……15 Years and still rolling……..

Open MIC is open for anyone.

9:00 AM Pacific Thursday 800 504-8071 Code is 5556463

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

888-74AGENT (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE
Words of Wisdom

"Mrs. Jones, is your portfolio Diversified or is it Riskified?" .....Chad Owen

Don't waste your time on a prospect who isn't willing to waste their time on you....BB

--------------------------------

3 Good Sales Tips (based on my experience....BB)

1. Not realizing when a case is dead. How many hours can you work in a day, a week a month? It is not unlimited. If the deal is dead, let it be dead, if there is a spark of chance in the future, add them to Retire Village and let it do the work for you. Early in my career I would fantasize about how much my gross commissions would be and often I added cases that had no possible chance. Be honest and go on to the next one.

2. Betting your sales success on closing a "big one." I never focused on big cases, I wrote anyone whom I felt an annuity would provide benefits. At the end of the month or year I added them up. My lifetime average case is only $77,000 in annuity premium....but just think how many $77,000 cases there are! If you write a big case it should just be averaged to the mix.

3. Shooting from the hip when honesty would build a better relationship. Sometimes the facts are a simple "I don't know, but I will find out and get back to you." I remember well a case I tried to BS my way through and it cost me a sale and a nice center of influence. Be honest and if you don't know, admit it.....plus....providing the correct answer later allows for another shot at the relationship.
Last week we spoke of bonds and Bill Gross of PIMCO. Here is a recent interview with Mr. Gross and Investment News. Well worth the time to read. I marked some key points in red. (article is shortened, see link for complete article)

(last week's link: http://buzz.money.cnn.com/2013/02/27/bill-gross-pimco-investors/?iid=HP_LN)

BB


Q&A with Bill Gross: Making a case for bonds, even as returns falter

The Pimco chief discusses his outlook on bonds, interest rates and why the so-called great rotation out of bonds isn't likely to happen

By Jason Kephart | March 10, 2013 - 12:01 am EST

First, the good news: Bill Gross, co-founder of Pacific Investment Management Co. LLC, the world’s largest bond shop, doesn’t foresee interest rates rising sharply enough to cause the kind of big losses in bond funds that could send investors fleeing.

The bad news is, the scenario that he does see unfolding still is pretty bleak. Mr. Gross expects the return on bonds to drop to the 2% to 3% range — sharply lower than their 8% historical average — meaning that with normal inflation, the return effectively would be zero.

He sat down recently to discuss his outlook on bonds, interest rates and why the so-called great rotation out of bonds isn't likely to happen.
**InvestmentNews:** Over the past four years, assets in bond mutual funds have more than doubled to over $2 trillion. How should financial advisers be thinking about their bond portfolios?

**Mr. Gross:** The future for bonds is a lower-return future than investors have come to assume. **Bond investors should be expecting 2% to 3% returns over the future years.** What we caution — and not just because we're a bond shop — is that bond returns will be lower than expected, but the important thing is, they're still better than cash and will provide positive returns.

**InvestmentNews:** It doesn't sound as if you are very concerned about interest rates rising quickly and causing big losses in bond funds. How do you see interest rates moving?

**Mr. Gross:** I call it a smile. I've got a happy-face button on my desk. It's got the two eyes and a gradual little smile for its mouth. The way we see it, interest rates are like the very gradual smile on the right side of the face, so to speak. Interest rates, on the 10-year [Treasury], for example, will rise 10 to 15 basis points a year. A big spike in interest rates is certainly a worry for bonds, but it **wouldn't be friendly for stocks, either.**

**InvestmentNews:** If interest rates aren't a big concern, what is?

**Mr. Gross:** As a bond investor, I would be **afraid of inflation.** Inflation is the enemy of bonds. At the moment, it's very controlled at less than 2% a year. You need to be able to discriminate which bonds will be affected by inflation. Eliminate your long-term bonds and start to look outside the U.S. for countries with a less bearish outlook.

**InvestmentNews:** What happens when the Fed stops buying assets?

**Mr. Gross:** There's a chance interest rates will start to go up, or they lose control of asset prices, which they've delicately been trying to engineer. What we saw [Feb. 20] and a little bit [Feb. 21] is evidence that when the Fed stops writing checks, **stocks, high-yield bonds and other risk assets are at risk.** The risk is that they produce a 10% to 15% **bear market** in stocks by ending QE too soon — and therefore a potential new recession.

