



Field
Update



September 1, 2011

Number: 0330

Single Premium Life rates decreasing October 1, Fixed Single Premium Life to be suspended

Aviva is decreasing caps, illustrated and crediting rates on our Multi Choice Indexed Single Premium Life and **suspending future sales** of Multi Choice Fixed Single Premium Life, effective October 1, 2011. The decision to suspend Multi Choice Fixed Single Premium Life was based on the low product sales in the current interest rate environment.

Rates for the MultiChoice Indexed SPL will be as follows:

One-Year Point-to-Point Strategy:

- The Cap Rate will decrease from 7% to 6%.
- The Illustrated Rate will decrease from 4.9% to 4.25%.

One-Year Monthly Average Strategy:

- The Cap Rate will decrease from 8% to 7%.
- The Illustrated Rate will decrease from 4.70% to 4.30%.

Basic Interest Strategy:

- The crediting rate will decrease from 3.5% to 3%.

Monthly Cap Strategy:

- The Illustrated Rate will decrease from 6.05% to 4.90%.
- The Cap Rate will decrease from 3% to 2.50%.

The new rates will apply to all new Indexed Single Premium life business with issue effective dates of October 1, 2011, and after. The new rates will also apply to any new money contributed after September 30 to enforce Single Premium Life policies. Please remember that future sales of MultiChoice Fixed Single Premium Life are suspended effective October 1, 2011.

Transition Guidelines

- **September 30, 2011:** Last day applications can be received for MultiChoice Fixed Single Premium Life.
- **October 31, 2011:** Last day for MultiChoice Fixed Single Premium Life to be issued.

If you have questions, please contact Distribution Services at (800) 801-1486, option 1, ext. 2396.



Current Interest Rates as of August 1, 2011

Advantage Builder IV, III, II and Lifetime Bulilder II (Guaranteed Rate: 2.00%)

Strategy	Illustrated Rate	Participation Rate	Cap
Basic Interest Account	4.75%	n/a	n/a
One-Year Fixed Term	4.75%	n/a	n/a
Five-Year Fixed Term	4.00%	n/a	n/a
One-Year Point-to-Point	7.30%	100.00%	11.50%
Two Year Point-to-Point	7.65%	100.00%	29.00%
One-Year Multiple Index	6.40%	100.00%	11.00%
One-Year Monthly Cap	7.95%	100.00%	4.00%
One-Year Monthly Average	6.15%	100.00%	13.00%

Lifetime Builder III (Guaranteed Rate: 2.00%)

Strategy	Illustrated Rate	Participation Rate	Cap
Basic Interest Account	4.85%	n/a	n/a
One-Year Fixed Term	4.85%	n/a	n/a
Five-Year Fixed Term	4.10%	n/a	n/a
One-Year Point-to-Point	7.65%	100.00%	12.25%
Two Year Point-to-Point	7.75%	100.00%	30.00%
One-Year Multiple Index	7.10%	100.00%	13.00%
One-Year Monthly Cap	8.70%	100.00%	4.50%
One-Year Monthly Average	6.45%	100.00%	15.00%

Indexed Survivor UL (Guaranteed Rate: 2.00%)

Strategy	Illustrated Rate	Participation Rate	Cap
Basic Interest Account	4.50%	n/a	n/a
Five-Year Fixed Term	3.75%	n/a	n/a
One-Year Fixed Term	4.50%	n/a	n/a
One-Year Point-to-Point	6.85%	100.00%	10.50%
Two Year Point-to-Point	7.20%	100.00%	26.00%
One-Year Multiple Index	5.15%	100.00%	8.00%
One-Year Monthly Cap	7.65%	100.00%	3.80%
One-Year Monthly Average	5.95%	100.00%	12.00%



Current Interest Rates as of August 1, 2011

MultiChoice Indexed Single Premium Life

Strategy	Illustrated Rate	Participation Rate	Cap
Basic Interest Account	3.50%	n/a	n/a
Five-Year Fixed Term	3.00%	n/a	n/a
One-Year Point-to-Point	4.90%	100.00%	7.00%
One-Year Monthly Cap	6.05%	100.00%	3.00%
One-Year Monthly Average	4.70%	100.00%	8.00%

Traditional Products

Products	Current Rate	Guaranteed Rate
Aviva LifeStage UL	5.25%	3.50%
Guarantee UL Solution III and II	4.75%	3.00%
Patriot Solution II	5.05%	4.00%
MultiChoice Single Premium Life	3.00%	3.00%

Other Rates

Product	Current Rate
Variable Loan Interest Rate (In Advance)	
August	5.06%
September	5.01%
October	5.04%
Variable Loan Interest Rate (In Arrears)	
August	5.30%
September	5.25%
October	5.30%
ProAsset Account (Account Balance)	
\$0 - \$25,000	1.50%
\$25,001 - \$50,000	1.60%
\$50,001 - \$100,000	1.70%
\$100,001 +	1.80%