

This is  
**Aviva.**

Building insurance around  
**you.**



**AVIVA**

You may  
be thinking,  
“Who is  
Aviva?”



# Good question.

We could answer by telling you we are the fifth largest and oldest operating insurance group in the world,<sup>1</sup> and that we are a leading provider of life insurance and annuities in the U.S.

But while that may explain *what* we are, it doesn't describe *who* we are.

You are about to make a very important decision. Maybe you are thinking of buying a life insurance policy to protect your family or business. Perhaps you are considering an annuity to help supplement your retirement needs.

And to help you with this decision, you need a company with experience, a company with integrity and a company that understands you.

## Aviva is that kind of company.

## We are Aviva USA.

Delivering prosperity and peace of mind to nearly one million customers.

We are a valued member of Aviva plc, the world's fifth-largest insurance group.<sup>1</sup>

**Our issuing companies include:**

Aviva Life and Annuity Company, Des Moines, IA

Aviva Life and Annuity Company of New York, Woodbury, NY

<sup>1</sup> Based on gross worldwide premium as of December 31, 2008.

A man with long hair and a beard is sitting on a chair, playing an acoustic guitar. He is wearing a grey short-sleeved shirt and dark pants. The guitar has a white body and a dark fretboard. The background is a bright, sunlit room with a window, a potted plant, and a brown leather sofa. A coffee table in the foreground has a mobile phone and a white mug on it.

# You are behind the products we sell.

Aviva is building insurance around the idea that every individual counts. In a world of “me first” thinking, we’re putting our customers at the center of everything we do so that we can better understand your unique needs — and deliver on them.

# If this doesn't sound like an insurance company, then we are already succeeding.

Aviva doesn't just sell insurance products: We create and provide solutions to life's changing needs. We offer a broad range of life insurance and annuities. Each comes with several optional benefits, providing **you** with hundreds of unique combinations — one that is sure to fit your needs.

To build insurance around you, we first want to get to know you:

- Who are **you**?
- What do **you** need and want?
- How do **you** envision life in 5, 10, or 25 years?
- What's really important to **you**?



What is  
right for  
**You?**

# Why life insurance?

Life insurance is about life, your life. It's about how you want to live your life right now and 20 years from now. It's also about how your loved ones will live when you're gone.

Aviva's innovative life insurance products offer tremendous value and versatility. We offer term products with affordable death benefits, permanent life policies that provide lifetime guarantees, and indexed universal life policies that allow you to build cash value for retirement and other life events.

And since it's your future, we've made sure our life insurance policies have many options so they can be customized for you, your family and your life.

That's how our life insurance product becomes **your** policy.

# Why an annuity?

An annuity is a long-term retirement savings product that can help protect you from outliving your money. It's a contract between you and an insurance company. When you put money into an annuity, you create something that will in turn pay you an income month after month, year after year, for as long as you live if you like.

And since it's your money, we've made sure our annuities have many options so they can be customized for you, your family and your life.

That's how our annuity becomes **your** annuity.

# Our stability is your stability.

After 300 years, you go from being an expert on stability to being stability. Aviva plc has witnessed its share of panics, recessions, depressions, bubbles, crashes, and natural and man-made disasters and we understand what it takes to manage our business through these events. We've learned that markets can move quickly and economies can turn abruptly. We are always prepared for turbulence and economic uncertainty.

## But don't just take our word for it.

Financial services companies, including insurance carriers, are rated by independent agencies for their financial strength. This helps the public determine which companies can best meet their obligations and should garner the most trust.

As you can see, these agencies give Aviva USA and its issuing companies high marks for the stewardship of the assets our policyholders place in our care.

While the numbers and ratings indicate a financially stable company, we measure fiscal success by how we meet our obligations — to our nearly 1 million policyholders, their beneficiaries, and the customers joining our family every day.

## Aviva USA ratings

A.M. Best:

**A (Excellent) for financial strength**, the third highest of 15 rating classes

Standard & Poor's:

**AA- (Very Strong)**, the fourth highest of 24 rating classes

Moody's Investors Service\*:

**A1**, the fifth highest of 21 rating classes

\*No Moody's rating has been assigned to Aviva Life and Annuity Company of New York.

# Aviva USA financial highlights<sup>1</sup>

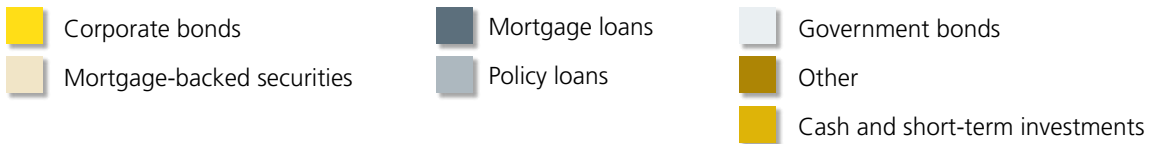
(in USD millions)

(Financial Highlights as of September 30, 2009)

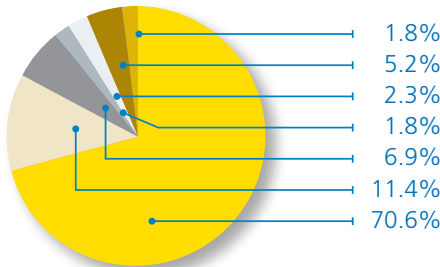
	Aviva Life and Annuity Company <sup>3</sup>	Aviva Life and Annuity Company of NY <sup>3</sup>	Total
<b>Total assets</b>	\$41,669	\$1,464	<b>\$43,133</b>
<b>Policyholder reserves</b>	\$35,249	\$1,319	<b>\$36,568</b>
<b>Other liabilities</b>	\$4,190	\$52	<b>\$4,242</b>
<b>Capital and surplus</b>	\$2,230	\$93	<b>\$2,323</b>
<b>Gross premium</b>	\$6,202	\$131	<b>\$6,333</b>