**InvestmentNews:** High-yield bonds have been popular for investors looking for yield. How should advisers be thinking about high yield?

**Mr. Gross:** Our research does suggest there's a **higher risk** in buying high-yield bonds today than there was 12 or 24 months ago. If you're buying a high-yield bond at 6% today, recognize that there isn't much room for capital appreciation.

**InvestmentNews:** With the outlook for bonds dim, do you see investors moving more into stocks?

**Mr. Gross:** The great rotation from bonds to stocks doesn't really have legs. The world is **getting older** by the day. That **plays right up the bond market alley.** The world is going to be dominated by bonds. A 68-year-old retiree in Des Moines, Iowa, can't afford to buy Apple [Inc.] at $700 and watch it go to $450. They can't have their 401(k)
Open MIC Notes

Bonds are almost a necessary strategy in many cases. (if this doesn't scream income rider what does?....BB)

InvestmentNews: So advisers are going to have to be happy with their 2% to 3% bond returns?
Mr. Gross: The media used to be optimistic and promote the expectations of sugar plums and tooth fairies. When you go on TV, it’s a better business strategy to say, “We can get you 5% or 10% returns.” [Pimco has] always thrived on straight talk.
jkephart@investmentnews.com Twitter: @jasonkephart

(sugar plums and tooth ferries, who does that sound like?..BB)

There is a great lesson to be learned from Mr. Gross, I hope you read this article carefully....BB

What’s behind the annuity M&A blitz?
(mergers and acquisitions)

http://www.lifehealthpro.com/2013/03/08/whats-behind-the-annuity-ma-blitz?t=variable

A recent report by Moody’s Investors Service, “A New Entrant in the U.S. Life Insurance Market: Alternative Investment Managers,” delineated some reasons. But first let’s list some recent transactions:

- Athene Holding, Ltd. picked up Aviva USA for $1.8 billion.
- Guggenheim Partners snagged the U.S. annuity business and certain life insurance lines from Sun Life Financial for $1.35 billion. Prior to that deal, it bought Quebec-based Industrial Alliance and Financial Services, Inc.’s U.S. fixed annuity business for $800 million.
- Berkshire Hathaway Life Insurance Co. agreed to reinsure Cigna’s run-off variable annuity business. Cigna paid Berkshire Hathaway $2.2 billion.

In the past, insurance companies have purchased or partnered with marketing organizations. This was a way of making sure enough deposits flowed into their product. The recent sale of Aviva will reverse this trend.

I think that many insurance company owned marketing organizations may be sold. Think about it, these guys have all the
business they want so why deal with agents? Do you think I am wrong?...BB

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Speaking of agents....

Joe Edgeworth recently wrote a wonderful case, single premium life insurance. He used the services of Shaun Ebben and Amber O'Brien at Annuity.com.

This was a family I met thru a referral. I originally talked to them about annuities but quickly discovered annuities were not a good option.

During the fact finding process I found that the husband had 2 old life insurance policies that they had tried to do something with a few years ago. They had death benefit of $200,000.00, cash value of $105,000.00, and still paying 330.00 per month and I thought that is crazy.

They had contacted their company and asked for some options but were told because of his health they could not do anything and so this situation went until I entered the picture. I discussed today's policies and how much better they are than what was available years ago and discussed some possible alternatives.

He was very skeptical because of what his company had said about his insurability but I told him we work with dozens of life companies and underwriting can greatly vary. So I made some calls and Shaun was one of them. I told Shaun I had talked to some other underwriters and they were not very hopeful. I discussed the health, which was high blood pressure, previous prostate cancer, early detection, and a prior aneurism in his stomach.

Shaun felt confident he could find the right company and he did. Our hope was for an offer of the same death benefit and using the cash value in a lump sum to pay up the policy, thus saving the family 330.00 per month.

We had him accepted last week and are now doing the transfer of funds. I had my doubts this would go thru but Shaun was great, he knew exactly what he was doing and this is very beneficial to my clients.

Hope you can share with the crew.
I read this article with complete "shock"....They are **bragging** about how high their fees are....how would you feel if you owned their product? Shameful. If I ran into a prospect with one of their products, this article would be a handout....BB


**Prudential Says Annuity Fees Would Make Bankers Dance**

By Zachary Tracer - Mar 6, 2013 1:23 PM PT

Prudential Financial Inc. (PRU), the top seller of variable annuities, said **Wall Street** should appreciate the fees the life insurer makes on the retirement products, even as some competitors cut sales to reduce risk.

