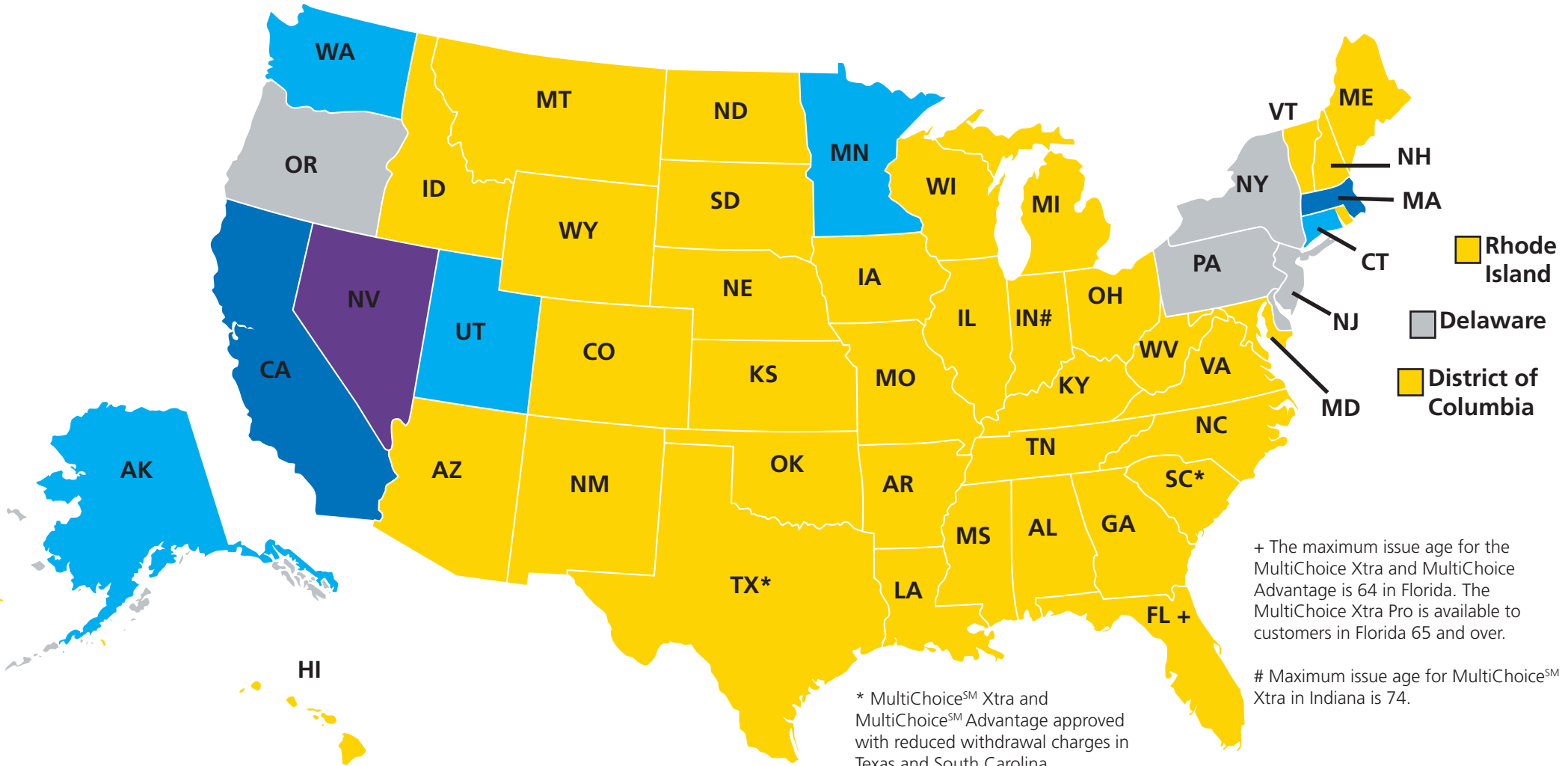


This map shows availability for MultiChoiceSM Series base products only. See separate map for optional rider availability.



