



Fixed Indexed Annuities

Contract	Issue Age	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5
MultiChoice IncomeXtra	Ages 0 - 75	7.00%	3.50%	3.75%	0.75%~	1.88%	2.85%	0.90%~	1.43%
	Ages 76-78	5.00%	2.50%	3.75%	0.75%~	1.88%	2.85%	0.90%~	1.43%
MultiChoice IncomeElite	Ages 0 - 75	5.00%	2.50%	2.75%	0.55%~	1.38%	0.75%	0.95%~	0.38%
	Ages 76-78	3.00%	1.50%	2.75%	0.55%~	1.38%	0.75%	0.95%~	0.38%
MultiChoice IncomeFive	Ages 0 - 75	3.00%	1.50%	1.75%	0.35%~	0.88%	0.70%	0.70%~	0.35%
	Ages 76-80	2.05%	1.03%	1.75%	0.35%~	0.88%	0.70%	0.70%~	0.35%
	Ages 81-83	1.95%	0.97%	1.25%	0.25%~	0.63%	0.50%	0.50%~	0.25%
MultiChoice IncomeSeven	Ages 0 - 75	4.00%	2.00%	2.25%	0.45%~	1.13%	0.90%	0.90%~	0.45%
	Ages 76-80	2.75%	1.38%	2.25%	0.45%~	1.13%	0.90%	0.90%~	0.45%
	Age 81	2.75%	1.38%	1.50%	0.30%~	0.75%	0.60%	0.60%~	0.30%
MultiChoice IncomeTen	Ages 0 - 75	7.50%	3.75%	4.25%	0.75%~	2.13%	3.35%	0.90%~	1.68%
	Ages 76-78	5.50%	2.75%	4.25%	0.75%~	2.13%	3.35%	0.90%~	1.68%
MultiChoice IncomePlus	Ages 0 - 75	7.50%	3.75%	4.25%	0.75%~	2.13%	3.35%	0.90%~	1.68%
	Ages 76-78	5.50%	2.75%	4.25%	0.75%~	2.13%	3.35%	0.90%~	1.68%
CT DE MN OR PA WA Check for state approvals									
MultiChoice IncomePlus	Ages 0 - 75	6.00%	3.00%	2.75%	0.75%~	1.38%	1.85%	0.90%~	0.93%
	Ages 76-78	4.00%	2.00%	2.75%	0.75%~	1.38%	1.85%	0.90%~	0.93%

Traditional Fixed Annuities

MultiChoice FreedomXtra ▾	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5
	Ages 76-78	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5
MultiChoice FreedomPlus ▾	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5
	Ages 76-78	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5
MultiChoice FreedomSeven	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5
	Ages 76-80	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5
	Age 81	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5
MultiChoice FreedomFive ▾	Ages 0 - 75	Option 1	Yrs 2-3	Option 2	Trail ^	Yrs 2-3	Option 3	Trail ^	Yrs 2-3
	Ages 76-80	Option 1	Yrs 2-3	Option 2	Trail ^	Yrs 2-3	Option 3	Trail ^	Yrs 2-3
	Ages 80-83	Option 1	Yrs 2-3	Option 2	Trail ^	Yrs 2-3	Option 3	Trail ^	Yrs 2-3
MultiChoice FreedomThree ▾	Ages 0 - 75	Option 1	Yr 2	Option 2	Trail ^	Yr 2	Option 3	Trail ^	Yr 2
	Ages 76-80	Option 1	Yr 2	Option 2	Trail ^	Yr 2	Option 3	Trail ^	Yr 2
	Ages 81-85	Option 1	Yr 2	Option 2	Trail ^	Yr 2	Option 3	Trail ^	Yr 2
CT DE MN OR PA WA ▾ Check for state approvals									
MultiChoice FreedomPlus ▾	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5
	Ages 76-78	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5

Please indicate your commission option on every MultiChoice Income Series and MultiChoice Freedom Series Application.

^ Trail x AV x 1/12 paid out monthly beginning with the 13th month.

~ Trail is for writing agent only.

Commission Adjustments

- 1) If the annuitant and the joint annuitant are different, commissions will be based on the older age.
- 2) In the event of any surrender of any contract during the first contract year, the following percentages of compensation paid will be charged back.

Month of First contract Year	Applicable Percentage
1 - 4	100.00%
5 - 8	66.67%
9 - 12	33.33%

- 3) AVIVA may establish rules for commission adjustments in special situations such as withdrawals during the first contract year.

General Conditions

This Compensation Schedule applies only to the sale of the above contracts. This schedule may be revised, replaced, or withdrawn, in whole or part, at any time by AVIVA in accordance with the Independent Agent Contract, and any such revisions, replacements, or withdrawals are binding on you with respect to all future and in-force business.