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September 23, 2008

A.M. Best Affirms Financial Strength Ratings of Aviva USA

To our valued Distribution Partners and Producers:

During these difficult economic times, we want to share positive news with you about our financial strength. On September 18, A.M. Best, the oldest and most widely recognized rating agency dedicated to the insurance industry, announced that it affirmed the A+ (Superior) financial strength ratings of Aviva USA and its life insurance subsidiaries.

A.M. Best assigns an A+ rating to companies that have a superior ability to meet their ongoing obligations to policy holders. The Aviva USA companies receiving A+ (Superior) ratings once again from A.M. Best include:

- Aviva Life and Annuity Company;
- American Investors Life Insurance Company, Inc.;
- Indianapolis Life Insurance Company;
- Aviva Life Insurance Company; and
- Aviva Life and Annuity Company of New York.

A.M. Best noted that the A+ designation of Aviva USA reflects its strong position in the marketplace, as well as Aviva USA's strategic importance to Aviva plc as a whole. In its press release announcing our solid ratings, A.M. Best commented, "Aviva USA is strategically important to Aviva plc and a significant contributor to the overall revenue and earnings of the enterprise. The acquisition (of Aviva USA – the former AmerUS Group) has enhanced Aviva's geographical diversification and has provided significant growth opportunities for Aviva USA in the world's largest life and retirement savings markets."

Aviva is a force in our industry, maintaining market leadership positions in both the fixed-indexed annuity (FIA) and the growing fixed-indexed life markets. We also offer competitive term life products, traditional fixed annuities, structured settlements and soon to be released fixed universal life products. With our range of products that provide guaranteed returns in these uncertain times, we are well-positioned to continue offering 'peace of mind' to you and our customers.

We value our relationship with you and appreciate the trust you have placed in Aviva. Remember, our continued growth, our innovative product portfolio and our superior financial ratings all indicate our commitment to be here for you – and your clients – now and into the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Tom Godlasky".

Tom Godlasky
President and CEO, Aviva North America