“We’re getting more than **2 percentage points of fees** from the assets that are part of our annuity business,” Mark Grier, Prudential’s vice chairman, said at a **Citigroup Inc. (C)** financial-services conference in **Boston** today. “In your businesses, you probably would dance in the street over 40 or 50 or 60 basis points.” A basis point is 0.01 percentage point.

Follow the link above to read the entire article....
Why your old leads are still valuable!

Before well-organized drip marketing systems became main-stream, working old leads was counterproductive at best. You can spend countless hours, lots of trial and error and struggle that comes with it doing your own marketing...trying to figure it all out on your own stumbling and often falling flat on your face.

OR...

You can use a proven template... bypass the stress and frustration... and get to the profits quickly.

An efficient “drip/lead generating” marketing program will run seamlessly in the background allowing you to focus on fresh leads as your mainstay for production.

Why it works...

We know that most objections boil down to “the timing not being right”....

Life changes quickly the older we get - When life changes occur that affect a seniors finances keeping yourself in the minds of your clients as a source of information is important

Most of the time you will not know the real objection – and even if the objection is valid it may not be valid 6 months from now

- Health issues
- Stock market declines
- Being over leveraged in the stock market
- Inheritance....etc

What's the payoff for outsourcing your marketing –
• 2 or 3 extra sales per year you otherwise would not have
• keeping your warm target market warm
• never having the feeling of being intrusive when you call because you have been providing them with something of value....

First and foremost never stop buying fresh leads

Here is an example from a crew member Ray Buckner

![Daily Lead Report (Last 90 Days)](image)
Hi Joe,

Sure, you have my permission. Regarding your questions:
1) Location Specific. Just meaning specific to my territory, similar to the leads from Annuity.com. Tweets, Google+ and Linkedin posts are viewed worldwide, so a lot of those site visits could be from anywhere on the planet.

2) My timeline for hits. Really, from Day 1. If you are active on these social media sites and have a good following, your posts will be seen.

Spots are running.....leads....sign up!

Here is the YouTube link:

http://www.youtube.com/watch?v=sGQToDarklU

How would you like leads like these? You can! Look at these notes.

Hi Tony,

I just wanted to comment on the leads we have received recently. The new TV leads have started to come in. Along with the Annuity.com leads I received five just last week one of which I have an appointment with this Wednesday and the others look and sound promising. The radio leads have picked up, we increased the Annuity.com leads and occasionally receive Advisor World leads. Mainly we are filling the pipe so to speak. That is a good thing my friend.

Yes it’s true these leads cost but they are the main source of us seeing the people. It’s our marketing and we can never stop marketing. We’ll make good money from these leads. Thank you for the lead source.

We’ll see you in Las Vegas
Stay safe!

Michael Davis

See how we have started to blend in the agents name?

1. I spoke with Cathleen today, Dennis's wife. She said that she made the inquiry for her husband but that they would both be involved in a new annuity purchase. Cathleen says that they have between $250k and $300k to invest in a new annuity. She does not know anything about annuities and would like to get more information from Mike as well as a rate quote. Cathleen says that they would like to make a purchase in the next 6 weeks but need some guidance from the advisor. Cathleen would like a call back from Mike on Tuesday morning. This way she and her husband will both be home so that they can speak with Mike together. She was very interested in learning more about annuities and starting the purchase process.

2. Evelyn states that she has between $75k and $100k to invest in a new annuity. She is thinking about a fixed annuity but would like to get more information from Mike as well as a rate quote. Evelyn says that she will be using cash for her purchase and is thinking about making a purchase within the next 6 months. The best time for Mike to call her back is in the afternoons.

3. Willard confirms that he has between $750k and $1M to invest in a new annuity. He says that he knows nothing about annuities and would like to get more information from Mike as well as a rate quote. Willard says that he is looking to purchase an annuity within the next 6 months. The best time to call Willard back is in the mornings between 8 and 10.

Ok...listen up! If you have not signed up for these leads you are making a mistake, let us help you do your marketing....outsource to us!
We have leads in many locations, Call!

SIGN UP NOW!

----------------------------------------

Big Truck Partners

Q: Chad....I hear you have ex's....can you let us know a little?

