

SERFF Tracking Number: CMPL-125792497 State: Arkansas
Filing Company: Aviva Life and Annuity Company State Tracking Number: 40160
Company Tracking Number: AVIVA 2EC106 08-2008
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: AVIVA 2EC106 08-2008
Project Name/Number: AVIVA 2EC106 08-2008/AVIVA 2EC106 08-2008

Filing at a Glance

Company: Aviva Life and Annuity Company
Product Name: AVIVA 2EC106 08-2008 SERFF Tr Num: CMPL-125792497 State: ArkansasLH
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 40160
Adjustable Life
Sub-TOI: L09I.001 Single Life Co Tr Num: AVIVA 2EC106 08- State Status: Approved-Closed
2008
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: Nancy French Disposition Date: 09/10/2008
Date Submitted: 09/03/2008 Disposition Status: Approved
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: AVIVA 2EC106 08-2008 Status of Filing in Domicile:
Project Number: AVIVA 2EC106 08-2008 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 09/10/2008 Deemer Date:
State Status Changed: 09/10/2008
Corresponding Filing Tracking Number:
Filing Description:
Re: Aviva Life and Annuity Company
NAIC Company #61689 FEIN #42-0175020

Form 2ECI06 - Flexible Premium Adjustable Life Insurance with Indexed Feature
2001 CSO Mortality Table Update

SERFF Tracking Number: CMPL-125792497 *State:* Arkansas
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Form 2ENECA09 – Death Benefit Provision Endorsement

Filed concurrently in our state of domicile, Iowa

Dear Commissioner:

This filing is being submitted by Compliance Research Services, LLC on behalf of Aviva Life and Annuity Company (Aviva). A letter of filing authorization is enclosed. This filing is being submitted for informational purposes.

Your Department approved policy form 2ECI06 on August 11, 2006. The policy is our individual Flexible Premium Adjustable Life Insurance with Indexed Feature. At this time we are submitting rates and actuarial information necessary to bring the policy into compliance with the 2001 Commissioner's Standard Ordinary Mortality Table regulations.

Sample data pages are enclosed to demonstrate how the rates will be shown.

Also enclosed is our Death Benefit Provision Endorsement, Form 2ENECA09. This endorsement changes the Death Benefit provision in the policy to comply with the 2001 CSO Mortality Table update. This endorsement has been produced from our Automated Policy Assembly Laser system and is in final print. The form is new and does not replace any form previously approved by your department. This endorsement is written in simplified and readable language and does not contain any unusual or possibly controversial items that deviate from normal company or industry standards.

We have included any transmittals or certifications required by your Department.

You may direct any questions or comments regarding this submission to me at 513-984-6050 or e-mail me at dsimon@crssolutionsgroup.com.

Sincerely,

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J. David Simon, CLU
 President

Company and Contact

Filing Contact Information

(This filing was made by a third party - complianceresearchservicesllc)

Nancy French, Product Manager nfrench@crssolutionsgroup.com
 10921 Reed Hartman Highway (513) 984-6050 [Phone]
 Cincinnati, OH 45242 (513) 984-7212[FAX]

Filing Company Information

Aviva Life and Annuity Company CoCode: 61689 State of Domicile: Iowa
 c/o 9200 Keystone Crossing Group Code: Company Type: LH
 Suite 800
 Indianapolis, IN 46240 Group Name: State ID Number:
 (513) 984-6050 ext. [Phone] FEIN Number: 42-0175020

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aviva Life and Annuity Company	\$50.00	09/03/2008	22273439

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	09/10/2008	09/10/2008

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Disposition

Disposition Date: 09/10/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CMPL-125792497 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	SAMPLE POLICY DATA PAGES		Yes
Supporting Document	Filing Authorization		Yes
Supporting Document	Readability		Yes
Form	Death Benefit Provision Endorsement		Yes
Rate	rates		Yes

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Form Schedule

Lead Form Number: Form 2ENECA09

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form 2ENECA09	Policy/Contract	Death Benefit Provision Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		51	Death Benefit Provision Endorsement. PDF



