



We are building insurance around **you.**<sup>sm</sup>

# Saving for retirement just got easier

With all of the choices you have today, saving for retirement can seem complex, challenging and confusing.

At Aviva, we think you should spend less time planning for retirement and more time enjoying it. That's why we're dedicated to making it easier for you – by providing innovative products that fit your lifestyle and long-term planning needs.

**A fixed annuity from Aviva can give you a tax-deferred savings option with an innovative combination of benefits including:**

- **Freedom** from stock market downturns
- **Flexibility** of withdrawals and income options
- **Functionality** to transfer wealth
- **Financial strength** & experience that add up



To learn how an Aviva Fixed Annuity can help with your retirement and other long-term financial goals, contact an Aviva agent today!

**asd**  
54545 adf  
asdf, AZ 57

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. 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 Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS penalty.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.