Last week Chad taught us about being "Diversified" or "Riskified".

"Mrs. Jones, is your portfolio Diversified or is it Riskified?"
Introducing Aviva’s *Target Horizon*® Annuities

Our guest today, Tom Bradley from First Annuity. Tom will be teaching us about North American and AVIVA Annuities!
Tom Bradley, Regional Vice President

A native of Colorado, Tom holds a degree in Business Management and Health Promotions Management from Hastings College in Nebraska. After college he moved around a bit from Europe to Canada playing baseball for the USA International Team as well as professionally with the Saskatoon Yellow jackets out of Saskatchewan.

While playing baseball, Tom became friends with the First Annuity President, Darin Lucas, and was offered an opportunity to work in the insurance field. Since that time, Tom has raised the bar with his enthusiasm and knowledge of product by topping sales records. Tom specializes in working with independent agents and their clients by providing strategic planning and knowledge of the competition.

During his downtime, Tom enjoys giving back to the sport that gave him so much through coaching a local high school baseball team. He also enjoys playing golf, pool, table tennis and spending time with his wife, Jessica and son, Cooper.

See attached PDFs

Product updates
We Recommend:

Recently I have had a few calls about appointment setting and who I would recommend. There are many variables to consider, but Kris has always been very professional and in tune to agent needs. Here website is below.

Appointment setting

**www.callingleads.com**

The best number is 865-354-9722

[Kriss@callingleads.com](mailto:Kriss@callingleads.com) and website [www.callingleads.com](http://www.callingleads.com)
Disclaimer:

My opinion or numerous sources complied by me

I obtain information from many sources, print, internet, agent gossip and other media. I always try and provide the original source or the link but my note taking habitually is lacking.

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More Legal Stuff...

Be responsible... we cannot know your individual situation, always do your own due diligence before responding to any offer or investing any money.

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We make no compensation for the publishing (or hosting) of Open MIC Notes.....in fact it costs us for the phone "call in" system...oh well...
March 11, 2013

Introducing Aviva’s TargetHorizon® Annuities

We’re excited to introduce the next evolution of fixed indexed annuities with TargetHorizon, launching in approved states today! TargetHorizon offers a smart and straightforward annuity solution that targets retirement goals when combined with either optional income rider - TargetPay or TargetPay Plus.

TargetHorizon 10 and TargetHorizon 15

- NEW! Two industry-first no cap strategies utilizing the S&P 500® Daily Risk Control Index TR
- NEW! 1-Year Point-to-Point Multiple Index Strategy that credits interest based on a blend of indices

TargetPay and TargetPay Plus

- TargetPay offers fixed Lifetime Income Benefits, while TargetPay Plus features “participating” Lifetime Income Benefits
- NEW! Statement of Benefits – Provides unmatched income clarity, since there are no complex rollup rates, income account values, unlimited restarts or payout factors
- NEW! TargetReserve – A “piggy bank” for deferred income that can be accessed later when needed
- NEW! Confinement Income Benefit “Tripler” – Triples income up to 60 months while confined to qualified care facility (subject to qualification requirements)
- Level or Inflation-Adjusted Income

Annuity Illustration Center

Providing innovative solutions to producers is important, so now we’ve built you a tool to use when selling TargetHorizon.

The Annuity Illustration Center, powered by Stone River, displays income stream information that is customizable. Click here to access. Note: Disable pop-up blocker when initially accessing the center.

For questions, please contact Sales Support at (800) 255-2405, ext. 6620.

IMPORTANT INFORMATION

- TargetHorizon site – Learn more about TargetHorizon by clicking here. Additional information also on Aviva Connect.
- Marketing materials - order TargetHorizon materials by emailing FormsCustomerService@garnerprint.com. Please include your agent code and phone number.
- Upcoming Webcasts – Learn more about TargetHorizon and the Annuity Illustration Center. Get the webcast schedule here.
- TargetHorizon state availability - Click here for map.
Target\textsuperscript{SM} Horizon \textsuperscript{SM} & Target\textsuperscript{SM} Pay \textsuperscript{SM}/Target\textsuperscript{SM} Pay Plus \textsuperscript{SM} Approvals by State

This map shows availability for Target\textsuperscript{SM} Horizon Annuities and applicable Target\textsuperscript{SM} Pay/Target\textsuperscript{SM} Pay Plus Income Benefit Riders.

