

Do You Own An Annuity?

How Does It Compare?

| KEY PRODUCT FEATURES COMPARISON | | |
|--|-----------------|-----------------|
| Components & Benefits | Existing Policy | Proposed Policy |
| Issuing Company | | |
| Type | | |
| Product Name | | |
| Issue Date | | |
| Full Appreciation Up-to-Date On: <ul style="list-style-type: none"> • Death • Free Withdrawal Option • Confinement Waiver • Terminal Illness Waiver | | |
| 7% Compounding Income Rider Growth on Income Base* | | |
| Free Partial Withdrawals Don't Stop Rider Growth | | |
| No Gain - No Fees on Crediting and Riders | | |
| 4% Compounded Guaranteed Minimum Death Benefit | | |
| Income Doubler for Qualified Confinement | | |
| Checkbook Access | | |

Presented by

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*It is important to understand that the Income Base is not the same thing as the base annuity contract's Accumulation Value. It is not an account you can cash out. The guaranteed growth on the Income Base stops at the earlier of 8 years or when Lifetime Income Withdrawals are initiated. Assuming the Income Advantage is kept in effect, the accumulation stops at the earlier of 18 years (if the 10 year extension is elected) or when Lifetime Income Withdrawals begin. Doubler benefit is not long term care insurance, nor is it a substitute for such coverage. Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS penalty in addition to ordinary income tax.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 BalancedAllocation Annuity™ [BAA12 (09/09) and BAA8 (09/09) or state variation], fixed indexed annuities, and the Family Endowment Rider® (DBR (09/09) or state variation), the BAA Premium Bonus Rider with Enhanced Death Benefit [BDBR 12 (09/09) and [BDBR 8 (09/09) or state variation], and the BalancedAllocation Income Advantage™ (BAAIR (09/09) or state variation), optional riders for which a charge is deducted, are issued by Aviva Life and Annuity Company, West Des Moines, IA. Product features, limitations and availability vary by State; see the Product Disclosure for details.