

A message from Chris Littlefield regarding recent rating agency updates



Chris Littlefield
President and CEO
Aviva USA

December 2, 2010

To Our Valued Producers:

This week, two of our industry's primary rating agencies issued updates on Aviva USA's credit and financial strength.

On Tuesday, Nov. 30, A.M. Best Company affirmed an "A" (Excellent) rating for Aviva USA and has upgraded its outlook on our company from "stable" to "positive." Our "leading market positions in indexed life insurance and fixed indexed annuities, innovative product development, multiple distribution networks and adequate stand-alone risk-adjusted capitalization" was specifically noted.

The news release also cited the strategic, financial and risk-related benefits of being a part of a large global company providing strong capital backing. "This explicit support demonstrates Aviva's commitment to the US operations and that the business is strategically important to the group," A.M. Best said.

On Thursday, Dec. 2, Standard & Poor's adjusted its rating of our company, lowering Aviva USA to an "A+" (Strong) rating and maintaining its outlook for our business. According to S&P, this rating, which is a level below our prior "AA-" rating, is given to companies with a strong capacity to meet financial commitments. With these two announcements this week, I want to assure you that our US business is performing well.

Since 2008, our US life and annuity business has dramatically improved its IFRS operating profit, increasing from \$29 million in 2008 to more than \$130 million for the first six months of 2010. Furthermore, our US business has seen strong quarterly sales growth since the third quarter of 2009, and consistently improved capital levels. The US remains one of Aviva plc's 12 core focus markets worldwide.

We take a prudent approach to managing and profitably growing our business with a focus to become a top player in the US life market while maintaining our strong annuities franchise. Thanks to the commitment and dedication of all of you, we have maintained strong profitability in our life and annuity business and remain financially strong.

We are a customer-focused company. Our relationship with you is directly connected to our improved performance and financial stability. In 2011, we will focus our efforts on building even stronger relationships with you – our key distribution partners and producers – with programs to help you succeed.

Thanks for all you do every day to contribute to our ongoing success.

See our updated
"Strength & Experience"
brochure by clicking [here](#).



Strength & Experience

YOU Can Count On

We are Aviva. Delivering prosperity and peace of mind to more than 50 million customers worldwide.

Aviva plc is financially strong. The diversity of our business and innovative products and services continue to add value for our customers and bring them peace of mind.

Aviva by the Numbers*

The **6th** largest insurance group in the world¹

53 million customers worldwide²

46,000 employees worldwide²

Total sales of **\$55.3 billion**³

\$562 billion in funds under management⁴

¹ Based on gross worldwide premium as of December 31, 2009.

² As of December 31, 2009

³ Amounts measured as of September 2010. Sales measured as life and annuity (present value of new business premium), property and casualty (net written premiums) and investment.

⁴ Represents all assets managed or administered by the Group, including funds held on behalf of third parties as of June 2010.

“ There’s no question that the economic climate remains uncertain: 2010 is still challenging but I’m confident we have the right team, strategy and commitment to make it another successful year. We will continue to deliver our strategy, maintain our capital strength and focus on the profitable growth of our company.”

Andrew Moss, Aviva Group CEO
2009 Annual Report

Our Financial Strength*

- Aviva is committed to financial strength and a strong capital position.
- As of June 2010, Aviva has **\$5.6 billion** of excess capital above regulatory requirements.
- Our investment strategy is driven by the knowledge that our decisions impact the ability to meet our obligations to our customers.
- Aviva’s global scope and diversified products provide ongoing financial strength and accessible capital for Aviva USA.
- The diversity of our business has been a strength through a range of geographies, products and distribution channels.



* The result and cash flows of the operations have been translated at the average rates for the year and the assets, liabilities and capital have been translated at the year-end rates as follows:

United States	HY 2010	9 months 2010
Average rate (£1 equal)	\$1.53	\$1.54
Period end rate (£1 equal)	\$1.48	\$1.58



Strength & Experience

YOU Can Count On

We are Aviva USA. Delivering prosperity and peace of mind to nearly one million customers across all 50 states.

We are a valued member of Aviva plc, the world's sixth-largest insurance group.¹

Our issuing companies include:

Aviva Life and Annuity Company West Des Moines, IA

Aviva Life and Annuity Company of New York Melville, NY

Aviva USA Financial Highlights² (in USD millions)

(Financial Highlights as of September 30, 2010)

	Aviva Life and Annuity Company ³	Aviva Life and Annuity Company of NY ³	Total
Total assets	\$44,803	\$1,524	\$46,327
Policyholder reserves	\$38,677	\$1,376	\$40,053
Other liabilities	\$3,855	\$45	\$3,900
Capital and surplus	\$2,271	\$103	\$2,374
Gross premium	\$5,475	\$127	\$5,602

Aviva USA Ratings

A.M. Best:
A (Excellent) for financial strength

Standard & Poor's:
A+ (Strong)

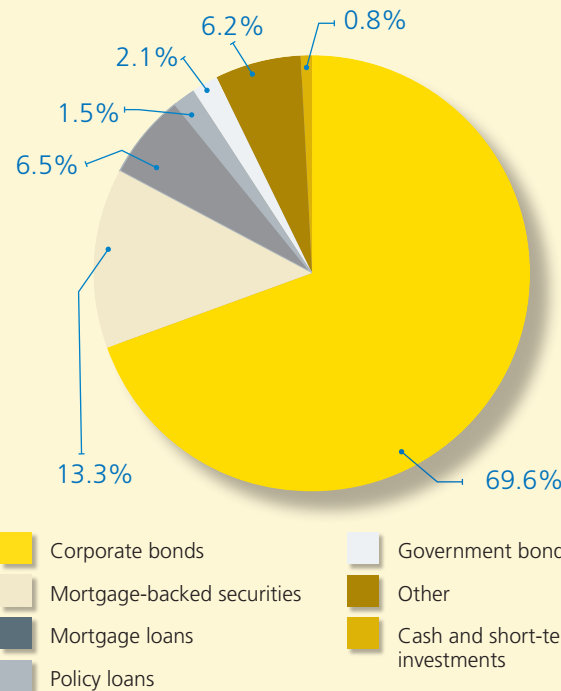
Moody's Investors Service*:
A1

*No Moody's rating has been assigned to Aviva Life and Annuity Company of New York.

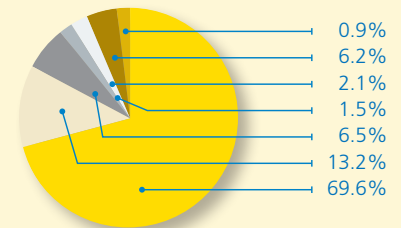
Aviva USA Invested Assets²

(Financial Highlights as of September 30, 2010)

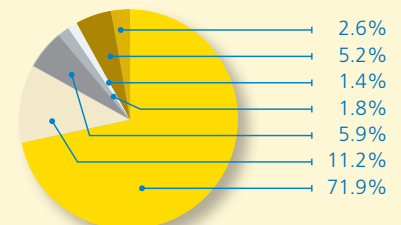
Aviva USA Total



Aviva Life and Annuity Company



Aviva Life and Annuity Company of NY



¹ Based on gross worldwide premium as of December 31, 2009.

² Amounts measured on the basis used to prepare the Company's Statutory Annual Statements.

³ Each individual company is solely responsible for the policy benefits and obligations to its policyholders. In New York, products are issued by Aviva Life and Annuity Company of New York, which is the only Aviva life insurance company authorized to do business in the state of New York.