

<i>SERFF Tracking Number:</i>	<i>NDPL-126390854</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Aviva Life and Annuity Company</i>	<i>State Tracking Number:</i>	<i>44265</i>
<i>Company Tracking Number:</i>	<i>2EPTCA10</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2EPTCA10</i>		
<i>Project Name/Number:</i>	<i>2EPTCA10/2EPTCA10</i>		

Filing at a Glance

Company: Aviva Life and Annuity Company

Product Name: 2EPTCA10

TOI: L04I Individual Life - Term

SERFF Tr Num: NDPL-126390854 State: Arkansas

SERFF Status: Closed-Approved- Closed State Tr Num: 44265

Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Co Tr Num: 2EPTCA10

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Allison Roush, Ben Warren, Jason Kaster

Disposition Date: 12/08/2009

Date Submitted: 12/07/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2EPTCA10

Project Number: 2EPTCA10

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 12/03/2009

Domicile Status Comments: Iowa is our state of domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/08/2009

Explanation for Other Group Market Type:

State Status Changed: 12/08/2009

Deemer Date:

Created By: Allison Roush

Submitted By: Allison Roush

Corresponding Filing Tracking Number:

Filing Description:

Attached please find Form 2EPTCA10, Conversion Provisions Endorsement, submitted for your review and approval. The Endorsement will be used with our Term Life Insurance Policy, Form 2TAF05, initially approved by your department on 05/17/05, and then revised rates were filed by your department on 12/03/09, under Serff Tracking #NDPL-126398698, and State Tracking #44219. Form 2EPTCA10 will replace Form 2EPTCG09 previously approved on 08/18/09, under Serff Tracking # NDPL-126265324 and State Tracking #43221.

<i>SERFF Tracking Number:</i>	<i>NDPL-126390854</i>	<i>State:</i>	<i>Arkansas</i>
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Our Conversion Provisions Endorsement, Form 2EPTCA10, will be used to enhance Form 2TAF05 by allowing a conversion to a joint life product in addition to partial conversions. There is no premium charge for this Endorsement and the Endorsement will be added to all new policies at issue.

The 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.

This Endorsement does not contain non-guaranteed elements and is not considered to be an illustrated form.

This form is in final print. At some time in the future, it may be necessary for us to change the format, fonts, page breaks, etc. in this form in order to accommodate new technology or new printing equipment. We reserve the right to make these types of changes without re-filing as long as there is no change in the text of the form. However, any such accommodation will not result in the use of a font or type style or size which would violate any state law or regulation.

You may direct any questions or comments regarding this submission to me at (800) 457-3557, ext. 8756 or e-mail me at Allison.roush@avivausa.com.

Company and Contact

Filing Contact Information

Allison Roush, Product Compliance Specialist allison.roush@avivausa.com
 Aviva Life and Annuity Company 515-242-8756 [Phone]
 611 Fifth Avenue
 Des Moines, IA 50309

Filing Company Information

Aviva Life and Annuity Company	CoCode: 61689	State of Domicile: Iowa
611 Fifth Avenue	Group Code: 1225	Company Type:
Des Moines, IA 50309	Group Name:	State ID Number:
(317) 927-6749 ext. [Phone]	FEIN Number: 42-0175020	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No

SERFF Tracking Number: NDPL-126390854 State: Arkansas
Filing Company: Aviva Life and Annuity Company State Tracking Number: 44265
Company Tracking Number: 2EPTCA10
TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: 2EPTCA10
Project Name/Number: 2EPTCA10/2EPTCA10
Fee Explanation: 1 form x \$20 =\$20
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aviva Life and Annuity Company	\$20.00	12/07/2009	32529336

<i>SERFF Tracking Number:</i>	<i>NDPL-126390854</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>2EPTCA10</i>		
<i>TOI:</i>	<i>L041 Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2EPTCA10</i>		
<i>Project Name/Number:</i>	<i>2EPTCA10/2EPTCA10</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	12/08/2009	12/08/2009

SERFF Tracking Number: NDPL-126390854

State: Arkansas

Filing Company: Aviva Life and Annuity Company

State Tracking Number: 44265

Company Tracking Number: 2EPTCA10

TOI: L04I Individual Life - Term

Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Product Name: 2EPTCA10

Project Name/Number: 2EPTCA10/2EPTCA10

Disposition

Disposition Date: 12/08/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NDPL-126390854 State: Arkansas
 Filing Company: Aviva Life and Annuity Company State Tracking Number: 44265
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 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
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Form Schedule

Lead Form Number: Form 2EPTCA10

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form 2EPTCA10	Policy/Contract/Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Conversion Provisions Endorsement	Revised	Replaced Form #: Form 2EPTCG09 Previous Filing #: NDPL-126265324	50.500	Form 2EPTCA10.PDF



AVIVA

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]

CONVERSION PROVISIONS ENDORSEMENT

This Endorsement is made part of the policy to which it is attached. This Endorsement hereby modifies your policy as noted below.

The Conversion Provisions section in your policy is hereby deleted and replaced by the following:

CONVERSION PROVISIONS

COMPLETE CONVERSION PRIVILEGE

You may exchange this policy for a new single life policy on the life of the Insured without evidence of insurability on or at any time before the Conversion Expiry Date shown on the Policy Data Page.