Aviva Life and Annuity Company

Home Office: 611 Fifth Avenue, Des Moines, Iowa 50309
Administrative Office: 611 Fifth Avenue, Des Moines, Iowa 50309
1-800-800-9882

DEATH BENEFIT PROVISION ENDORSEMENT

(Attached to and made a part of the policy)

This Endorsement hereby deletes the Death Benefit provision in the policy and replaces it with the following provision:

DEATH BENEFIT

The death benefit depends on the Death Benefit Option in effect on the date of the Insured's death. The Death Benefit Option on the Policy Date is shown on the Policy Data Page.

After the Maximum Premium Payment Age, if the policy is not in the grace period, the death benefit will be equal to the death benefit in effect at the Maximum Premium Payment Age plus the amount of any term riders on the life of the policy Insured, if any, but not less than the Account Value multiplied by the Percentage of Account Value shown in the Table of Minimum Death Benefits on the Policy Data Page.

This Endorsement is subject to all the conditions and provisions of the policy to which it is attached except as provided herein. This Endorsement is added to the policy as of the Policy Date unless a Policy Endorsement shows a later date.

A handwritten signature in black ink, appearing to read "Michael H. Miller", written in a cursive style.

Michael H. Miller
Secretary

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	rates	Form 2EC106	New		LBII COI Rates - Guaranteed.pdf