## Aviva USA invested assets<sup>1</sup>

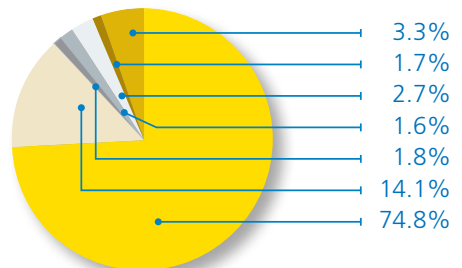
(Invested Assets as of September 30, 2009)



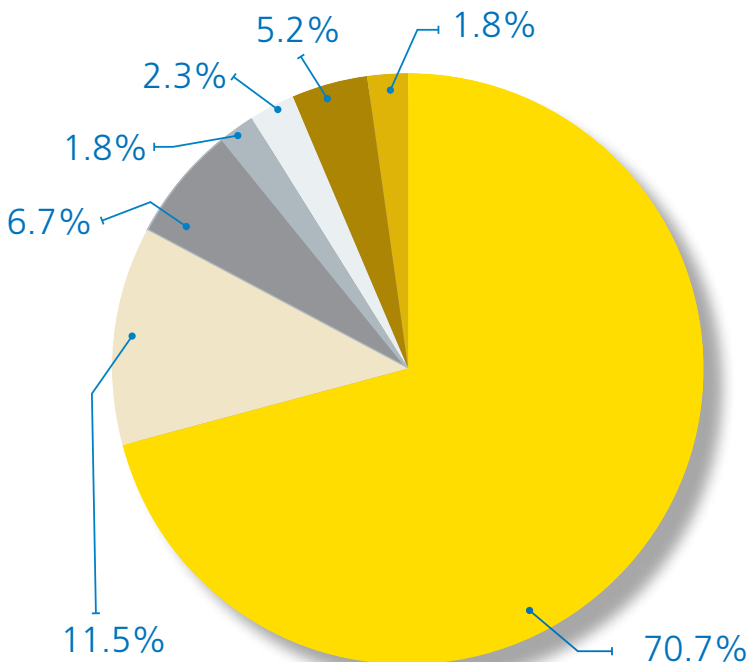
**Aviva Life and Annuity Company**



**Aviva Life and Annuity Company of New York**



## Aviva USA Total



<sup>1</sup> Amounts measured on the basis used to prepare the Company's Statutory Annual Statements.

<sup>2</sup> Each individual company is solely responsible for the policy benefits and obligations to its policyholders. In New York, products are issued by Aviva Life and Annuity Company of New York, which is the only Aviva life insurance company authorized to do business in the state of New York.

# Aviva USA

## by the numbers

Ranked **1st** in the industry for total U.S. sales of indexed life insurance and indexed annuities<sup>1</sup>

---

**930,000** customers

---

**30,000** agents representing Aviva USA

---

**113** years of serving customers in the U.S.

---

**\$40 billion** in total assets<sup>2</sup>

---

<sup>1</sup> According to AnnuitySpecs.com Advantage Index Product Sales & Market Report

<sup>2</sup> Amounts measured on the basis used to prepare the Company's Statutory Annual Statements.





## Our parent company, Aviva plc, by the numbers\*

The **5th** largest insurance group in the world<sup>3</sup>

**50 million** customers worldwide

**54,000** employees worldwide

Total sales of **\$95.1 billion**<sup>4</sup>

**\$573.8 billion** in funds under management<sup>5</sup>

\*The result and cash flows of the operations have been translated using the average rates: \$1.49 (£1 equal) for the first half of 2009 and \$1.85 (£1 equal) for full year 2008; the assets and liabilities have been translated using the period-end rates: \$1.63 (£1 equal) for the first half of 2009 and \$1.44 (£1 equal) for full year 2008.

<sup>3</sup> Based on gross worldwide premium as of December 31, 2008.

<sup>4</sup> Amounts measured December 31, 2008, on an International Financial Reporting Standards Basis.

<sup>5</sup> Represents all assets managed or administered by the Group, including funds held on behalf of third parties as of June 30, 2009.

Thank you for taking a few moments to learn more about us. There's much more to the Aviva story than what is contained in this brochure. We invite you to visit our website, [www.avivausa.com](http://www.avivausa.com), and click on the **'What's Right for You'** tab on the top of the home page. Your Aviva agent can also tell you more about us, our products and how we can serve you. We hope we get the opportunity to learn more about you!



## Where you can find us

[www.avivausa.com](http://www.avivausa.com)

Aviva Life and Annuity Company  
611 5th Ave  
Des Moines IA 50309  
515/283-2371  
800/800-9882

Aviva Life and Annuity Company of New York  
65 Froehlich Farm Blvd.  
Woodbury, NY 11797-2903  
800/252-4467

Each individual company is solely responsible for the policy benefits and obligations to its policyholders. In New York, products are issued by Aviva Life and Annuity Company of New York, which is the only Aviva life insurance company authorized to do business in the state of New York.