- **Target\textsuperscript{SM} Horizon 10 & 15**: All products approved for sale.
- **Target\textsuperscript{SM} Horizon 10**: Approved for ages 0-55, Target\textsuperscript{SM} Horizon 10 Select approved for ages 56-78. Target\textsuperscript{SM} Horizon 15: Approved for ages 0-50.
- **Target\textsuperscript{SM} Horizon 10 Select**: Not approved for sale at this time.

* Target\textsuperscript{SM} Horizon 10 & 15 approved with no MVA.

+ Issue ages in FL: Target\textsuperscript{SM} Horizon 10 approved for ages 0-78. Target\textsuperscript{SM} Horizon 15 approved for ages 0-64.

^ Issue ages in NJ: Target\textsuperscript{SM} Horizon 10 approved for ages 0-55, Target\textsuperscript{SM} Horizon 15 approved for ages 0-50. Target\textsuperscript{SM} Horizon 10 Select is not approved for sale at this time.

Issued by: Aviva Life and Annuity Company, West Des Moines, IA

For Internal and Agent Use Only. Not intended for soliciting annuity sales from the public.

Revised: 3/1/2013
Annuity Crediting Rates
March 11, 2013

**TargetHorizon℠ Annuities**

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<td>$50,000+</td>
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**TargetPay℠ & TargetPay℠ Plus Income Benefit Riders**

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<tr>
<td>TargetHorizon 10 Select</td>
<td>TargetPay &amp; TargetPay Plus (56-78)</td>
<td>1.25%</td>
</tr>
<tr>
<td>TargetHorizon 15</td>
<td>TargetPay &amp; TargetPay Plus (40-73) FL (40-64) AK, NJ, SC (40-50)</td>
<td>1.25%</td>
</tr>
</tbody>
</table>

Any rate changes are effective for applications issued after the date indicated on the rate card.

* S&P 500℠ Daily Risk Control 10% Total Return
** S&P 500℠ Daily Risk Control 5% Total Return
*** 40% S&P 500℠, 30% Hang Seng, 30% Euro Stoxx℠

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• Enter your name and email address
• Enter the meeting password listed for each webcast. Meeting passwords are case sensitive.
• Click “Join”

To join the teleconference:
Call toll free (US/Canada): 866-469-3239

New in 2013

Target Series Annuities
Monday, March 11 | 10:00 AM CST
Meeting: http://goo.gl/MrQMj  Password: Aviva1ann

Wednesday, March 13 | 10:00 AM CST
Meeting: http://goo.gl/YTTKn  Password: Aviva1ann

Friday, March 15 | 10:00 AM CST
Meeting: http://goo.gl/dM4kD  Password: Aviva1ann

Monday, March 18 | 10:00 AM CST
Meeting: http://goo.gl/C4zP7  Password: Aviva1ann

Wednesday, March 27 | 10:00 AM CST
Meeting: http://goo.gl/C4zP7  Password: Aviva1ann

Retirement Path Roadmap
Wednesday, March 6 | 10:30 AM CST
Meeting: http://goo.gl/xuBvX  Password: Aviva1retire

Wednesday, March 20 | 10:30 AM CST
Meeting: http://goo.gl/s64p3  Password: Aviva1retire

Joel will share his vast experience with prospecting for clients and selling cash value life insurance for retirement planning with his system

Annuity Illustration Center
Monday, March 11 | 2:00 PM CST
Meeting: http://goo.gl/HyHlV  Password: Aviva1ann

Wednesday, March 13 | 2:00 PM CST
Meeting: http://goo.gl/VgDPD  Password: Aviva1ann

Friday, March 15 | 2:00 PM CST
Meeting: http://goo.gl/f6o5T  Password: Aviva1ann

Monday, March 18 | 2:00 PM CST
Meeting: http://goo.gl/c39jj  Password: Aviva1ann

Wednesday, March 27 | 2:00 PM CST
Meeting: http://goo.gl/GgCGJ  Password: Aviva1ann

Accelerated Access Rider
Wednesday, March 20 | 10:00 AM CST
Meeting: http://goo.gl/GZJA2  Password: Aviva1acc

Spotlight on Success
Friday, March 29 | 10:00 AM CST
Highlights an actual Aviva case and shows how the agent/producer positioned and sold the case. Will discuss the tools used to present the case.
Meeting: http://goo.gl/v0zWU  Password: Aviva1success

