



Field
Update



July 21, 2010

Aviva responds to signing of Financial Reform Bill

To our valued distribution partners:

With the recent passage of the Financial Reform Bill, we have reached an important milestone—fixed indexed annuities (FIAs) will remain classified as insurance products governed by state insurance regulators. As a result, Securities and Exchange Commission Rule 151A is no longer a concern, and there is now clarity in terms of the future of FIAs, including the requirements to provide them to consumers.

We are pleased with this result, and hope that you are as well. As we have always said, FIAs are insurance products effectively governed by state insurance regulators. This is the right decision and we're committed to making sure our state insurance commissioners have the tools and regulatory framework to supervise these products. Throughout this process, it has been our goal to ensure an effective outcome for our company, our distribution partners and customers.

FIAs continue to be an important part of our business

Fixed indexed annuities will continue to remain a vital part of Aviva USA's business as Americans seek a wealth-building tool that generates stable retirement income. Today's market dynamics has created a growing need and demand for FIAs, and we're pleased to offer our customers with products that can deliver guaranteed cumulative returns regardless of market conditions.

Our financial strength

As a business unit of Aviva plc – the fifth largest insurer in the world – we are committed to providing peace of mind to our distribution partners and customers. Our focus is on financial strength and profitable growth and we demonstrate that with a clear ability to meet our obligations. To that end, one of the key indicators for Aviva plc is an outstanding Insurance Groups Directive, or IGD, solvency surplus of £4.4 billion as of March 31, 2010.

At Aviva USA, our financial strength is also reflected in our company's credit ratings, which are AA- ("very strong") from Standard & Poor's, A1 ("good") from Moody's and A ("excellent") from A.M. Best. In the July 2010 edition of Best's Review – a key industry publication – Aviva USA ranked as one of only 11 life insurers that retained a credit rating of 'A' or higher for at least the past 75 years.

Aviva USA is committed to YOU and our policyholders

We are here to meet YOUR needs. With a marketplace approach based in customer research and translated into customer-focused products and practices, we pledge to recognize your needs. We place our customers at the heart of all that we do; it's maintaining a passion for people and a commitment to understanding their individual situation. By putting YOU in the center of all we do, Aviva can create innovative insurance products and annuities around our customers' specific needs.

We know that none of our success would happen without your support, and we want to thank you for your business and commitment to Aviva USA. Our distribution partners are the best in the U.S., and we are dedicated to meeting your needs and earning your business every day.

Sincerely,



Mark V. Heitz
President, Sales and Distribution
Aviva USA