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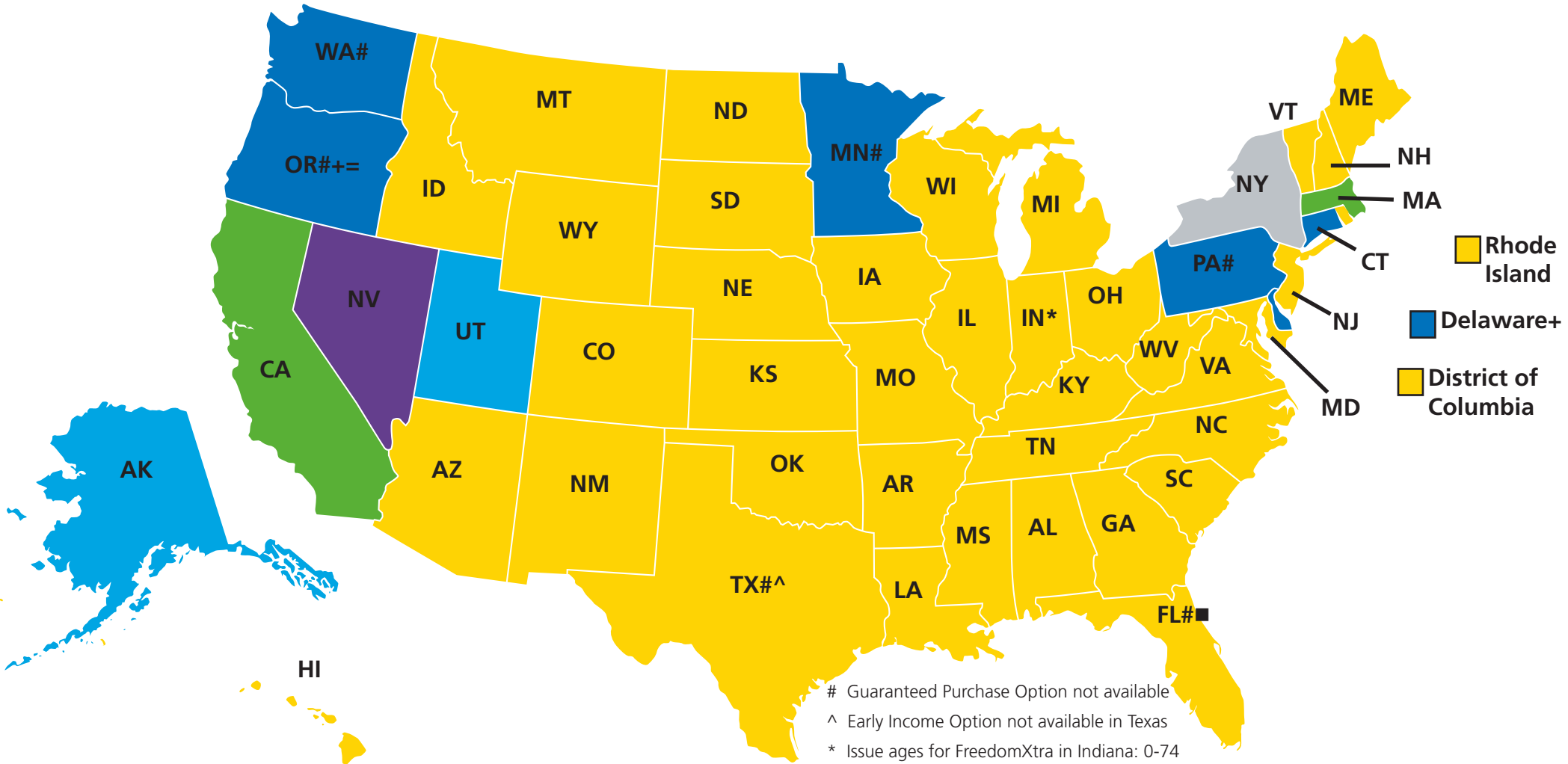
Revised: 1/1/2012

- New MultiChoiceSM Series: All products approved for sale
- All base products approved without Confinement and Terminal Illness Waivers
- MultiChoiceSM Ten, MultiChoiceSM Six approved, MultiChoiceSM Xtra S approved
- MultiChoiceSM Ten and MultiChoiceSM Six approved. MultiChoiceSM Xtra and MultiChoiceSM Advantage not approved
- New MultiChoiceSM Series not approved for sale at this time

FREEDOM SERIES PRODUCT APPROVALS BY STATE



This map shows availability for Freedom Series base products only. See separate map for optional rider availability.



Guaranteed Purchase Option not available
 ^ Early Income Option not available in Texas
 * Issue ages for FreedomXtra in Indiana: 0-74
 ■ Issue ages for FreedomXtra and FreedomPlus in Florida: 0-64
 + Premium Bonus on FreedomPlus is 5%
 = The Minimum Guaranteed Interest Rate on the Freedom Series is 2% in Oregon.

- All base products approved for sale
- All base products approved without Confinement, Terminal Illness and Home Health Waivers
- Freedom 3, 5, 7, and FreedomPlus S approved for sale; FreedomXtra not approved
- Freedom 3, 5, 7, and FreedomPlus approved for sale; FreedomXtra not approved
- Freedom 3, 5, and 7 approved for sale; FreedomXtra and FreedomPlus not approved
- Freedom Series not approved for sale at this time

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Please check Aviva Live for reduced withdrawal charge schedule on FreedomPlus S.

