



We are building insurance around **you.**sm

Building annuities around YOU

An annuity is a long-term retirement savings product that can help protect you from outliving your money. When you put money into an annuity, you create something that can in turn pay you an income month after month, year after year, guaranteed for as long as you live.

Aviva offers one of the leading lines of annuity products for you and your loved ones.

Aviva annuities offer growth and security: You realize upside potential without the risk of losing premium, bonuses or interest earned to market losses.

Aviva annuities are tax-deferred: Your retirement assets are protected from being taxed until you withdraw them.

Aviva annuities offer minimum guarantees: Your annuity is guaranteed to grow even in an extended downside market environment.

Aviva annuities allow you to enjoy penalty free withdrawals: A portion of your money is available when you need it, and you can withdraw your full Accumulated Value in 10 years or less.

Aviva annuities provide the policy's full Accumulated Value upon your death: Your properly-named beneficiaries can avoid the delays and hassle of probate.

And since it's your money, we've made sure our annuities have many options so they can be customized for you, your family and your life. You can choose how to fund your annuity, how interest is credited to it and how you take payments from it.

That's how our annuity becomes your annuity.

Contact an Aviva agent today to learn more!

www.avivausa.com

To design the ideal policy for you, please contact:

asd
54545 adf
asdf, AZ 57

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. Guaranteed lifetime income available through annuitization or the purchase of an optional lifetime income rider, a benefit for which an annual premium is charged. Under current tax law, tax-deferred interest accumulation offers no additional value if the annuity is used to fund an IRA; additionally, tax deferral may not be available if the owner of the annuity is not a natural person such as a corporation or certain types of trusts. Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS penalty. Withdrawals in excess of the free amount may be subject to withdrawal charges and may result in the loss of principal if taken during the first 5-10 years of the contract. Products issued and backed by Aviva Life and Annuity Company, Des Moines, IA.