



Aviva USA 699 Walnut Street Des Moines IA 50309-3929 Tel 515 362 3600 www.avivausa.com

March 20, 2009

To our valued Distribution Partners and Producers:

Aviva USA and our key distribution partners and producers continue to deliver prosperity and peace of mind to our life insurance and annuity customers as we navigate through these difficult economic times. We remain focused on providing policies that provide the safety, security and guarantees customers desire in this time of turmoil. As we work to keep the company strong, we will be there to deliver on our promises -- just as Aviva has done for more than 300 years.

As you know, our goals for 2009 are to accelerate the growth of our life business and moderate the growth of our annuity business. We also want to utilize our capital in the most prudent manner and to build up our capital position so that we are in a position to take advantage of the opportunities that will exist for strongly capitalized insurers and their producers when this economic crisis ends.

Please know that we are committed to our annuity business over the long term; however, we have made changes to moderate our growth rate. So far we have not seen much reduction because of the strong consumer demand for our products. During the past week we have ended our annuity relationships with some additional distributors and producers and have established production caps for other distributors. These were extremely tough decisions, and we sincerely wish those producers and groups the best. Today, we are making some additional changes for business received on and after March 21, 2009, including:

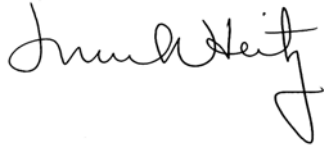
- A commission reduction for all annuity products (for most products 0.5%).
- An additional commission reduction for all annuity products for issue ages above 75.
- A reduction in maximum issue ages for most annuity products.
 - For 12- and 10-year SC products, the maximum issue will be between ages 75-78, depending on the product; and for 8-year SC products, it will be age 80; for 7-year SC products it will be age 81; for 6-year SC products it will be age 82; and for 5-year SC products it will be age 83.
- An increase in the annual fee for lifetime income benefit riders for all annuity products and all riders. The increase will vary by rider, but for our most popular rider the fee will increase from 0.50% to 0.75% annually.
- A temporary moratorium from licensing/appointing any new annuity producers.

We greatly appreciate the increased activity that is happening in our life business. In fact, many annuity producers are already looking at selling more life insurance business during this period. To assist them, we have introduced a competitive new fixed universal life product to complement our indexed universal life, single premium life and term products so that our producers have the products necessary to rapidly grow life production. We have made additional improvements to our life insurance business to support your growth, including:

- Increased retention limits to \$10 million.
- A reorganized underwriting team.
- An improved no lapse guarantee (NLG) rider.
- The introduction of illustrations demonstrating the positive impact of our Wellness for Life rider.
- Expanded Advanced Marketing Team and Life Sales Support Team.

Aviva remains strong and committed to our customers and to our producers. While there are sacrifices to be made, we continue to deliver prosperity and peace of mind to our customers, which is our most important obligation. We know we are doing this as a team with you and now more than ever, we appreciate your business and your willingness to weather this storm with us. That's why we call it, "One Aviva, twice the value."

Sincerely,

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

Mark V. Heitz
President, Sales & Distribution