

SECURITIES AND EXCHANGE COMMISSION

FORM 497

Definitive materials filed under paragraph (a), (b), (c), (d), (e) or (f) of Securities Act Rule 497

Filing Date: **2013-01-10**
SEC Accession No. [0001104659-13-001773](#)

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Commonwealth Annuity Separate Account A

CIK: [1391312](#) | IRS No.: [046145677](#) | State of Incorporation: **MA** | Fiscal Year End: **1231**
Type: **497** | Act: **33** | File No.: [333-141045](#) | Film No.: [13522541](#)

Mailing Address	Business Address
132 TURNPIKE ROAD, SUITE 210 SOUTHBOROUGH MA 01772	132 TURNPIKE ROAD, SUITE 210 SOUTHBOROUGH MA 01772 508-460-2400

COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY

COMMONWEALTH ANNUITY SEPARATE ACCOUNT A

*This Supplement dated January 10, 2013 supplants the Supplement dated November 1, 2012 to the Prospectus dated April 30, 2012 (the "Prospectus")
for
Advantage IV Variable Annuity Contracts*

* * *

This Supplement amends the Prospectus to reflect certain changes in the Fixed Account guaranteed minimum interest rates, as described below.

In order for a Contract to be issued with the current guaranteed minimum interest rate of at least 2% each year for the first 10 contract years and 3% thereafter, the application for the Contract, any other necessary information necessary to establish a Contract, and the initial purchase payment must be received at our Service Center **BEFORE** the close of the New York Stock Exchange on December 31, 2012. [If approved in your state], for a Contract issued based on an application, any other necessary information to establish a Contract, and initial purchase payment that we receive at our Service Center **AFTER** the close of the New York Stock Exchange on December 31, 2012, the Fixed Account guaranteed minimum interest rate will be at least 1% for the first 10 contract years and 1% thereafter.

* * *

Effective January 1, 2013, **APPENDIX B - COMMON WEALTH ANNUITY AND LIFE INSURANCE COMPANY DEFERRED FIXED AND VARIABLE ANNUITY IRA, ROTH IRA AND SIMPLE IRA DISCLOSURE STATEMENT** is amended by adding the tables set forth below to **S. FINANCIAL DISCLOSURE**:

GUARANTEED LUMP SUM TERMINATION OF DEFERRED FIXED AND VARIABLE ANNUITY COMPLETELY ALLOCATED TO THE FIXED ACCOUNT WITH 1% GUARANTEED EACH YEAR FOR THE FIRST TEN YEARS AND 1% THEREAFTER. (TERMINATION VALUES ARE BASED ON \$1,000 SINGLE PREMIUM.)

End of Year	Termination Values*	End of Year	Termination Values*	End of Year	Termination Values*	End of Year	Termination Values*
1	\$ 927.08	9	\$ 9,015.37	17	\$ 17,896.50	25	\$ 27,473.71
2	\$ 1,873.43	10	\$ 10,089.31	18	\$ 19,054.44	26	\$ 28,725.12
3	\$ 2,839.15	11	\$ 11,173.38	19	\$ 20,223.36	27	\$ 29,994.47
4	\$ 3,824.32	12	\$ 12,267.69	20	\$ 21,403.38	28	\$ 31,276.51
5	\$ 4,829.04	13	\$ 13,372.35	21	\$ 22,594.59	29	\$ 32,571.38
6	\$ 5,853.41	14	\$ 14,487.46	22	\$ 23,797.12	30	\$ 33,879.19
7	\$ 6,897.52	15	\$ 15,613.11	23	\$ 25,011.07		
8	\$ 7,951.48	16	\$ 16,749.42	24	\$ 26,236.56		

* Includes applicable withdrawal charges

GUARANTEED LUMP SUM TERMINATION OF DEFERRED FIXED AND VARIABLE ANNUITY COMPLETELY ALLOCATED TO THE FIXED ACCOUNT WITH 1% GUARANTEED EACH YEAR FOR THE FIRST TEN YEARS AND 1% THEREAFTER. (TERMINATION VALUES ARE BASED ON \$5,000 SINGLE PREMIUM.)

End of Year	Termination Values*	End of Year	Termination Values*	End of Year	Termination Values*	End of Year	Termination Values*
1	\$ 4,748.92	9	\$ 5,187.37	17	\$ 5,368.61	25	\$ 5,564.86
2	\$ 4,813.39	10	\$ 5,209.24	18	\$ 5,392.29	26	\$ 5,590.51
3	\$ 4,878.42	11	\$ 5,231.34	19	\$ 5,416.22	27	\$ 5,616.42
4	\$ 4,944.02	12	\$ 5,253.65	20	\$ 5,440.38	28	\$ 5,642.58
5	\$ 5,010.18	13	\$ 5,276.19	21	\$ 5,464.78	29	\$ 5,669.01
6	\$ 5,076.93	14	\$ 5,298.95	22	\$ 5,489.43	30	\$ 5,695.70
7	\$ 5,144.27	15	\$ 5,321.94	23	\$ 5,514.33		
8	\$ 5,165.71	16	\$ 5,345.16	24	\$ 5,539.47		

* Includes applicable withdrawal charges

* * *

On page 1 of the Prospectus, the last sentence of the first paragraph is deleted and the following is inserted:

In order for a Contract to be issued, the application for the Contract, any other necessary information necessary to establish a Contract, and the initial purchase payment must be received at our Service Center before any proposed Owner or any proposed Annuitant has attained age 80.

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On pages 3 and 24, the name of the Goldman Sachs International Real Estate Security Fund is changed to the “Goldman Sachs International Real Estate Securities Fund (Class A).”

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If you should have any questions, please call 1-800-457-8803 for assistance. This Supplement should be retained with your Prospectus for future reference.

CwA Advantage IV