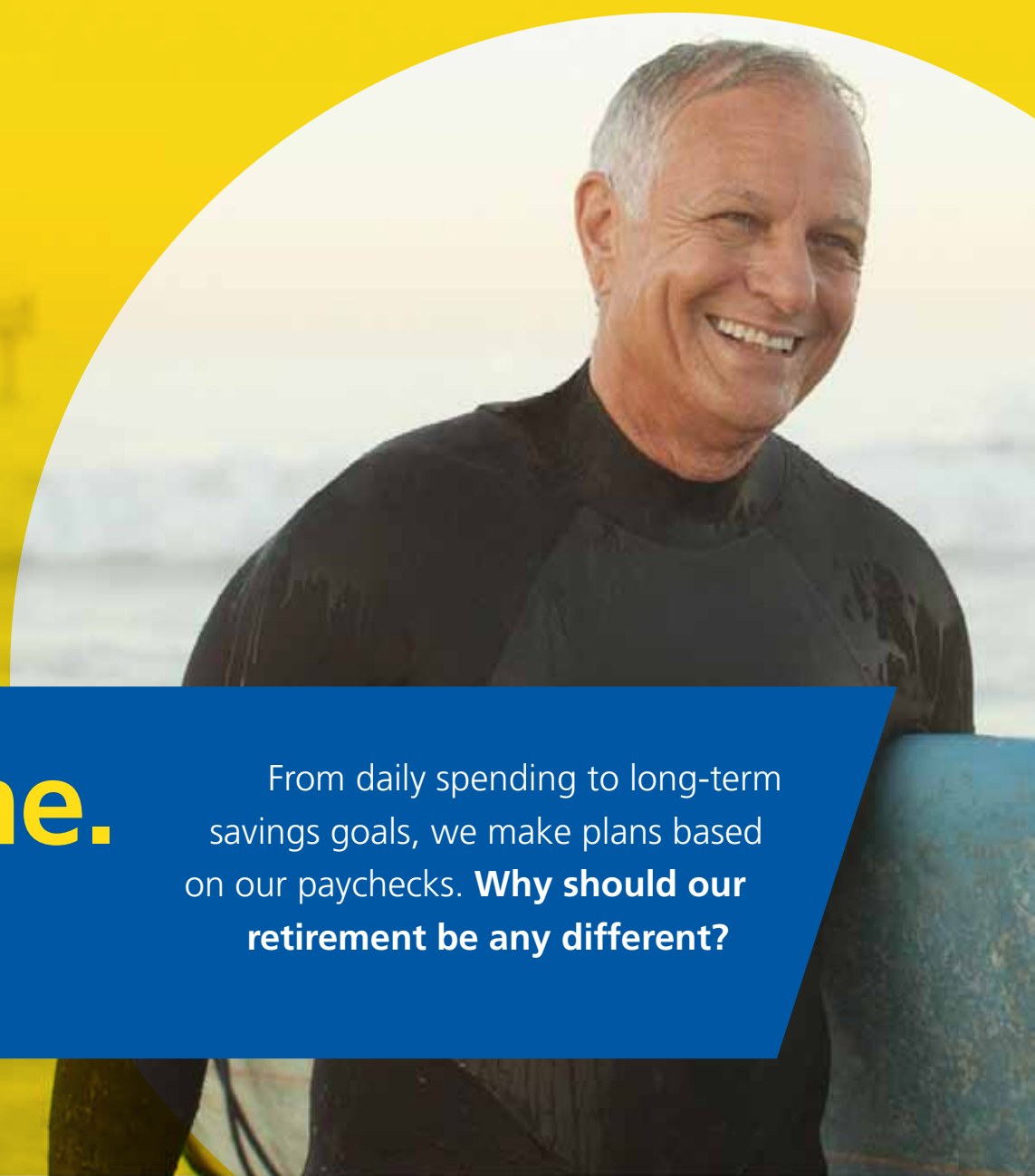




*TargetHorizon*SM Income Riders

*TargetPay*SM

*TargetPay*SM Plus



Income.

From daily spending to long-term savings goals, we make plans based on our paychecks. **Why should our retirement be any different?**

A different way to plan

In the past, most successful retirement plans were built around employer-provided pensions. After retiring, you would receive a monthly income that was guaranteed to last as long as you lived.

Now, much of the responsibility of providing a lasting retirement income has shifted to you. The combination of a challenging economy and living longer makes it harder to achieve your retirement goals.

TargetPay and *TargetPay* Plus can bring clarity and structure to your retirement income planning. These optional Income Benefit Riders are available for an additional charge, when you purchase a *TargetHorizon* annuity.



*Ready. Aim. **Retire.***

Customize your retirement income with *TargetPay* or *TargetPay* Plus

1 *TargetPay*

Understand your tomorrow, today

The *TargetPay* Income Benefit Rider offers unmatched clarity.

From the time you purchase your *TargetHorizon* Annuity and choose the Income Benefit Rider, you will know what your targeted future income amounts will be. This “retirement paycheck” is detailed in your Statement of Benefits.

