

Message from Chris Littlefield



Chris Littlefield
President and
Chief Executive Officer

June 14, 2011

To Our Valued Producers:

After 35 years in our industry, **Mark Heitz**, president of Sales & Distribution, today announced his plans for retirement. I congratulate Mark on his long and successful career and thank him for the critical role he has played over the years in our company's growth. Mark's experience, advice and unparalleled knowledge of our industry and products have proven invaluable to me and Aviva, and I appreciate the long-standing personal relationships he has developed with you.

During the past several years, Mark successfully led our Sales & Distribution team through a very challenging environment. Through his leadership and commitment, he has guided Aviva in maintaining and building stronger and deeper connections with you – our Key Distribution Partners and agents.

To ensure a seamless transition, Mark has agreed to stay on with Aviva during the next six months and will move into a consulting role following his formal retirement. In light of Mark's retirement, today we also are announcing that **Mike Miller** is succeeding Mark as the leader of our Sales & Distribution organization.

Mike has served in a number of senior management positions since joining AmVestors – a predecessor company of Aviva – in 1989. He was chief operating officer for both AmerUs Annuity Group and American Investors Life, and was the managing director for the company's owned marketing organizations. Most recently, Mike was Aviva's general counsel, and previously led insurance operations on an interim basis. Over the years, Mike has been exposed to all aspects of our company and industry. Given his depth of experience, his thorough knowledge of our products and regulatory environment, and his strong connections with our distribution partners and agents, Mike is the ideal person to lead sales and distribution as we continue to build our business.

Rich Cohan is being promoted to the role of executive vice president and general counsel, replacing Mike. Rich joined Aviva in 2003 and was previously associate general counsel for Aviva's insurance operations, supporting sales and distribution, insurance administration and product management, while managing the legal aspects associated with marketing organizations and agency-related issues. He is an outstanding attorney with a great mix of business experience, financial acumen and legal insight built over the past 17 years.

We are very fortunate to have had the benefit of Mark's expertise and leadership over the years and to have talented executives like Mike and Rich to take us forward. I am particularly pleased that we are able to make each of these appointments from within Aviva – demonstrating our incredibly strong talent base and well-developed succession plans for these key positions.

I invite you to click on these links to read a note from [Mark Heitz](#) and [Mike Miller](#) on this news. I know you will all welcome and support Mike and Rich in their new positions, and congratulate Mark on his well-deserved retirement.

Message from Mark Heitz



June 14, 2011

To Our Valued Producers:

Leading the Aviva USA Sales & Distribution team these past four years has been the highlight of my 25 years with this organization. With the recent announcement of my upcoming retirement, I want to take this opportunity to thank each of you for all of your contributions to our successes. I wish you well as you continue to take Aviva USA forward in achieving significance in our life business and maintaining significance in our annuity business.

It is always a difficult decision to determine the best time to leave a great organization like Aviva USA, but I want to share with you why I feel that time is now:

- The strength of the Aviva sales team is deep and broad. Over the past four years, we have truly gone from good to great. Since forming the One Aviva Sales & Distribution team four years ago, we have brought together a tremendous and talented team focused and motivated to achieve our corporate strategy. I see it every day in working with Sales & Distribution leaders Peter Scanlon, Lance Sparks, Kent Campbell, Chuck VanDevander, and Brian Gengler, as well as all our other sales team members. I know – working together – we will achieve our goals!
- The leadership of Aviva USA is firmly in place and is driving our organization to new and increasing heights. Chris Littlefield is a strong and innovative CEO with a clear vision for Aviva USA. Plus, we have developed strong teams across Aviva USA that you can work with to accomplish our many objectives and initiatives.
- Mike Miller has the compassion, institutional knowledge of our company and understanding of our business and KDPs to lead Sales & Distribution to the next level. He has my support and complete confidence. Having watched him perform at Aviva for the past 22 years, I know he will be a fantastic leader to this team.

I want to again thank each of you and wish you well as I move from the leader role to the cheerleader role. It has been a tremendous privilege and honor to lead this team and is something I will forever cherish.

Kindest personal regards,

Mark Heitz
President, Sales & Distribution
Aviva USA



Mark Heitz

President, Sales & Distribution
Aviva USA

Message from Mike Miller



Mike Miller
Executive Vice President
Sales & Distribution
Aviva USA

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To Our Valued Producers:

I want to begin with a simple thank you to Mark. He's a person who has been so much more than the "guy who hired me." I feel honored to have worked so closely with him through the years. Quite literally, he has been both a mentor and close friend. I thank him and sincerely appreciate his many years of service to the life and annuity industry, and more directly, to Aviva and its predecessor companies.

The transition from Mark's leadership to mine will be smooth and seamless. I have been around this company for more than 20 years, in many roles in both our Topeka location and our Des Moines headquarters. In that time, I have had great exposure to, and have been fortunate to meet and work with, many of our distribution partners on both the life and annuity side of the business. In short, I know you and you know me, and I look forward to further building our relationship.

While change is upon us, the one thing that will not change is our commitment to you and our shared priorities to grow our life business and maintain a strong annuity franchise. Our commitment to profitable growth remains steadfast. In that regard, it is business as usual.

At Aviva, our success is defined by your success. In the weeks ahead, I look forward to traveling with Mark, spending time with you to truly understand your business priorities, and sharing our plans for the future.

Mike Miller
Executive Vice President, Sales & Distribution
Aviva USA