

Aviva Life Insurance Company
Enhanced Guarantee Interest Earnings Strategies
Historical Rates



Selection of any of the following Interest Earnings Strategies is not an investment by you and you do not have, directly or indirectly, an interest in these investments. The rates noted below are for past time periods and this past performance is neither a guarantee of nor indicative of future performance on the strategies. To determine the net rate passed through, deduct the interest margin associated with the specific product. A Market Value Adjustment (MVA) may apply**. For more complete details regarding each Strategy, including interest margins and MVA information, please refer to the specific product brochure.

| | <i>US Inv Grd Corp Bond</i> | <i>Global Inv Gr Corp Bond</i> | <i>Convertible Security</i> | <i>High Yield Asset</i> | <i>Capital * Preservation</i> | <i>Balanced * Investment</i> | <i>Medium Term</i> | <i>Real Estate Secur. Strat</i> |
|-----------------------------|---------------------------------|------------------------------------|---------------------------------|-----------------------------|-----------------------------------|----------------------------------|------------------------|-------------------------------------|
| Avg. Since Inception | 6.68 | 6.54 | 6.53 | 6.43 | 6.41 | 6.89 | 7.16 | 5.56 |
| End of Year Averages | | | | | | | | |
| Oct-Dec 96 | 7.79 | N/A | N/A | N/A | 7.11 | 7.36 | N/A | |
| Jan-Dec 97 | 7.75 | N/A | N/A | N/A | 7.10 | 7.43 | 7.87 | |
| Jan-Dec 98 | 7.45 | 7.54 | 7.04 | N/A | 6.88 | 7.30 | 7.69 | |
| Jan-Dec 99 | 7.10 | 7.04 | 7.67 | N/A | 6.82 | 7.14 | 7.47 | |
| Jan-Dec 00 | 7.07 | 7.08 | 8.66 | 8.57 | 7.03 | 7.65 | 7.51 | |
| Jan-Dec 01 | 7.17 | 7.27 | 7.84 | 8.10 | 7.13 | 7.57 | 7.45 | |
| Jan-Dec 02 | 6.68 | 6.80 | 5.99 | 5.62 | 6.24 | 6.65 | 7.30 | 5.89 |
| Jan-Dec 03 | 5.62 | 5.59 | 4.39 | 5.27 | 5.32 | 6.25 | 6.81 | 5.56 |
| Jan - Dec 04 | 5.01 | 5.32 | 5.43 | 5.72 | 5.19 | 5.80 | 6.04 | 5.65 |
| Year 2005 | | | | | | | | |
| Jan-05 | 5.06 | 5.49 | 5.09 | 5.47 | 5.26 | 5.70 | 5.87 | 5.37 |
| Feb-05 | 5.26 | 5.44 | 5.12 | 5.49 | 5.33 | 5.69 | 5.84 | 5.39 |
| Mar-05 | 5.28 | 5.42 | 5.09 | 5.52 | 5.45 | 5.63 | 5.83 | 5.40 |
| Apr-05 | 5.28 | 5.37 | 5.08 | 5.50 | 5.56 | 5.62 | 5.89 | 5.43 |
| May-05 | 5.27 | 5.38 | 5.03 | 5.49 | 5.59 | 5.61 | 5.85 | 5.46 |
| Jun-05 | 5.21 | 5.27 | 4.98 | 5.41 | 5.57 | 5.53 | 5.71 | 5.20 |
| Jul-05 | 5.21 | 5.30 | 5.03 | 5.38 | 5.56 | 5.52 | 5.72 | 5.23 |
| Aug-05 | - | - | - | - | - | - | - | - |
| Sep-05 | - | - | - | - | - | - | - | - |
| Oct-05 | - | - | - | - | - | - | - | - |
| Nov-05 | - | - | - | - | - | - | - | - |
| Dec-05 | - | - | - | - | - | - | - | - |
| Year To Date | 5.22 | 5.38 | 5.06 | 5.47 | 5.47 | 5.61 | 5.82 | 5.35 |
| Last 6 Months | 5.25 | 5.36 | 5.06 | 5.47 | 5.51 | 5.60 | 5.81 | 5.35 |
| Last 3 Months | 5.23 | 5.32 | 5.01 | 5.43 | 5.57 | 5.55 | 5.76 | 5.30 |

The annual average rate represents the average of the credited rates for the year, and will generally not represent the actual rate for any one contract owner.

* *Non-MVA Strategies:* *Balanced Investment Grade: Annuities only (Non TSA)*

** MVA Strategies are not available in all states.

The Enhanced Guarantee Products referenced above are underwritten and offered exclusively through Aviva Life Insurance Company, 108 Myrtle Street, North Quincy, MA 02171.