You will receive your Statement of Benefits each year (prior to when your income stream begins). The longer you defer income, the higher your Lifetime Income Benefit will be.

The *TargetPay* Income Benefit Rider provides fixed Lifetime Income Benefit payments based on several factors, including:

- 1) Your premium amount
- 2) Your age when your annuity is issued
- 3) Your age when you begin taking income
- 4) The annuity selected
- 5) Whether you have selected single or joint income payments

TargetPaySM Income Benefit Rider
Statement of Benefits for your *TargetHorizonSM 10 Annuity*

Annuitant: *<Value> Client* Issue age: 65
Assumed Issue Date: February 14, 2013
Assumes Initial Premium Amount of: \$75,000.00

The Lifetime Income Benefit amounts shown below assume the Level Income option and no withdrawals are taken prior to the commencement of Lifetime Income Benefits. If you take a withdrawal of any type prior to commencing Lifetime Income Benefits, the Lifetime Income Benefit amounts shown below will be reduced. However, the Rider Charge will not reduce the Lifetime Income Benefits. Once Lifetime Income has been started, the guaranteed Lifetime Income Benefit you will receive is locked in assuming you do not take any excess withdrawals. If you take an excess withdrawal, the Lifetime Income Benefit amount will be reduced and in some situations your Lifetime Income Benefits could terminate.

Contract Year	Age on Contract Anniversary	Income Election Period	Single Life	
			Guaranteed Lifetime Income Benefit	Annual Income if Continued <small>(Based on 100% of initial annuity)</small>
1	66	Feb 14, 2013 - Feb 13, 2014	\$4,133.50	\$0.00
2	67	Feb 14, 2014 - Feb 13, 2015	\$4,554.37	\$0.00
3	68	Feb 14, 2015 - Feb 13, 2016	\$4,976.25	\$14,028.75
4	69	Feb 14, 2016 - Feb 13, 2017	\$5,398.12	\$16,194.96
5	70	Feb 14, 2017 - Feb 13, 2018	\$5,820.00	\$17,460.00
6	71	Feb 14, 2018 - Feb 13, 2019	\$6,239.00	\$18,990.00
7	72	Feb 14, 2019 - Feb 13, 2020	\$6,840.00	\$20,520.00
8	73	Feb 14, 2020 - Feb 13, 2021	\$7,350.00	\$22,050.00
9	74	Feb 14, 2021 - Feb 13, 2022	\$7,860.00	\$23,580.00
10	75	Feb 14, 2022 - Feb 13, 2023	\$8,370.00	\$25,110.00
11	76	Feb 14, 2023 - Feb 13, 2024	\$8,880.00	\$26,640.00
12	77	Feb 14, 2024 - Feb 13, 2025	\$9,390.00	\$28,170.00
13	78	Feb 14, 2025 - Feb 13, 2026	\$9,900.00	\$29,700.00
14	79	Feb 14, 2026 - Feb 13, 2027	\$10,410.00	\$31,230.00
15	80	Feb 14, 2027 - Feb 13, 2028	\$10,920.00	\$32,760.00
16	81	Feb 14, 2028 - Feb 13, 2029	\$11,430.00	\$34,290.00
17	82	Feb 14, 2029 - Feb 13, 2030	\$11,940.00	\$35,820.00
18	83	Feb 14, 2030 - Feb 13, 2031	\$12,450.00	\$37,350.00
19	84	Feb 14, 2031 - Feb 13, 2032	\$12,960.00	\$38,880.00
20	85	Feb 14, 2032 - Feb 13, 2033	\$13,470.00	\$40,410.00
25	90	Feb 14, 2037 - Feb 13, 2038	\$15,750.00	\$47,250.00
30	95	Feb 14, 2042 - Feb 13, 2043	\$18,030.00	\$54,090.00

Refer to your Certificate of Disclosure for important information on how withdrawals prior to and after the commencement of Lifetime Income Benefits impact your Contract. Lifetime Income Benefits can be elected in any Contract Year in which Lifetime Income Benefits are available as presented on the statement. Lifetime Income Benefit amounts are shown as annual payments. For monthly payments, simply divide amount shown by 12. Taxable amounts withdrawn prior to age 59½ may be subject to a 20% IRS penalty in addition to ordinary income tax.

*The Continuation Income Benefit period is limited to 60 months and will not continue in the Extended Income Guarantee Phase. Additional requirements and restrictions apply.

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This illustration is not valid unless accompanied by the base illustration.
Prepared for <Value> Client

This hypothetical example is provided only to show a representation of the Statement of Benefits.

2 *TargetPay* Plus

Underlying guarantee, upside potential

TargetPay is about clarity. *TargetPay* Plus focuses on your growth potential. Both riders will give you an income stream that will last throughout your retirement.

You will begin with a lower targeted Lifetime Income Benefit amount than with *TargetPay*. Prior to taking income, any interest credits may be applied toward increasing your Lifetime Income Benefit. This may increase the future “retirement paycheck” you receive.

The *TargetHorizon* annuity, when combined with *TargetPay* or *TargetPay Plus*, is built with your retirement income needs in mind. You'll find a variety of ways to customize your income stream.

