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Update



September 8, 2009

## American Investors Life to be merged into Aviva Life and Annuity Company

In October 2007, Aviva introduced a vision of “One Aviva, twice the value,” which aims to maximize the company’s full potential as a global brand.

We’re excited to announce the latest initiative in developing a consistent identity in the U.S. Effective at the close of business on September 30, 2009, we are merging American Investors Life Insurance Company into Aviva Life and Annuity Company. This will result in all of our U.S. products being issued under the Aviva name.

Because you are already a valuable part of Aviva USA, there will be little difference in procedures after the merger is completed. There will be no changes to commissions, hierarchy or distributions related to the merger. You will not be required to re-contract with the company.

In addition, you will have access to the same industry-leading products you have become accustomed to; the only difference is that they will be issued by Aviva Life and Annuity Company.

Shortly after the merger, a letter and a merger endorsement will be mailed to all existing American Investors policy and contract owners explaining the name change. No action will be required of policyholders.

### Transition Guidelines

Most states have a post merger procedure for transferring product approvals from the non surviving entity to the surviving entity and allow a transition period to accommodate the name change. After the merger we will issue new business on American Investors forms and include the merger endorsement until we have secured insurance department approval to update the forms. ALL applications will be accepted during this period and we will inform you when we switch to Aviva Life and Annuity Company version of these forms.

Six states require that all new issues of AIL products after the merger to be issued on Aviva Life and Annuity Company forms. If you are doing business in one of the following six states, please note the transition guidelines below:

- Florida
- Georgia
- Minnesota
- Mississippi
- New Jersey
- Texas

**In the above states, AIL applications with an application signed date prior to October 1, 2009, must be received on or before October 30, 2009.** AIL applications received after October 30 or applications with an application signed date on or after October 1 will not be accepted and will need to be resubmitted on an Aviva Life and Annuity Company form.

ALL applications signed and received by the company prior to the merger date but issued after the merger date will be issued as Aviva Life and Annuity Company policies with a merger endorsement.

Thank you for your commitment to Aviva. We appreciate everything you contribute to the success of our company. We want to make this transition as seamless as possible so we can continue to help you grow your business. If you have any questions, please contact Sales Support at (800) 255-2405, ext. 6620.