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September 18, 2008

To our valued Distribution Partners and Producers:

As we've seen in the news this week, the financial markets are in the midst of great volatility and uncertainty, and we want to take this opportunity to reassure you and your clients that our company has the financial strength to weather the current turmoil.

We have previously disclosed that Aviva has only minimal exposure to the issues currently affecting others in our industry. To reiterate this point, we believe that these exposures will not have any material impact on our business operations. Specifically, we expect that our losses on Lehman and AIG will be within 1 percent of Aviva's total net assets. In addition, we do not have significant exposure to securities backed by subprime mortgages.

Aviva is the fifth-largest global insurer, operating general insurance, long-term savings and investment management businesses around the world. As a public company, Aviva regularly discloses its financials to investors. We most recently reported financial results as of June 30, 2008, which reflected our strong balance sheet and sound capital position.

Overall, Aviva has significant resources and financial strength. The credit ratings for the global organization are AA/AA- ("very strong") with a stable outlook from Standard & Poor's Aa3 ("excellent") with a stable outlook from Moody's and A+ ("superior") with a stable outlook from AM Best. These ratings reflect Aviva's strong financial position.

We will continue to monitor the global financial markets to ensure that we are effectively managing our business in order to successfully navigate any economic situation, such as the current credit crisis. As a result, you should rest assured that we will continue to meet our obligations to current and future policyowners.

We value our relationship with you and appreciate the trust you have placed in Aviva. We look forward to continuing to provide innovative products and sales support to help you effectively meet your clients' needs.

Sincerely,

A handwritten signature in black ink, appearing to read "Tom Godlasky".

Tom Godlasky  
President and CEO, Aviva North America