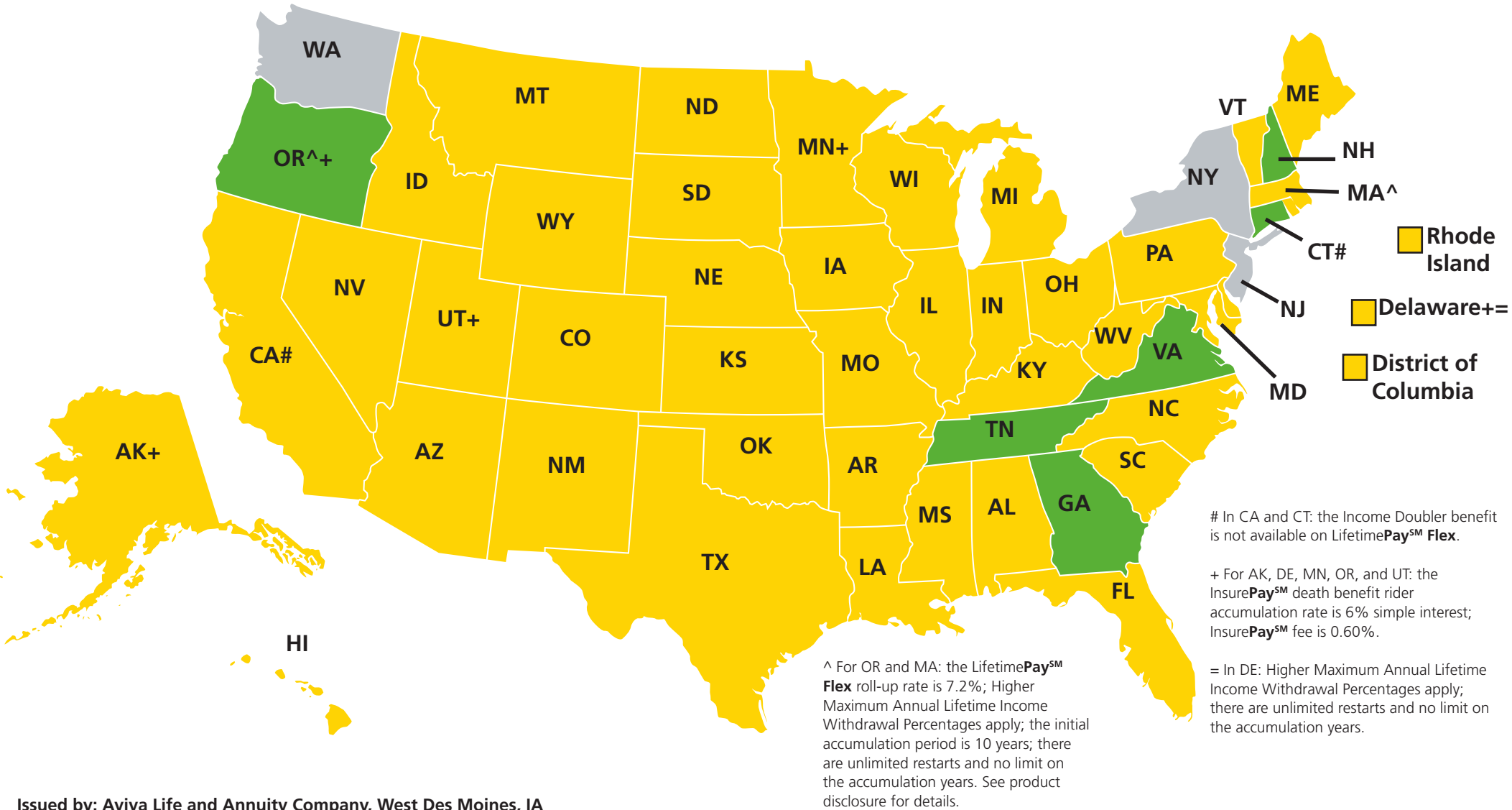
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Revised: 1/1/2012

FREEDOM SERIES OPTIONAL RIDER APPROVALS BY STATE



This map shows availability of the optional LifetimePaySM Flex and InsurePaySM riders on the Freedom Series. See separate map for base product availability.



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Revised: 1/5/2012

- LifetimePaySM Flex and InsurePaySM riders approved for sale.
- Optional riders approved without Wellness Benefits.
- LifetimePaySM Flex and InsurePaySM riders not available at this time.