



Dear Aviva Agents/Producers:

I am pleased to inform you that today A.M. Best awarded an A+ (Superior) rating to Aviva plc subsidiaries in the U.S., including those that are part of Aviva USA, formerly AmerUs Group, which was acquired by Aviva plc in November 2006. This award is the second highest rating given by A.M. Best.

A.M. Best, which is the oldest and most widely recognized rating agency dedicated to the insurance industry, assigns an A+ rating to companies that have a superior ability to meet their ongoing obligations to policyholders.

The Aviva USA companies that were awarded an A+ (Superior) rating are the following:

- **AmerUs Life Insurance Company**
- **American Investors Life Insurance Company**
- **Indianapolis Life Insurance Company**
- **Bankers Life Insurance Company of New York**

These companies were previously rated A (Excellent) by A.M. Best and this rating upgrade is a strong recognition of the financial strength of our U.S. business. In fact, in its [press release](#) announcing the rating upgrade, A.M. Best noted: "This acquisition has provided Aviva USA significant growth opportunities in the world's largest life and retirement savings market and has enhanced Aviva's geographical diversification. Additionally, as a strategically important segment and increasingly significant contributor to the overall revenue and earnings of Aviva, Aviva USA's ratings recognize the benefits derived from the financial flexibility of its parent."

This A.M. Best award also confirms the A+ rating of the former Aviva U.S. companies, Aviva Life Insurance Company and Aviva Life Insurance Company of New York, that were part of Aviva prior to the AmerUs acquisition.

We are confident that all of the Aviva USA companies are well positioned to sustain the tremendous growth they have achieved in the last year. This ratings upgrade, combined with the continued benefits of being part of the Aviva plc group, the fifth largest insurance company in the world, should provide us with access to a broader platform from which to distribute not only our existing indexed life and annuity products but also new and innovative products that are currently under development.

We look forward to continuing to work with all of our agents and distributors and offering a wide array of innovative products that meet your needs and the needs of your customers. Thank you for your hard work and for being a valuable business partner for Aviva USA.

If you have any questions about the ratings upgrade or any other issues, please feel free to contact your field manager or sales support team.

Sincerely,

A handwritten signature in black ink that reads "Thomas C. Godlasky". The signature is written in a cursive style with a large, stylized initial 'T'.

Thomas C. Godlasky
CEO of Aviva North America, President & CEO of Aviva USA