Guranteed Annual Cost of Insurance Rates

Attained Age	Male					Female			
	Non-Tobacco			Tobacco		Non-Tobacco			Tob
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred
0	0.00000	0.00000	0.97051	0.00000	0.97051	0.00000	0.00000	0.48012	0.00000
1	0.00000	0.00000	0.56017	0.00000	0.56017	0.00000	0.00000	0.35007	0.00000
2	0.00000	0.00000	0.39008	0.00000	0.39008	0.00000	0.00000	0.26004	0.00000
3	0.00000	0.00000	0.27004	0.00000	0.27004	0.00000	0.00000	0.20002	0.00000
4	0.00000	0.00000	0.21002	0.00000	0.21002	0.00000	0.00000	0.19002	0.00000
5	0.00000	0.00000	0.21002	0.00000	0.21002	0.00000	0.00000	0.18002	0.00000
6	0.00000	0.00000	0.22003	0.00000	0.22003	0.00000	0.00000	0.18002	0.00000
7	0.00000	0.00000	0.22003	0.00000	0.22003	0.00000	0.00000	0.21002	0.00000
8	0.00000	0.00000	0.22003	0.00000	0.22003	0.00000	0.00000	0.21002	0.00000
9	0.00000	0.00000	0.23003	0.00000	0.23003	0.00000	0.00000	0.21002	0.00000
10	0.00000	0.00000	0.23003	0.00000	0.23003	0.00000	0.00000	0.22003	0.00000
11	0.00000	0.00000	0.27004	0.00000	0.27004	0.00000	0.00000	0.23003	0.00000
12	0.00000	0.00000	0.33006	0.00000	0.33006	0.00000	0.00000	0.27004	0.00000
13	0.00000	0.00000	0.39008	0.00000	0.39008	0.00000	0.00000	0.30005	0.00000
14	0.00000	0.00000	0.47012	0.00000	0.47012	0.00000	0.00000	0.33006	0.00000
15	0.00000	0.00000	0.61020	0.00000	0.61020	0.00000	0.00000	0.35007	0.00000
16	0.00000	0.00000	0.74030	0.00000	0.79034	0.00000	0.00000	0.39008	0.00000
17	0.00000	0.00000	0.85039	0.00000	0.97051	0.00000	0.00000	0.41009	0.00000
18	0.92046	0.92046	0.92046	1.11067	1.11067	0.42010	0.42010	0.42010	0.50014
19	0.94048	0.94048	0.94048	1.21079	1.21079	0.45011	0.45011	0.45011	0.54016
20	0.95049	0.95049	0.95049	1.27087	1.27087	0.45011	0.45011	0.45011	0.58018
21	0.95049	0.95049	0.95049	1.33096	1.33096	0.46011	0.46011	0.46011	0.61020
22	0.95049	0.95049	0.95049	1.40106	1.40106	0.48012	0.48012	0.48012	0.65023
23	0.96050	0.96050	0.96050	1.46116	1.46116	0.48012	0.48012	0.48012	0.67024
24	0.97051	0.97051	0.97051	1.54129	1.54129	0.50014	0.50014	0.50014	0.72028
25	0.98052	0.98052	0.98052	1.63144	1.63144	0.50014	0.50014	0.50014	0.77032
26	1.02056	1.02056	1.02056	1.71159	1.71159	0.53015	0.53015	0.53015	0.81036
27	1.07062	1.07062	1.07062	1.81178	1.81178	0.57018	0.57018	0.57018	0.87041
28	1.05060	1.05060	1.05060	1.82180	1.82180	0.58018	0.58018	0.58018	0.92046
29	1.03058	1.03058	1.03058	1.81178	1.81178	0.62021	0.62021	0.62021	0.99053
30	1.02056	1.02056	1.02056	1.80176	1.80176	0.64022	0.64022	0.64022	1.03058
31	1.01055	1.01055	1.01055	1.80176	1.80176	0.68025	0.68025	0.68025	1.12068
32	1.01055	1.01055	1.01055	1.82180	1.82180	0.72028	0.72028	0.72028	1.19077
33	1.04059	1.04059	1.04059	1.87190	1.87190	0.76031	0.76031	0.76031	1.28089
34	1.06061	1.06061	1.06061	1.94204	1.94204	0.82036	0.82036	0.82036	1.39105
35	1.09064	1.09064	1.09064	2.00217	2.00217	0.89043	0.89043	0.89043	1.53127
36	1.15072	1.15072	1.15072	2.11242	2.11242	0.95049	0.95049	0.95049	1.65148
37	1.20078	1.20078	1.20078	2.23270	2.23270	1.03058	1.03058	1.03058	1.79174
38	1.29090	1.29090	1.29090	2.40313	2.40313	1.07062	1.07062	1.07062	1.88192
39	1.37102	1.37102	1.37102	2.57358	2.57358	1.13069	1.13069	1.13069	2.00217
40	1.46116	1.46116	1.46116	2.77416	2.77416	1.20078	1.20078	1.20078	2.12244
41	1.58135	1.58135	1.58135	3.03498	3.03498	1.27087	1.27087	1.27087	2.26277
42	1.73162	1.73162	1.73162	3.33602	3.33602	1.35099	1.35099	1.35099	2.43320
43	1.90196	1.90196	1.90196	3.69739	3.69739	1.45114	1.45114	1.45114	2.63375
44	2.10239	2.10239	2.10239	4.12922	4.12922	1.57134	1.57134	1.57134	2.86444
45	2.33295	2.33295	2.33295	4.58135	4.58135	1.71159	1.71159	1.71159	3.13532
46	2.55353	2.55353	2.55353	5.00353	5.00353	1.87190	1.87190	1.87190	3.43639
47	2.79422	2.79422	2.79422	5.47621	5.47621	2.07232	2.07232	2.07232	3.81788
48	2.93466	2.93466	2.93466	5.73779	5.73779	2.29285	2.29285	2.29285	4.28995
49	3.09518	3.09518	3.09518	6.03971	6.03971	2.53347	2.53347	2.53347	4.82257
50	3.32598	3.32598	3.32598	6.47264	6.47264	2.81429	2.81429	2.81429	5.40580
51	3.59700	3.59700	3.59700	6.98637	6.98637	3.12528	3.12528	3.12528	6.03971
52	3.96852	3.96852	3.96852	7.69195	7.69195	3.47654	3.47654	3.47654	6.73450
53	4.37033	4.37033	4.37033	8.48890	8.48890	3.85805	3.85805	3.85805	7.47014
54	4.88289	4.88289	4.88289	9.48859	9.48859	4.25981	4.25981	4.25981	8.27699
55	5.51645	5.51645	5.51645	10.62085	10.62085	4.69190	4.69190	4.69190	9.12494
56	6.16051	6.16051	6.16051	11.77476	11.77476	5.19459	5.19459	5.19459	10.03433
57	6.85539	6.85539	6.85539	13.00110	13.00110	5.71767	5.71767	5.71767	11.00533
58	7.44998	7.44998	7.44998	13.96507	13.96507	6.28132	6.28132	6.28132	11.94695
59	8.13574	8.13574	8.13574	15.08250	15.08250	6.84531	6.84531	6.84531	12.99095
60	8.96337	8.96337	8.96337	16.43539	16.43539	7.42981	7.42981	7.42981	14.07675
61	9.97367	9.97367	9.97367	18.11653	18.11653	8.06512	8.06512	8.06512	15.20448
62	11.20775	11.20775	11.20775	20.14818	20.14818	8.76144	8.76144	8.76144	16.47610
63	12.59551	12.59551	12.59551	22.40967	22.40967	9.47849	9.47849	9.47849	17.74948
64	14.05644	14.05644	14.05644	24.72806	24.72806	10.25676	10.25676	10.25676	19.09607
65	15.60104	15.60104	15.60104	27.02138	27.02138	11.11665	11.11665	11.11665	20.56731
66	17.16860	17.16860	17.16860	29.23783	29.23783	12.06852	12.06852	12.06852	22.13308
67	18.75923	18.75923	18.75923	31.39752	31.39752	13.11266	13.11266	13.11266	23.89646
68	20.47529	20.47529	20.47529	33.67634	33.67634	14.27984	14.27984	14.27984	25.83801
69	22.25600	22.25600	22.25600	35.93999	35.93999	15.56036	15.56036	15.56036	27.94855

