

AVIVA Life – Annuity Portfolio Summary

<i>Feature</i>	Progressive EIA	Asset Builder 201	Consumer Series	Savers 6
<i>Product Type</i>	Equity-Indexed	Fixed	Fixed	Fixed
<i>Max Street Comp*</i>	8.5%	8%	4%	7.25%
<i>Surrender Charges (single tier)</i>	10 years	10 years	Consumer 9: 9 years Consumer 7: 7 years Consumer 5: 5 years	6 years
<i>Partial W/D</i>	10% free	10% free	10% free	10% free
<i>1st Yr Bonus Interest</i>		1% or 4% available**		1%
<i>Crediting Method</i>	Annual Pt-To-Pt S&P 500	Guar. Interest Pass-through***	Guar. Interest Pass-through***	Portfolio
<i>Max. Guar. Spread</i>		2.0%	Consumer 9: 1.40% Consumer 7: 1.70% Consumer 5: 1.95%	
<i>Accounts</i>	1) “Breakthrough” 2) CAP Acct 3) Fixed Acct	1) US Investment Grade 2) Global Invmt Grade 3) High Yield 4) Convertible Security 5) Real Estate Security 6) Balanced Investment Grade	1) US Investment Grade 2) Global Invmt Grade 3) High Yield 4) Convertible Security 5) Real Estate Security 6) Balanced Investment Grade	Portfolio
<i>Min. Guar %</i>	87.5% principal plus Model Index guar rate	3%	3%	Model Index Rate: 1%-3%
<i>MVA</i>	No	Yes: accts 1-5 No: Balanced Acct	Yes: accts 1-5 No: Balanced Acct	No
<i>Special Features</i>	Breakthrough Acct-pays 100% of S&P return above breakthrough level plus 25% below. n/a: CT,NY,MD,MN,MO, NY,OR,UT,VT,WA	1) No CAPs 2) Lock-in MVA gains 4 X/yr n/a: MO,NY,OR,UT,WA	1) No CAPs 2) Lock-in MVA gains 4 X/yr n/a: MO,NY,OR,WA	1)Annuitization Bonus 2) No new surr chg for renewal deposits n/a: NY, WA

* Commissions reduced at older ages. Trail option available.

** Separate products offer same features with 1% or 4% first year bonus & reduced comp.

*** Contract guarantees that all interest is passed through to owner minus spread.

Products offered by Aviva Life Insurance Company 108 Myrtle St. North Quincy, MA 02171

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