



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

What an Aviva fixed indexed annuity can do for you

An Aviva fixed indexed annuity offers you a product that helps you benefit when the stock market rises while providing protection and minimum guarantees when it doesn't.

Higher growth potential

Compared to a traditional fixed annuity, a fixed indexed annuity has the potential for higher interest earnings that are linked to the portion of the upward movement of a stock index, while providing a minimum guaranteed rate and downside market protection.

So you'll never lose any of your annuity's value to market downturns. None. **Ever.**

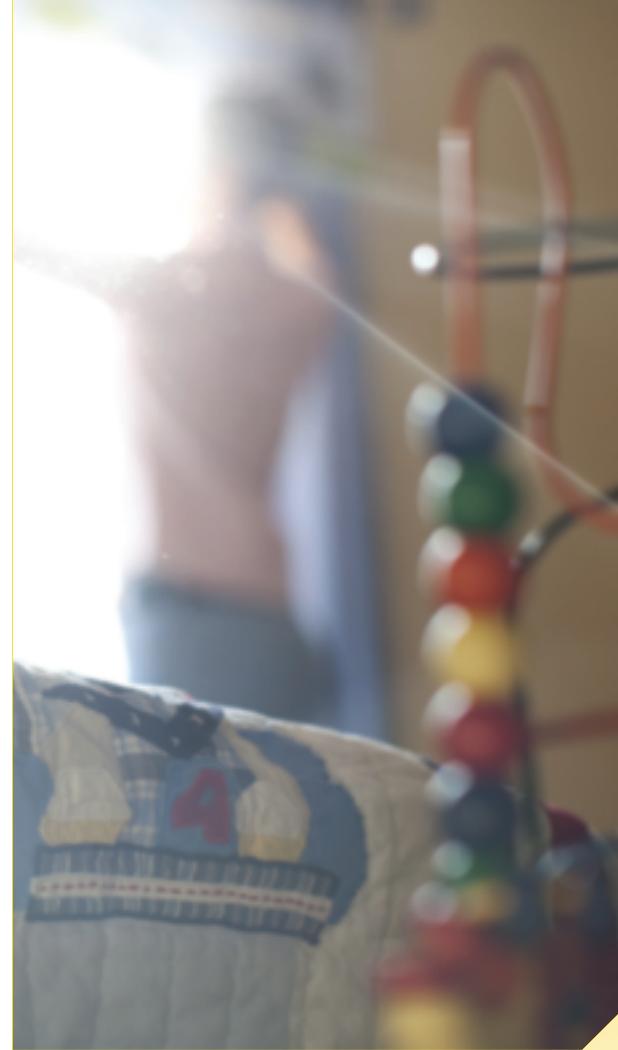
Helps you sleep better

An Aviva indexed annuity can help you accumulate money on a taxdeferred basis and can guarantee you'll receive income for life. So no matter how long you live, you won't outlive your retirement income.

Just go ahead and try.

Fills in the gaps

Pensions, IRAs and Social Security may not add up to enough income to live the way you want during retirement. A fixed indexed annuity from Aviva can help supplement your retirement income. What's more, an Aviva annuity offers you the flexibility to choose how much you want to pay, how you want your interest credited, and how you want to take withdrawals.



Want to learn more about what a fixed indexed annuity from Aviva can do for you?

Call your Aviva agent today!

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Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market Indices do not include dividends paid on the underlying stocks, and therefore do not reflect the total return of the underlying stocks; neither an Index nor any market-indexed annuity is comparable to a direct investment in the equity markets. Clients who purchase indexed annuities are not directly investing in a stock market index.

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.