IRAs and SEPs
Roth Conversions
Monday, March 11 | 11:00 AM CST | Meeting: http://goo.gl/UfjiA  Password: Aviva1adv
Wellness Webcasts
Wellness For Life® Rider

Monday, March 4 | 2:00 PM CST | Meeting: http://goo.gl/KwqYe  Password: Aviva1well

Product Webcasts
Indexed Universal Life Basics
Friday, March 1 | 10:00 AM CST | Meeting: http://goo.gl/4oNDd  Password: Aviva1iul

Not All IULs Are Created Equal
Wednesday, March 6 | 10:00 AM CST | Meeting: http://goo.gl/SQXye  Password: Aviva1equal

Aviva’s Cash Accumulation Portfolio
Tuesday, March 26 | 2:00 PM CST | Meeting: http://goo.gl/bDc3G  Password: Aviva1cash

If you have any questions about our webcasts, please contact Distribution Services at (800) 801-1486 ext. 2396.

1 Variable Loans are not approved in New York. Aviva Life and Annuity Company of New York offers fixed policy loans in the state of New York.
HIGHER INCOME POTENTIAL
- The NAC IncomeChoice 14 is the first annuity to combine higher income potential with stacking roll-up and uncapped strategies.
- Generate Guaranteed lifetime income through the Guaranteed Lifetime Withdrawal Benefit (GLWB) built-in feature – No Additional Charge.
- 5% GLWB Bonus on Premiums in First 5 Contract Years.
- GLWB Stacking Roll Up Credit: 1–5% of GLWB Value + Interest Credits (Dollar Amount)
- Annual Increasing Lifetime Payment Percentage applies to ages 60-80

GLWB Value
The GLWB Value is used as the basis for calculating Lifetime Payment Amounts (LPAs) which can provide lifetime income. This value is used only in determining Lifetime Payment Amounts and not as the basis for calculating the Accumulation Value, Death Benefit or other withdrawals from the contract.

GLWB Bonus
A 5% GLWB Bonus will be applied to the GLWB Value on all premiums received in the first five contract years.

GLWB Stacking Roll-Up Credit
In addition to the GLWB Bonus, a GLWB Stacking Roll-Up Credit may be added to the GLWB Value during the first 20 contract years and it compounds annually. On each contract anniversary during the first 20 contract years, the current GLWB Value may be increased by 5% of the GLWB Value plus the dollar amount of any interest credited to the Accumulation Value. The GLWB Stacking Roll-Up Credit only applies if no withdrawals are taken in the preceding contract year. The GLWB Value is ultimately used to calculate your Lifetime Payment Amount. See product brochure for more details regarding Lifetime Payment Amounts.

FLEXIBILITY
The NAC IncomeChoiceSM 14 offers multiple index options that provide options no matter what the market scenario. Each index performs differently offering clients the enhanced flexibility to meet their individual needs.

- Index and fixed account options and five crediting methods: Monthly Point-to-Point, Monthly Average, Annual Point-to-Point, Term 3-Year Monthly Average and Inverse Performance Trigger
- Offering both capped and uncapped options (subject to a Participation Rate)
- Multiple index account options including a Gold Price
- Flexibility to transfer values between account options each year - High band rates for premium of $250,000 or greater and low band rates for premium of $50,000-$249,999

continued
PRODUCT FEATURES

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<th>SURRENDER CHARGES (MAY VARY BY STATE)</th>
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ISSUE AGES

40-75 (may vary by state)

PREMIUM

Minimum $50,000 (qualified and non-qualified)

INDEX ACCOUNTS

- Monthly Point-to-Point With Cap
  - S&P 500®
  - Nasdaq 100®
- Monthly Average (subject to Participation Rate) No Cap
  - S&P 500®
- (DJIA) Dow Jones Industrial Average
  - S&P MidCap 400®
- S&P MidCap 400®
- Afternoon (PM) London Gold Market Fixing Price

INDEX ACCOUNTS

- Annual Point-to-Point With Cap
  - S&P 500®
  - (DJIA) Dow Jones Industrial Average
  - S&P MidCap 400®
  - Nasdaq 100®
  - Afternoon (PM) London Gold Market Fixing Price

3-Year Monthly Average (subject to Participation Rate)