acco								
Standard								
0.48012								
0.35007								
0.26004								
0.20002								
0.19002								
0.18002								
0.18002								
0.21002								
0.21002								
0.21002								
0.22003								
0.23003								
0.27004								
0.30005								
0.33006								
0.35007								
0.41009								
0.46011								
0.50014								
0.54016								
0.58018								
0.61020								
0.65023								
0.67024								
0.72028								
0.77032								
0.81036								
0.87041								
0.92046								
0.99053								
1.03058								
1.12068								
1.19077								
1.28089								
1.39105								
1.53127								
1.65148								
1.79174								
1.88192								
2.00217								
2.12244								
2.26277								
2.43320								
2.63375								
2.86444								
3.13532								
3.43639								
3.81788								
4.28995								
4.82257								
5.40580								
6.03971								
6.73450								
7.47014								
8.27699								
9.12494								
10.03433								
11.00533								
11.94695								
12.99095								
14.07675								
15.20448								
16.47610								
17.74948								
19.09607								
20.56731								
22.13308								
23.89646								
25.83801								
27.94855								

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 08/26/2008
Comments:
Attachment:
AR_AR Certif of Compliance with Rule 19.pdf

Review Status:
Satisfied -Name: SAMPLE POLICY DATA PAGES 09/03/2008
Comments:
Attachments:
Data Page for Filing - CVAT Aviva.pdf
Data Page for Filing - GLP Aviva - AR.pdf

Review Status:
Satisfied -Name: Filing Authorization 09/03/2008
Comments:
Attachment:
CRS Filing Authorization Letter - Aviva.pdf

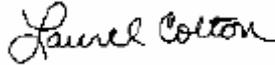
Review Status:
Satisfied -Name: Readability 09/03/2008
Comments:
Attachment:
Readability.pdf

**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: **Aviva Life and Annuity Company**

Form Number(s): Form 2ENECA09 – Death Benefit Provision Endorsement

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

Laurel Colton

Name

Director

Title

9-3-2008

Date

[POLICY DATA PAGE (continued)]

