

# Consumer Annuity

## Flexible Premium Deferred Annuity



### Enhanced Guarantee Annuity

Aviva offers annuities that go beyond the scope of normal fixed annuities. Features such as Interest Earnings Strategies, guaranteed Pass-Through of Interest and a five-, seven- or nine-year Surrender Charge schedule can help accumulate money and preserve your capital. These features, combined with the advantage of tax-deferral, mean faster growth and accumulation for you.

Consumer Annuity can help provide the protection and flexibility you need to meet changing conditions. Aviva's Enhanced Guarantees assure you of fair treatment. With a Consumer Annuity from Aviva, you can feel safe about your money.

### Guaranteed Minimum Interest

You are guaranteed a minimum annual interest rate of 3.0%.

### Guaranteed Pass-Through Of Interest Rates

The interest credited to your Consumer Annuity contract is equal to the Net Yield earned in the prior month by the Interest Earnings Strategy(ies) in which the values are held, less an Interest Margin guaranteed not to exceed the percentage listed in the chart below. Interest Earnings Strategies are not investments.

SURRENDER CHARGE PERIOD	MAXIMUM INTEREST MARGIN
5 Year	1.95%
7 Year	1.70%
9 Year	1.40%

### Contract Benefits

#### Nursing Home Waiver

If a serious accident or illness necessitates a stay in a long-term care facility, you can withdraw up to \$5,000 each month from your Consumer Annuity to cover the cost of your care. There are no Surrender Charges or MVA applied when you access this money. You may withdraw more than \$5,000, however, Surrender Charges will not be waived on cost-of-care amounts in excess of \$5,000. Please refer to the contract for more detailed information.

#### Death Benefit And Probate

Upon death of the contract owner, the Annuity Value is paid directly to the beneficiary without application of Surrender Charges or MVA. This direct payment generally avoids the expense, delays and frustration of probate. Under certain circumstances, spousal beneficiaries may be able to continue the contract.

### Access To Your Money†

#### Withdrawals

You are allowed to withdraw up to 10% of your Annuity Value annually without incurring a Surrender Charge or MVA. After the end of the applicable Surrender Charge period, any amount can be withdrawn without incurring any Surrender Charges. The MVA will continue to be applied to amounts withdrawn that are in excess of the 10% free withdrawal.

#### Systematic Distribution

You can elect to receive payments on a systematic basis: monthly, quarterly, semi-annually or annually. The minimum payment amount is \$100. The funds can be sent to you or deposited directly into your bank account.

#### "Checkbook-Type" Access (optional)

Upon request, you will receive a personalized "checkbook" that allows you access to surrender values. You are allowed up to four withdrawal drafts per year with a \$500 minimum draft amount. Surrender Charges and MVA will apply as if it were a withdrawal.

#### Annuitization Feature

You can convert your Consumer Annuity contract values into an income stream. After the third contract year, any Surrender Charges will be waived if the annuitization period is for at least five years. If applicable, the MVA will be applied at the time of annuitization.

#### Various Settlement Options

Consumer Annuity offers a wide range of annuity payout options. Some options can provide you with a guaranteed monthly income for life.

† Withdrawals and surrenders reduce your contract value and may be subject to federal and state income tax. In addition, (except under certain conditions) withdrawals and surrenders may be subject to a 10% federal penalty tax if taken prior to age 59 1/2.

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## Interest Earnings Strategies

You may direct your premiums to be placed into one or more of Aviva's wide range of Interest Earnings Strategies (subject to state restrictions). The minimum amount per Strategy is \$10,000.

Interest Earnings Strategies are segments within Aviva's general account which are managed according to specific guidelines. Higher-risk Strategies are usually more volatile in the short term, but in the long term have the potential to ride out fluctuations and provide higher crediting rates on your annuity. Lower-risk Strategies, on the other hand, tend to provide lower crediting rates and have a steadier rate of return.

## The Following Interest Earnings Strategies Are Available:\*\*

- › [Convertible Security Strategy\\*](#)
- › [High Yield Asset Strategy\\*](#)
- › [Global Investment Grade Corporate Bond Strategy\\*](#)
- › [Real Estate Securities Strategy\\*](#)
- › [U.S. Investment Grade Corporate Bond Strategy\\*](#)
- › [Balanced Investment Grade Strategy](#)

## Market Value Adjustment

A Market Value Adjustment (MVA) is a change made to your contract values to reflect market fluctuation.

This adjustment may have a positive or negative impact on your Annuity Values. The following actions may trigger an MVA:

- › [Full surrender\\*\\*\\*](#)
- › [Strategy transfer](#)
- › [Withdrawal\\*\\*\\*](#)
- › [Annuitization of the policy\\*\\*\\*](#)

An MVA will not be applied to any permitted surrender charge-free withdrawals or upon death. An MVA applies only to specific Interest Earnings Strategies, and Aviva limits the amount of the adjustment. The MVA adjustment can never result in an Annuity Value below the premiums paid (less withdrawals) accumulated at the guaranteed minimum interest rate of 3.0%. There is an equivalent cap on the positive adjustment that can be made to the Annuity Value. The MVA calculation will be applied to each Strategy individually.

## Contract Features

### Issue Ages

0 – 85

### Minimum Premium Amount

There is a minimum initial premium of \$10,000 per Strategy. After that, you can add \$100 or more to your annuity at any time.

### Sales Loads

There are no initial sales loads, so you immediately earn interest on 100% of your premium payments. If applicable in your state, a deduction for premium taxes may be applied.

### Surrender Charges†

There are three Surrender Charge options for the Consumer Annuity: five-, seven- and nine-year periods. The Surrender Charges in the table below are applied to any amount withdrawn that exceeds the permitted surrender charge-free withdrawal amount. Beginning in the first contract year, you may withdraw up to 10% of the Annuity Value without application of a Surrender Charge or MVA.

### › Surrender Charge Schedule

CONTRACT YEAR	5-YEAR OPTION	7-YEAR OPTION	9-YEAR OPTION
1	5%	7%	9%
2	4%	6%	8%
3	3%	5%	7%
4	2%	4%	6%
5	1%	3%	5%
6	0%	2%	4%
7	0%	1%	3%
8	0%	0%	2%
9	0%	0%	1%
10+	0%	0%	0%

\* Strategies with Market Value Adjustment.

\*\* See the Consumer Annuity Certificate of Disclosure for a detailed description of each Strategy. Some Strategies may not be available in your state. Strategies are not available in North Dakota.

\*\*\*Only applies to amounts in excess of the 10% permitted surrender charge-free withdrawal amount.

The Company does not authorize its agents, employees or representatives to give legal, tax or accounting advice. The information contained herein is our understanding of current laws as they relate to annuities and life insurance. These laws are subject to change in the future. Please consult your personal advisor for any needed legal, tax or accounting advice.

This Contract has limitations. For costs and complete details of the coverage, call or write your insurance agent or the Company. Not all features outlined in this flyer may be available in all states.

Form # LP34921 / LC34919 / LP34920

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