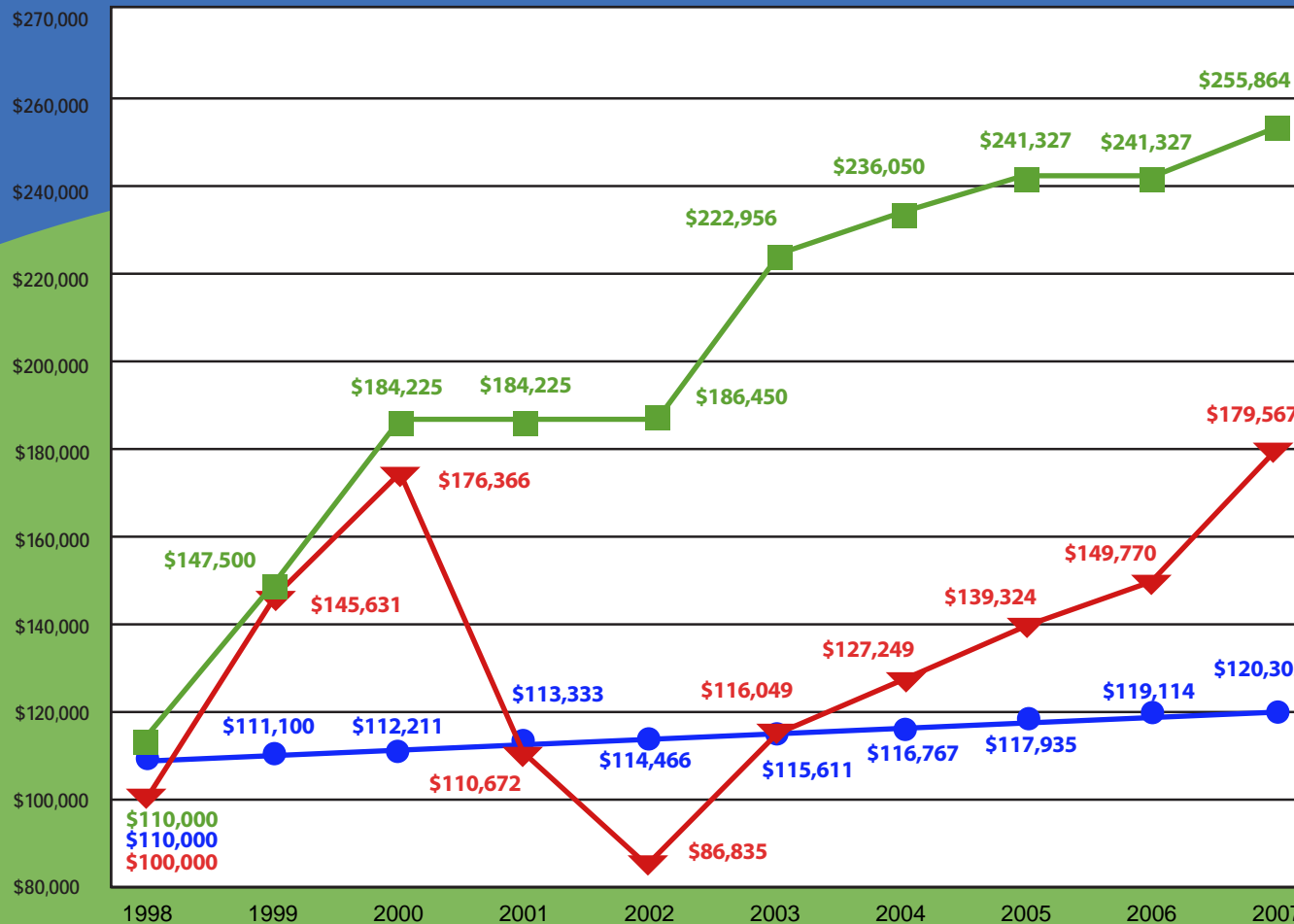


# Winning with 3 Indices and Annual Reset

Hypothetical annual values for specified annual reset Strategy and the equity indices to which it is linked for the period 10/1/1998 through 10/1/2007.



## MultiChoice IncomeXtra<sup>SM</sup> Fixed Indexed Annuity

- ▼ Equally Mixed Between S&P 500® and Nasdaq100®  
Dow Jones Industrial Average<sup>SM</sup>
- 1-Year Uncapped Multiple Index less a 5.00% spread with a 10% Premium Bonus
- Minimum Guaranteed Accumulated Value Floor with a 10% bonus

In addition to the assumptions above, each hypothetical example assumes a \$100,000 Initial Premium and no additional Premiums, no Withdrawals and no Premium Taxes.



Fixed Indexed Annuities do not participate in any stock or equity investments. Bonus annuities may include lower caps, higher spreads or other restrictions that are not included in similar annuities that don't offer a Premium Bonus feature. Although products were not available for the entire period of time referenced, current annuity rates and actual historical prices of the S&P 500® Index were used in this purely hypothetical example for the purpose of illustrating comparative values and to illustrate how each Strategy might have performed using different assumptions, but the same index performance. It is not an indication of the future performance of the product or the index. Withdrawals in excess of the free amount are not credited with index interest for that term and may be subject to a Market Value Adjustment and Withdrawal Charges if taken during the first 10 years of the Contract. The above values are reflective of a one day lag as policies issued by Aviva MultiChoice use the closing price of the Index on the day prior to any date used in the interest credit calculations.

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