POLICY NUMBER: [AVIVA 6]
 INSURED: [JOHN DOE]

TABLE OF MINIMUM DEATH BENEFITS

POLICY YEAR	ATTAINED AGE OF INSURED	PERCENTAGE OF ACCOUNT VALUE	POLICY YEAR	ATTAINED AGE OF INSURED	PERCENTAGE OF ACCOUNT VALUE
[1	35	489.02%	34	68	171.94%
2	36	472.17%	35	69	167.70%
3	37	455.91%	36	70	163.62%
4	38	440.21%	37	71	159.72%
5	39	425.10%	38	72	155.97%
6	40	410.54%	39	73	152.43%
7	41	396.50%	40	74	149.07%
8	42	383.00%	41	75	145.88%
9	43	370.04%	42	76	142.83%
10	44	357.60%	43	77	139.92%
11	45	345.67%	44	78	137.17%
12	46	334.24%	45	79	134.56%
13	47	323.26%	46	80	132.13%
14	48	312.73%	47	81	129.84%
15	49	302.54%	48	82	127.71%
16	50	292.69%	49	83	125.71%
17	51	283.19%	50	84	123.84%
18	52	274.06%	51	85	122.08%
19	53	265.30%	52	86	120.44%
20	54	256.89%	53	87	118.92%
21	55	248.86%	54	88	117.52%
22	56	241.21%	55	89	116.23%
23	57	233.91%	56	90	115.04%
24	58	226.93%	57	91	113.93%
25	59	220.22%	58	92	112.85%
26	60	213.77%	59	93	111.78%
27	61	207.60%	60	94	110.70%
28	62	201.71%	61	95	109.55%
29	63	196.11%	62	96	108.27%
30	64	190.80%	63	97	106.71%
31	65	185.75%	64	98	104.71%
32	66	180.94%	65	99	102.00%
33	67	176.35%	66	100 and older	102.00%]

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 6]
INSURED: [JOHN DOE]

INITIAL NOTICE

As of the Policy Date, the following rates are applicable to interest crediting strategies to which you may direct your premium and are guaranteed while this policy remains in force.

FIXED-TERM STRATEGIES

1 Year Fixed-Term Strategy:
Fixed-Term Segment Length: [12 Months]

5 Year Fixed-Term Strategy:
Fixed-Term Segment Length: [60 Months]

INDEXED STRATEGIES

1 Year Point to Point Indexed Strategy:
Index: Standard & Poor's 500 Index excluding dividend income (+)
Indexed Segment Term: [60 Months]
Minimum Participation Rate: [100%]
Minimum Cap Rate: [4.00%]
Interest Crediting Period: 12 Months
Interest Crediting Dates: dates coinciding with the end of the intervals of 12, 24, 36, 48 and 60 months after the Indexed Segment is created.

[1 Year Average Multiple Index Strategy:
Index: Standard & Poor's 500 Index excluding dividend income (+)
NASDAQ-100 Index, excluding dividend income (+)
Dow Jones Industrial Average, excluding dividend income (+)
Indexed Segment Term: [60 Months]
Minimum Participation Rate: [100%]
Minimum Cap Rate: [4.00%]
Maximum Strategy Expense Charge Rate: [0.00%]
Interest Crediting Period: 12 Months
Interest Crediting Dates: dates coinciding with the end of the intervals of 12, 24, 36, 48 and 60 months after the Indexed Segment is created.]

(+) See Page 3B.1 for Index disclaimer.

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 6]
INSURED: [JOHN DOE]

[1 Year Monthly Cap Indexed Strategy:

Index: Standard & Poor's 500 Index excluding dividend income (+)
Indexed Segment Term: [60 Months]
Minimum Cap Rate: [1.00%]
Interest Crediting Period: 12 Months
Interest Crediting Dates: dates coinciding with the end of the intervals of 12, 24, 36, 48 and 60 months after the Indexed Segment is created.]

