



Confinement Income Doubler

When you purchase an Aviva *MultiChoice* Fixed Indexed Annuity with **LifetimePaySM Plus**, you have access to a guaranteed stream of income that you cannot outlive. With **LifetimePaySM Plus**, you also have the peace of mind knowing that if you require care in a nursing home, hospital, or hospice facility you'll have access to double the amount of your Income Withdrawal or Lifetime Income Withdrawal amount...at a time when you need it most. Here are some of the most important details of this feature:

Qualification Waiting Period

The date you will eligible to receive benefits is one year following the Effective Date of the Contract.

Confinement Period

To receive this benefit, you cannot be confined on the issue date of the Contract. You must be confined to a qualified care facility for 180 days during a 250-day period and be confined to a hospital, hospice facility, or nursing home on the date a **LifetimePaySM Plus** payment is to be received.

Maximum Annual Lifetime Income Withdrawal Limit

Attained Age at Time of Election	Single Annuitant Income Percentage	Single Annuitant Confinement Income Doubler Percentage	Joint Annuitants Income Percentage ¹	Joint Annuitants Confinement Income Doubler Percentage ¹
50 - 54	4.0%	8.0%	3.5%	7.0%
55 - 59	4.5%	9.0%	4.0%	8.0%
60 - 64	5.0%	10.0%	4.5%	9.0%
65 - 69	5.5%	11.0%	5.0%	10.0%
70 - 74	6.0%	12.0%	5.5%	11.0%
75 - 79	6.5%	13.0%	6.0%	12.0%
80 - 84	7.0%	14.0%	6.5%	13.0%
85 - 89	7.5%	15.0%	7.0%	14.0%
90+	8.0%	16.0%	7.5%	15.0%

¹Based on the age of the younger Annuitant. Once you begin **LifetimePaySM Plus** P Withdrawals, your Withdrawals percentage is locked in for your life; your income will not decrease and is guaranteed as long as you do not elect excess withdrawals, Withdrawal Charges, or Market Value adjustments reduce the accumulated value to zero. Withdrawals in excess of the income Withdrawal or maximum Annual Lifetime Income Withdrawal amounts will cause future Withdrawals to be reduced by the same proportion that the Accumulate Value of the underlying annuity is reduced.

Proof of Confinement

Confinement must be recommended by a physician and confirmed by a written recommendation from a physician.

Maximum Annual Income Withdrawal Limit

Attained Age	Income Percentage	Increased Income Percentage
Through Age 84	7.5%	14%
85-89	7.5%	15%
90+	8.0%	16%

Question & Answer

What if I am confined to a nursing home in the first year of my Contract?

If you are confined to a nursing home in the first year of your Contract, those days of confinement count toward the required 180 days. You could begin receiving payments as early as Day 1 of the second Contract year.

If I am confined to a nursing home, but released before my payment is received, will I still receive the enhanced payment?

No. You must be confined at the time of payment.

What happens to my payouts when I am released from a qualified facility?

Once a confinement period ends, the *LifetimePay*SM Plus Withdrawal percentage will adjust back to the original income percentage.

Are the Confinement Income Double Withdrawals considered excess Withdrawals?

No. They are not considered excess Withdrawals unless they exceed the Increased Income Percentage amount.