	
	INDEXED % / DECLARED%	DECLARED RATE	FEE	RIDER	FEE
A	48 / 52	1.50%	2.65%	1 4% Death Benefit	0.60%
B	38 / 62	1.50%	1.60%	2 4% Death Benefit^	0.60%
C	28 / 72	1.50%	0.95%	3 7% Bonus*	1.10%
D	18 / 82	1.50%	0.00%	4 Income Advantage**	0.95%

BPASelect 10™

Maximum Issue Age 78
4% Bonus Maximum Issue Age 78
10 year Surrender Schedule

	INDEXED % / DECLARED%	DECLARED RATE	FEE	RIDER	FEE
A	48 / 52	1.50%	2.45%	1 3% Death Benefit	0.60%
B	34 / 66	1.50%	1.45%	2 4% Death Benefit^	0.60%
C	20 / 80	1.50%	0.45%	3 4% Bonus*	1.10%
				4 Income Advantage**	0.95%

^A 4% Family Endowment Rider is available for policies that do not include the income rider.

* Includes Death Benefit Rider

** Income Advantage™ can only be purchased at issue of the BPASelect™ annuity. The minimum age for the rider is 40.

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1 Any rate changes are effective for applications received after the date indicated on the rate card.