[1 Year Monthly Average Indexed Strategy:

Index: Standard & Poor's 500 Index excluding dividend income (+)
Indexed Segment Term: [60 Months]
Minimum Participation Rate: [100%]
Minimum Cap Rate: [4.00%]
Maximum Strategy Expense Charge Rate: [0.00%]
Interest Crediting Period: 12 Months
Interest Crediting Dates: dates coinciding with the end of the intervals of 12, 24, 36, 48 and 60 months after the Indexed Segment is created.]

2 Year Point to Point Indexed Strategy:

Index: Standard & Poor's 500 Index excluding dividend income (+)
Indexed Segment Term: [72 Months]
Minimum Participation Rate: [100%]
Minimum Cap Rate: [8%]
Interest Crediting Period: 24 Months
Interest Crediting Dates: dates coinciding with the end of the intervals of 24, 48 and 72 months after the Indexed Segment is created.

(+) See Page 3B.1 for Index disclaimer.

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 6]
INSURED: [JOHN DOE]

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POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 6]
INSURED: [JOHN DOE]

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POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 6]
 INSURED: [JOHN DOE]

LOAN INTEREST OPTIONS:	MINIMUM FACE AMOUNT: [\$50,000]
VARIABLE:	ACCOUNT VALUE ENHANCEMENT:
Maximum Variable Loan Rate*: [8.68 %]	[0.70% per year after policy year 10]
ANNUALLY DECLARED:	GUARANTEED INTEREST RATE: 2.0 % annual
	effective yield
Maximum Annually Declared Loan Rate*: [3.85 %]	INTEREST FACTOR: [1.00165158]
Minimum Annually Declared Loan Rate*: [1.96 %]	MAXIMUM MONTHLY POLICY CHARGE: [\$8.00]
	NET PREMIUM: [95%] of any premium paid

*Rate shown is in advance.

MAXIMUM MONTHLY PER \$1,000 OF FACE AMOUNT RATE:
 If the INSURED FACE AMOUNT is less than \$100,000, the rate is: [\$0.27500] per \$1,000
 If the INSURED FACE AMOUNT is \$100,000 or greater, the rate is: [\$0.17417] per \$1,000

TABLE OF SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE
[1	2,086.00
2	1,946.93
3	1,807.87
4	1,668.80
5	1,529.73
6	1,390.67
7	1,251.60
8	1,112.53
9	973.47
10	834.40
11	695.33
12	556.27
13	417.20
14	278.13
15	139.07
16 and thereafter	-0-]

The surrender charges shown above are for the Face Amount At Issue.

In the event of an increase in the Face Amount, the surrender charges, the Minimum Monthly Premium and monthly per \$1,000 of Face Amount charges will increase. You will be provided a new Table of Surrender Charges and the new Minimum Premium.

In the event of a decrease in the Face Amount, the surrender charges, the Minimum Monthly Premium and monthly per \$1,000 of Face Amount charges will not decrease.

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 6]
INSURED: [JOHN DOE]

**TABLE OF MONTHLY GUARANTEED MAXIMUM COST OF INSURANCE RATES
RATES PER THOUSAND**

POLICY YEAR	RATE	POLICY YEAR	RATE
[1	0.09089	34	1.70627
2	0.09589	35	1.85467
3	0.10007	36	2.03500
4	0.10758	37	2.23720
5	0.11425	38	2.50360
6	0.12176	39	2.78562
7	0.13178	40	3.08342
8	0.14430	41	3.41024
9	0.15850	42	3.76820
10	0.17520	43	4.18587
11	0.19441	44	4.67661
12	0.21279	45	5.24717
13	0.23285	46	5.87410
14	0.24456	47	6.59415
15	0.25793	48	7.35120
16	0.27717	49	8.17591
17	0.29975	50	9.09944
18	0.33071	51	10.14422
19	0.36419	52	11.31891
20	0.40691	53	12.62238
21	0.45970	54	14.04388
22	0.51338	55	15.57220
23	0.57128	56	17.19964
24	0.62083	57	18.76184
25	0.67798	58	20.42406
26	0.74695	59	22.21645
27	0.83114	60	24.15514
28	0.93398	61	26.24421
29	1.04963	62	28.20561
30	1.17137	63	30.35199
31	1.30009	64	32.70866
32	1.43072	65	35.30337
33	1.56327	66	38.17512