Choose Single or Joint Life Withdrawals

You may elect Single Life Withdrawals to receive income payments for the duration of your lifetime. You can also choose the Joint Life Withdrawal option, that provides an income stream over two lifetimes.

The decision to receive either single or joint income payments is made at the time you elect to begin receiving income – not when you purchase the annuity. Payments can be taken monthly, quarterly or annually and are detailed in your Statement of Benefits.

Then choose Level or Inflation-Adjusted Income

1) Level Income - Provides you with a “retirement paycheck” amount that is level.

2) Inflation-Adjusted Income* - Helps protect your purchasing power. The economy continues to provide more questions than answers regarding your financial future. Rising costs can significantly impact your retirement income. With Inflation-Adjusted Income, you'll receive a lower initial income amount than with the Level Income option, but your income has the potential to increase over time based upon movements in the most recently published Consumer Price Index.

How the income options work**

Hypothetical example of Lifetime Income Benefits.

Income Option	Year 1	Year 5	Year 10	Year 20	Year 30
Level	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Inflation-Adjusted***	\$4,000	\$4,330	\$4,780	\$5,827	\$7,103

*Increases only applied on the contract anniversary for a limited number of contract anniversaries after Lifetime Income Benefits have commenced. The percent of the increase may be limited. Under both income options, if you take an Excess Withdrawal, your annual Maximum Lifetime Income Benefit will be reduced.

**Assuming no Excess Withdrawals taken.

***Assumes 2% annual change in the Consumer Price Index.

TargetReserveSM

Flexibility for your future needs

TargetReserve helps you plan for future expenses. If you've started receiving income and your needs change, you can choose to defer all or part of your income using the TargetReserve feature.

When using TargetReserve, the deferred income accumulates and can be accessed later. It's like your own personal "piggy bank." Take out extra cash down the road when you need it*.

Here is a hypothetical example of what TargetReserve looks like after turning on your income:

Year	Available Lifetime Income Benefit	Income taken	TargetReserve
1	\$10,000	\$10,000	0
2	\$10,000	\$7,000	\$3,000
3	\$10,000	\$13,000	0
4	\$10,000	\$4,000	\$6,000
5	\$10,000	\$15,000	\$1,000

Confinement Income Benefit

Having an extended illness or injury can be stressful and costly. That's why we've created the "Tripler" – our Confinement Income Benefit – to help you supplement these costs. Applicable with both the single and joint income payout options, your Income Benefit Rider income stream will be tripled** as long as:

- 1) You have had your annuity policy for at least two years.
- 2) You meet all eligibility requirements outlined in your policy, including becoming confined in a qualified care facility.
- 3) This benefit is payable for a maximum of 60 months, and in all circumstances, the confinement benefit will stop when your annuity's Accumulated Value is reduced to zero. Your rider income will be adjusted back to the original amount.

Annual Income Amount	Annual Amount with Confinement Income Benefit
\$10,000	\$30,000

* Withdrawals from your TargetReserve do not impact your Lifetime Income Benefit amount.

** Please see the TargetPay and TargetPay Plus Income Benefit Riders Certificate of Disclosure for full eligibility requirements. You cannot increase the TargetReserve with any portion of the Confinement Income Benefit. If you are released from your qualified care facility, your rider income will adjust back to the original level. The Confinement Income Benefit is not available in all states.

Other features

Premium Protection

Although both *TargetPay* and *TargetPay Plus* include charges that reduce your annuity's Accumulated Value, they are different from many other income riders because of the Premium Protection* feature.

If at the end of the Premium Protection Period you have not taken any withdrawals and the Accumulated Value is less than the premium paid (plus any applicable premium bonus), then we will apply a one-time interest credit so your Accumulated Value equals your original premium (plus any applicable premium bonus).

Spousal Continuation

If you pass away before beginning your lifetime income stream, your spouse can continue the rider as long as they are the beneficiary.**

*The Premium Protection Period may vary, whether you choose the *TargetHorizon 10* or *TargetHorizon 15* annuity.

**Must become the sole owner of the contract. A new Statement of Benefits would be issued based upon the spouse's age at the time the rider was originally purchased. If Joint Life Benefit Withdrawals had already started, those would continue. If, instead, Single Life Benefit Withdrawals based on your life had already started, the payments would stop and the rider would terminate.



Ready.
Aim.
Retire.

TargetHorizon 10 Annuity TBS10 (09/12), *TargetHorizon* 10 Select TBS10 (09/12) NB, *TargetHorizon* 15 Annuity TBS15 (09/12), *TargetPay* Income Benefit Rider TBSIRF (09/12), *TargetPay* Plus Income Benefit Rider TBSIRI (09/12) or state variations are issued by Aviva Life and Annuity Company, West Des Moines, IA. Product features, limitations and availability vary by state; see the Certificate of Disclosure for details.

Annuities are not FDIC insured. Guarantees provided by annuities are subject to the financial strength of the issuing insurance company.

The information contained herein regarding taxation is based on our understanding of current tax law. We recommend that you seek professional legal advice for applicability to your personal situation.

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