You may exchange this policy for a new joint life policy on the lives of the Insured and a second person. If the second person owns and is insured by a single life term policy issued by us and is eligible for conversion according to the provisions of the policy, this exchange may be done without evidence of insurability on or at any time before the earlier Conversion Expiry Date shown on the Policy Data Page of both policies. If the second person does not exchange a term policy as described above, this exchange may be done provided the second person submits evidence of insurability satisfactory to us.

The new policy may be any single life or joint life permanent plan of insurance available on the Policy Date of the new policy and the amount of insurance may not be less than the minimum for the plan selected. The Policy Date of the new policy will be the date of exchange.

THE NEW POLICY

Single life premium and values for the new policy will be based on the following:

- a) a class most comparable to this policy; and
- b) rates in effect on the date of exchange; and
- c) the Insured's issue age on the date of the conversion according to the provisions of the new policy; and
- d) the amount of insurance may be equal to or less than the amount of insurance of this policy.

Joint life premium and values for the new policy will be based on the following:

- a) a class most comparable to both Insureds' policies; and
- b) rates in effect on the date of exchange; and
- c) both Insureds' issue ages on the date of the conversion according to the provisions of the new policy; and
- d) the amount of insurance may be equal to or less than the combined amount of insurance of both policies being converted.

REQUIREMENTS FOR CONVERSION

The requirements for conversion are:

- a) your completed application (or both Insureds' applications for a joint life policy) for conversion; and
- b) surrender of this policy (or both Insureds' policies for conversion to a joint life policy); and
- c) payment of the first premium for the new policy.

ADDITIONAL RIDERS

Any additional riders provided on this policy will cease upon conversion.

Unless otherwise required under the provisions of the riders, additional riders may be included in the new policy without evidence of insurability if the following conditions are satisfied:

- a) the rider is included in this policy; and
- b) the rider is available for conversion at the Insured's issue age (or both Insureds' issue ages for a joint life policy) on the new Policy Date according to the provisions of the new policy; and
- c) subject to our rules in effect on the date of exchange; and
- d) the inclusion of additional riders will be subject to the provisions in the riders.

PARTIAL CONVERSION PRIVILEGE

You may exchange a portion of this policy for a new single life policy on the life of the Insured without evidence of insurability on or at any time before the Conversion Expiry Date shown on the Policy Data Page.

The new policy may be any single life permanent plan of insurance available on the Policy Date of the new policy and the amount of insurance may not be less than the minimum for the plan selected. The amount of insurance remaining in this policy must be equal to or greater than this policy's minimum face amount requirements. The Policy Date of the new policy will be the date of exchange.

THE NEW POLICY

Premium and values for the new policy will be based on the following:

- a) a class most comparable to this policy; and
- b) rates in effect on the date of the partial conversion; and
- c) the Insured's issue age on the date of the partial conversion according to the provisions of the new policy; and
- d) the total amount of insurance available on the original and the new policy after the partial conversion cannot exceed the amount of insurance available on the original policy immediately before the partial conversion.

REQUIREMENTS FOR PARTIAL CONVERSION

The requirements for partial conversion are:

- a) this policy's premiums are not being waived under the terms of a Waiver of Premium Rider; and
- b) your completed application for partial conversion; and
- c) payment of the first premium for the new policy.

ADDITIONAL RIDERS

Any additional riders provided on this policy will continue upon partial conversion.

Unless otherwise required under the provisions of the riders, additional riders may be included in the new policy without evidence of insurability if the following conditions are satisfied:

- a) the rider is included in this policy; and
- b) the rider is available for conversion at the Insured's issue age on the new Policy Date according to the provisions of the new policy; and
- c) subject to our rules in effect on the date of the partial conversion; and
- d) the inclusion of additional riders will be subject to the provisions in the riders.

Signed for the Company at its offices in [Des Moines, Iowa].



Michael H. Miller
Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR RDCRT - Aviva.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: AR Certification Regulation 19		
Comments:		
Attachment: AR Reg19.pdf		

	Item Status:	Status Date:
Satisfied - Item: AR Certification Regulation 49		
Comments:		
Attachment: AR reg49.pdf		

AR

ARKANSAS READABILITY CERTIFICATION

This is to certify that the following forms have achieved a Flesch Reading Ease Score of as indicated below and comply with the requirements of Arkansas Statute Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

**FORM NUMBER
AND NAME**

FLESCH SCORE

Form 2EPTCA10- Conversion Provisions Endorsement

50.5

Aviva Life and Annuity Company



**Chris Guttin
ASA / Vice President-Product Operations**

11/20/09

Date

RD/CRT/AR

**Arkansas Certification
Regulation 19**

I certify that this submission meets the provisions of Regulation 19, Section 10B, as well as all applicable statutes, regulations, and bulletins of the State of Arkansas.

Aviva Life and Annuity Company



**Chris Guttin, ASA
Vice-President-Product Operations**

11/20/09
Date

**Form Numbers
Form 2EPTCA10**

Regulation 19

**Arkansas Certification
Regulation 49**

We have reviewed Regulation 49 against the issue procedures of the Company and certify that we are in compliance with the requirements of Regulation 49.

Aviva Life and Annuity Company



**Chris Guttin, ASA
Vice-President-Product Operations**

11/20/09
Date

**Form Numbers
Form 2EPTCA10**

Regulation 49