The rates shown above apply to the Face Amount At Issue and are based upon the Insured's Issue Age, Rate Class, and Sex as stated on the Policy Data Page. Any extra rating is reflected in the Table of Monthly Guaranteed Maximum Cost of Insurance Rates.

Guaranteed Mortality Table: Commissioner's 2001 Standard Ordinary Male or Female, Nonsmoker or Smoker Mortality Table, age nearest birthday.

POLICY DATA PAGE (continued)

POLICY NUMBER: [AMERUS 6]
INSURED: [JOHN DOE]

**TABLE OF MONTHLY GUARANTEED MAXIMUM COST OF INSURANCE RATES
RATES PER THOUSAND**

POLICY YEAR	RATE
[67	40.53000
68	43.11769
69	45.96629
70	49.11196
71	52.54885
72	56.37067
73	60.64050
74	65.43820
75	70.86240
76	77.04002
77	83.33333
78	83.33333
79	83.33333
80	83.33333
81	83.33333
82	83.33333
83	83.33333
84	83.33333
85	83.33333
86	83.33333
87 and thereafter	0.00000

The rates shown above apply to the Face Amount At Issue and are based upon the Insured's Issue Age, Rate Class, and Sex as stated on the Policy Data Page. Any extra rating is reflected in the Table of Monthly Guaranteed Maximum Cost of Insurance Rates.

Guaranteed Mortality Table: Commissioner's 2001 Standard Ordinary Male or Female, Nonsmoker or Smoker Mortality Table, age nearest birthday.

POLICY DATA PAGE (continued)

POLICY NUMBER: [AMERUS 6]
INSURED: [JOHN DOE]

TABLE OF MINIMUM DEATH BENEFITS

<u>[ATTAINED AGE OF INSURED</u>	<u>PERCENTAGE OF ACCOUNT VALUE</u>	<u>ATTAINED AGE OF INSURED</u>	<u>PERCENTAGE OF ACCOUNT VALUE</u>
40 or less	250%	61	128%
41	243	62	126
42	236	63	124
43	229	64	122
44	222	65	120
45	215	66	119
46	209	67	118
47	203	68	117
48	197	69	116
49	191	70	115
50	185	71	113
51	178	72	111
52	171	73	109
53	164	74	107
54	157	75-90	105
55	150	91	104
56	146	92	103
57	142	93 and above	102
58	138		
59	134		
60	130]		



Aviva Life and Annuity Company 611 Fifth Ave. Des Moines IA 50309 Tel 800 800 9882 Fax 515 242 4692
www.avivausa.com

August 18, 2008

NAIC Company Code: 61689

Re: Individual Life – Flexible Premium Adjustable Life Insurance With Indexed Feature
To: All State Insurance Departments

Aviva Life and Annuity Company hereby authorizes Compliance Research Services, LLC to represent us in the submission of the above-referenced forms and to negotiate with insurance departments for their approval.

Sincerely,

A handwritten signature in black ink that reads "Laurel Colton". The signature is written in a cursive, flowing style.

Laurel Colton, FLMI, ACS, AIRC
Director – Product Compliance

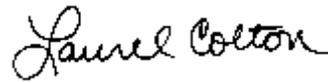
READABILITY CERTIFICATION

Aviva Life and Annuity Company

This is to certify that the form(s) listed below have achieved at least the minimum required score on the Flesch Reading Ease Test.

Form 2ENECA09 – Death Benefit Provision Endorsement

50.6

A handwritten signature in black ink that reads "Laurel Colton". The signature is written in a cursive style with a large initial 'L'.

Laurel Colton
Director

Date: 9-3-2008