- No Cap
  - S&P 500®
  - S&P 500®

INDEX ACCOUNTS

- Inverse Performance Trigger (subject to a Declared Performance Rate)
  - No Cap
  - S&P 500®

PENALTY-FREE WITHDRAWALS

NAC IncomeChoice 14 allows you to take a penalty-free withdrawal (also known as Penalty-Free Partial Surrender) of up to 5% of your current Accumulation Value once each contract year after the first contract anniversary, without incurring surrender charges or Interest Adjustments. Amounts withdrawn in excess of 5% will be assessed a surrender charge and an Interest Adjustment during the surrender charge period. Withdrawals will reduce the Accumulation Value and GLWB Value.

INTEREST ADJUSTMENT (AVAILABILITY MAY VARY BY STATE)

The NAC IncomeChoice 14 has an Interest Adjustment (also known as Market Value Adjustment) which is applied only during the surrender charge period to full surrenders and any partial surrenders in excess of the penalty-free amount. This adjustment may decrease or increase the Surrender Value depending on the change in interest rates since the annuity purchase.

SURRENDER VALUE

The Surrender Value is the amount that is available at the time of surrender. The Surrender Value is equal to the Accumulation Value, subject to the Interest Adjustment, less applicable surrender charges, and state premium taxes. The Surrender Value will never be less than the minimum requirements set forth by state laws, at the time of issue, in the state where the contract is delivered.

SUBSEQUENT PREMIUM

Premium received after the annuity is issued will be placed in the Fixed Account. This premium will earn the current rate at the time of receipt. Each contract anniversary, we will reallocate this premium according to the most recent allocation instructions.

continued
ANNUITY PAYOUT OPTION

Should the client decide to receive an income from the annuity after the surrender charge period, there are several income options from which to choose. Annuity payout options are a benefit of deferred annuities, but are not a requirement.

With the exception of Life Income options, income options are available for a minimum of 5 years, and a maximum of 20 years. The following options are available: Income for a Specified Period, Income for a Specified Amount, Life Income with a Period Certain, Life Income, Joint and Survivor Life Income. All options are available after the surrender charge period.

DEATH BENEFIT

North American will pay out, as the Death Benefit, the Accumulation Value to your client’s beneficiary upon the death of the annuitant or an owner, including partial Interest Credits based on the date of death. Their beneficiary may choose to receive the payout in either a lump sum or a series of income payments. If joint annuitants are named, the Death Benefit will be paid on the death of the second annuitant. If joint owners are named, the Death Benefit will be paid out on the death of the first owner.

NURSING HOME CONFINEMENT WAIVER

After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal amount by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with the annuity at no additional charge. This waiver may not be available in all states. If joint annuitants are named on the Contract, this waiver will apply to the first annuitant that qualifies for benefits.

Annuity

The NAC IncomeChoice™ 14 is issued on form NC/NA1004A (certificate/contract), AE551A, LR431A, LR423A, LR424A-1, AE520A, AE529A, LR433A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. This product, its features and riders may not be available in all states.

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Please Note: The features outlined in this highlight sheet are subject to change.

1. Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. They may not be appropriate for all clients.

2. The Uncapped strategy is subject to a Participation Rate.

3. While certain included features may have no explicit cost, a product with a built-in GLWB feature may offer lower credited interest rates, lower Index Cap Rates and/or lower Participation Rates than products that don’t have these built-in features.

4. Products that have bonuses may offer lower credited interest rates, lower Index Cap Rates and/or lower Participation Rates than products that don’t offer a bonus. Over time and under certain scenarios the amount of the bonus may be offset by the lower interest rates, lower Index Cap Rates and/or lower Participation Rates.

5. GLWB Bonus and GLWB Stacking Roll-Up Credit are not applied to the Accumulation Value, only to the GLWB Value, which is used to determine the lifetime payment amount. The GLWB Value is not available for withdrawal, surrender or as a death benefit. There is no GLWB Stacking Roll-Up Credit in years when a withdrawal is taken or lifetime income payments have been elected. The GLWB Stacking Roll-Up Credit is available if a Required Minimum Distribution (RMD) is required.

6. Annual increasing Lifetime Payment Percentages apply to ages 60-80.

7. If you take a withdrawal it will result in a reduction of your Accumulation Value and GLWB Value. Please review the product brochure for details on how penalty-free withdrawals may impact lifetime payment amounts.