Aviva Life and Annuity of New York

Term 10 01-2010

Prepared for Page 1 of 3

Prepared by Quote all states

Male Age Nearest Birthday: 25 Premier Non-Tobacco (P+NS)

Renewable to 95 Convertible to 35

Face Amount: 250,000

Age	Annual Premium Guaranteed
25	137.50
26	137.50
27	137.50
28	137.50
29	137.50
30	137.50
31	137.50
32	137.50
33	137.50
34	137.50
35	892.50
36	937.50
37	975.00
38	1,042.50
39	1,102.50
40	1,170.00
41	1,260.00
42	1,372.50
43	1,500.00
44	1,650.00
45	1,822.50
46	1,987.50
47	2,167.50
48	2,272.50
49	2,392.50
50	2,565.00
51	2,767.50
52	3,045.00
53	3,345.00
54	3,727.50
55	4,200.00
56	4,680.00

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.

PRODUCT DETAIL

Prepared for Male Age Nearest Birthday: 25

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Aviva Life and Annuity of New York Term 10 01-2010

Face Amount	\$	250,000					
Total Premium		Annual \$137.50	Semi	-annual \$70.12	Quarterly \$35.75		Monthly \$12.24
Optional Benefits Waiver of Premium Total with Waiver Premium	\$ \$	12.50 150.00	\$ \$	6.37 76.49	\$ 3.25 \$ 39.00		
Premium Class Premier Non-Tobacco Preferred Non-Tobacco		Annual \$137.50 \$172.50	Sem	i-annual \$70.12 \$87.97	Quarterly \$35.79	5	Monthly \$12.24 \$15.35
Standard Plus Non-Tobacco Standard Non-Tobacco Preferred Tobacco Standard Tobacco		\$220.00 \$252.50 \$412.50 \$520.00		\$112.20 \$128.77 \$210.37 \$265.20	\$57.20 \$65.65 \$107.25 \$135.20) 5 5	\$19.58 \$22.47 \$36.71 \$46.28
Premium Class with Waiver of E Premier Non-Tobacco Preferred Non-Tobacco Standard Plus Non-Tobacco Standard Non-Tobacco Preferred Tobacco Standard Tobacco	Premium	Annual \$150.00 \$185.00 \$232.50 \$265.00 \$425.00 \$532.50	Sem	\$76.49 \$94.34 \$118.57 \$135.14 \$216.74 \$271.57	Quarterly \$39.00 \$48.10 \$60.49 \$68.90 \$110.50 \$138.49) 5 0	Monthly \$13.35 \$16.46 \$20.69 \$23.58 \$37.82 \$47.39

PRODUCT DETAIL

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Aviva Life and Annuity of New York Term 10 01-2010

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Optional Child's Rider

Aviva Life and Annuity of New York Term $10\ 01-2010$

A child term rider may be added to this product subject to state availability & eligibility requirements.

The rider is sold on a Family basis

The rider is available in units of \$1000,

with a minimum of 2 units (\$2,000), with a maximum of 20 units (\$20,000),

The price per unit for child rider is \$7.00.