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April 30, 2009

To our valued Distribution Partners and Producers:

As you may be aware, Aviva announced its first quarter financial results this week. We are pleased to report that during this time of economic turmoil Aviva plc remains financially strong. Worldwide sales rose 5 percent and, importantly, we are continuing to manage our capital position effectively. Aviva's capital surplus grew to \$3.5 billion (£2.5 billion) as of March 31, 2009, from \$2.8 billion (£2.0 billion) as of December 31, 2008.

Aviva plc CEO Andrew Moss noted, "We have a diversified business, which spans 28 countries. We continue to navigate a steady course through challenging times. It is also encouraging to see that people are continuing to save with companies they trust, like Aviva."

During the first quarter, sales in our U.S. business increased compared to the same quarter last year; however, compared to the fourth quarter 2008, we experienced a 12 percent decline. As reflected in our first quarter results news release, we began instituting an adjusted growth strategy within our U.S. business this year. While we continue to moderate the growth rate of our annuity product sales in order to preserve capital, one of our objectives is to accelerate the growth of our life business to be a greater portion of our overall sales. As a result, we are seeing increased activity in our life business with our new life insurance relationships. In the first quarter, we signed five Brokerage General Agencies, which will help enhance our life sales.

We have made additional improvements to our life insurance business, such as increasing retention limits to \$10 million and introducing a competitive new fixed universal life (UL) product. We enhanced our underwriting capabilities, introduced illustrations that demonstrate the positive impact of our "Wellness for Life" rider and expanded our Advanced Marketing team and Life Sales Support Team.

Like many others in the insurance industry, we have had to make tough decisions in this historically turbulent market environment so that we are well-positioned for future opportunities when they arise in the post-recessionary period. I want to take this opportunity to acknowledge your efforts and support during these unprecedented times, and to reiterate our appreciation for your commitment to Aviva USA and our many quality products.

In addition, we recognize the important role that our producers and valued distributors play in helping our customers achieve prosperity and peace of mind. We are deeply committed to doing the right thing and to continually earning the public's trust. Thank you for your ongoing efforts and for being an important part of the Aviva team. Together, we will deliver on Aviva's promise to our customers.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark V. Heitz". The signature is fluid and cursive, with a large, stylized "H" and "T".

Mark V. Heitz
President, Sales & Distribution