

SERFF Tracking Number: AMER-126279437 State: Arkansas
 Filing Company: Aviva Life and Annuity Company State Tracking Number: 43340
 Company Tracking Number: INFO FILING - MCFX SOV 09/09
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: INFO FILING - MCFX SOV 09/09
 Project Name/Number: INFO FILING - MCFX SOV 09/09/INFO FILING - MCFX SOV 09/09

Filing at a Glance

Company: Aviva Life and Annuity Company

Product Name: INFO FILING - MCFX SOV 09/09 SERFF Tr Num: AMER-126279437 State: Arkansas

TOI: A021 Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Accepted State Tr Num: 43340
 For Informational Purposes

Sub-TOI: A021.002 Flexible Premium Co Tr Num: INFO FILING - MCFX SOV 09/09 State Status: Filed-Closed

Filing Type: Form

Author: Reviewer(s): Linda Bird
 Date Submitted: 08/25/2009 Disposition Date: 08/26/2009
 Disposition Status: Accepted For Informational Purposes
 Implementation Date:

Implementation Date Requested: On Approval
 State Filing Description:

General Information

Project Name: INFO FILING - MCFX SOV 09/09
 Project Number: INFO FILING - MCFX SOV 09/09
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 08/26/2009

Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 08/26/2009
 Created By: Jessica Johnson-Lopez
 Corresponding Filing Tracking Number:

Deemer Date:
 Submitted By: Jessica Johnson-Lopez
 Filing Description:
 RE: Aviva Life and Annuity Company
 INFORMATIONAL FILING – MCFX (08/08) - Statement of Variability Revision
 NAIC #61689

The above-referenced filing was previously approved by the Department on 09/30/2008. Due to a recent rate change the "Premium Bonus Recapture Charge Rate", shown on the Statement of Variability, will now have a range of 0%-20%.

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 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
 Variable
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 Project Name/Number: INFO FILING - MCFX SOV 09/09/INFO FILING - MCFX SOV 09/09

Included is the Statement of Variability which reflects this revision for your reference.

To the best of my knowledge and belief, this filing complies with the rules and regulations of the State of Arkansas. Please let me know if I may be of further assistance. I appreciate your review and subsequent approval.

Company and Contact

Filing Contact Information

Jessica Johnson, Product Compliance Specialists
 555 South Kansas Avenue
 Topeka, KS 66603
 jessicaj@avivausa.com
 800-255-2405 [Phone] 549 [Ext]
 785-295-4345 [FAX]

Filing Company Information

Aviva Life and Annuity Company
 555 South Kansas Avenue
 Topeka, KS 66603
 (785) 295-4352 ext. [Phone]
 CoCode: 61689
 Group Code: -99
 Group Name:
 FEIN Number: 42-0175020
 State of Domicile: Iowa
 Company Type: Insurance
 State ID Number:

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	08/25/2009	30104283

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	08/26/2009	08/26/2009

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Disposition

Disposition Date: 08/26/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes

Aviva Life and Annuity Company
Statement of Variability

CONTRACT FORM

MCFX (08/08)

	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Minimum Guaranteed Interest Rate	1%	3%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Premium Bonus Percentage	0%	20%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Premium Bonus Recapture Charge Rate	0%	20%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 1	0%	12%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 2	0%	12%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 3	0%	12%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 4	0%	11%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 5	0%	10%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 6	0%	9%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 7	0%	8%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 8	0%	7%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 9	0%	6%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 10	0%	4%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Minimum Guaranteed Contract Value Interest Rate (associated with Annuity SNFL)	1%	3%	Based on change in 5-year Treasury.	Upon contract issuance	As needed for newly issued contracts
1-Year Guaranteed Fixed Strategy					
	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Initial Interest Rate	1%	20%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Interest Rate Bonus	0%	5%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Multi-Year Guaranteed Fixed Strategy					
	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Multi-Year Guaranteed Fixed Strategy Identifier	1	10	Allow for inclusion of multiple Multi-Year Strategies	Upon contract issuance	As needed, strategies will not be removed once a contract is issued
Initial Interest Rate	1%	20%	Based on economic and competitive environment.	Upon contract issuance	As needed, strategies will not be removed once a contract is issued
Interest Rate Bonus	0%	5%	Based on economic and competitive environment.	Upon contract issuance	As needed, strategies will not be removed once a contract is issued
Term Period	1	10	Based on economic and competitive environment.	Upon contract issuance	As needed, strategies will not be removed once a contract is issued
Number of Term Periods	1	10	Based on economic and competitive environment.	Upon contract issuance	As needed, strategies will not be removed once a contract is issued