



Strength & Experience

YOU Can Count On

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

Difficult economic times reinforce the need to do business with people and companies you can trust. That's why the companies of Aviva continue to strategically grow our business despite the current global financial crisis. Our customers know we are deeply committed to doing what is right. Our company's 300+ year legacy in the life insurance industry is proof of that fact.

Aviva by the Numbers

The **5th** largest insurance group in the world¹

50 million customers worldwide

54,000 employees worldwide

Premium and investment revenue of **\$95 billion**²

\$533 billion in assets under management^{2,3}

\$16 billion in equity shareholders' funds

“ We have a diversified business which spans 28 countries and sells through a range of distribution channels... It's encouraging to see that people are continuing to save with the companies they trust, like Aviva. ”

Andrew Moss, Aviva Group CEO
April 27, 2009

Our Financial Strength

- Aviva is committed to financial strength and a strong capital position.
- Our investment strategy is driven by the knowledge that our decisions impact the ability to meet our obligations to our customers.
- Our portfolio is well diversified by asset class and emphasizes high-quality fixed income investments.
- Aviva's global scope and diversified products provide ongoing financial strength and accessible capital for Aviva USA.



¹ Based on gross worldwide premium as of December 31, 2007.

² Amounts measured on an International Financial Reporting Standards Basis.

³ Represents all assets managed or administered by the Group, including funds held on behalf of third parties.



Strength & Experience

YOU Can Count On

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

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

Our issuing companies include:

Aviva Life and Annuity Company Des Moines, IA

Aviva Life and Annuity Company of New York Woodbury, NY

American Investors Life Insurance Company Topeka, KS

Aviva USA Financial Highlights² (in USD millions)

(Financial profile as of December 31, 2008)

	Aviva Life and Annuity Company ³	Aviva Life and Annuity Company of NY ³	American Investors Life Insurance Company ³	Total
Total assets	\$24,683	\$1,394	\$14,337	\$40,414
Policyholder reserves	\$21,022	\$1,283	\$11,759	\$34,064
Other liabilities	\$2,394	\$31	\$1,647	\$4,073
Capital and surplus	\$1,266	\$80	\$930	\$2,277
Gross premium	\$4,752	\$233	\$4,567	\$9,553

Aviva USA Ratings

A.M. Best:
A (Excellent) for financial strength, the third highest of 15 rating classes

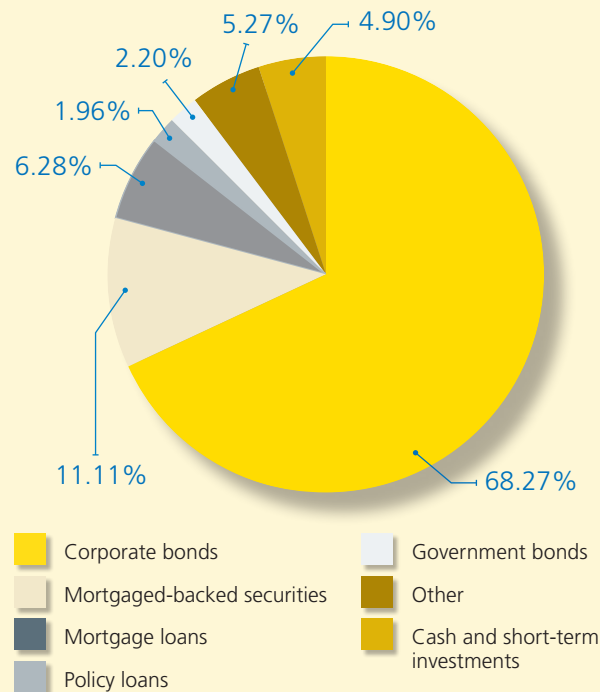
Standard & Poor's:
AA- (Very Strong), the fourth highest of 24 rating classes

Moody's Investors Service*:
A1, the eighth highest of 28 rating classes

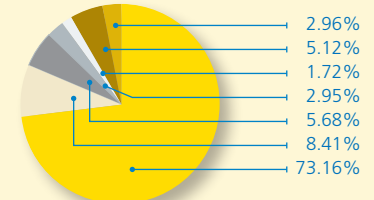
*No Moody's rating has been assigned to Aviva Life and Annuity Company of New York.

Aviva USA Invested Assets²

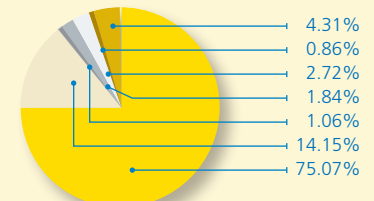
Aviva USA Total



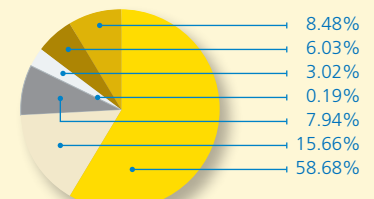
Aviva Life and Annuity Company



Aviva Life and Annuity Company of NY



American Investors Life Insurance Company



¹ Based on gross worldwide premium as of December 31, 2007.

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