



Strength & Experience

YOU Can Count On

We are Aviva. We are committed to delivering on our promise to our 43 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. Our financial resources are helping us build insurance around the unique needs of each individual customer.

Aviva by the Numbers*

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

43 million customers worldwide²

36,600 employees worldwide²

Total sales of **\$68 billion**³

\$485 billion total IFRS Assets

¹ Based on gross worldwide premium as of December 31, 2010.

² As of December 31, 2011

³ Amounts measured as of December 2011. Sales measured as life and annuity (present value of new business premium), property and casualty (net written premiums) and investment.

“We are well placed to build on last year’s performance... We have built a strong, sustainable and diverse business well positioned for further profitable growth.”

Andrew Moss, Aviva Group CEO

Our Financial Strength*

- Aviva is committed to financial strength and a strong capital position.
- As of February 29, 2012, Aviva has **\$5 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	12 months 2011
Average rate (£1 equal)	\$1.5541
Period end rate (£1 equal)	\$1.60



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We are Aviva. We are committed to delivering on our promise to our 43 million customers worldwide.

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 December 31, 2011)

	Aviva Life and Annuity Company ³	Aviva Life and Annuity Company of NY ³	Total
Total assets	\$48,504	\$1,588	\$50,092
Policyholder reserves	\$40,601	\$1,414	\$42,015
Other liabilities	\$5,224	\$57	\$5,281
Capital and surplus	\$2,679	\$117	\$2,796
Gross premium	\$6,188	\$171	\$6,359

Aviva USA Ratings

A.M. Best:

A (Excellent) for financial strength, the third highest of 15 rating classes

Standard & Poor's:

A+ (Strong), the fifth highest of 22 rating classes

Moody's Investors Service*:

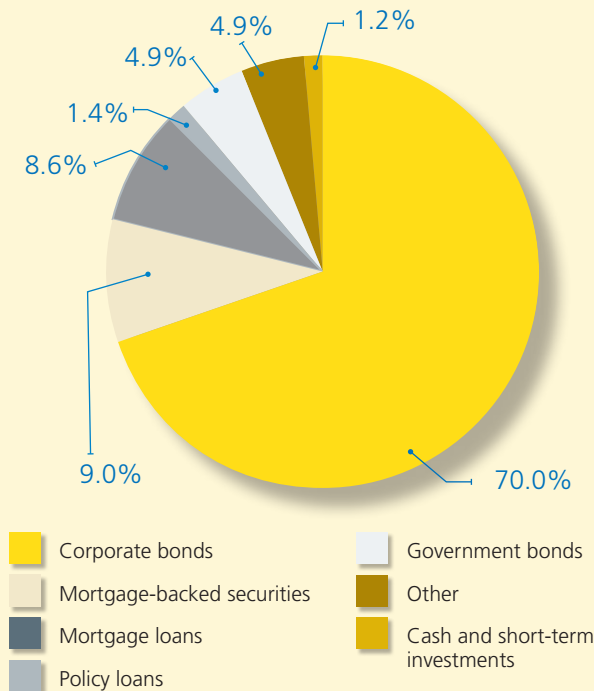
A1 (Good), the fifth highest of 19 rating classes

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

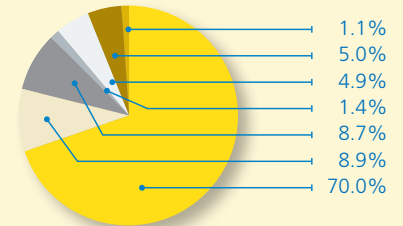
Aviva USA Invested Assets²

(Financial Highlights as of December 31, 2011)

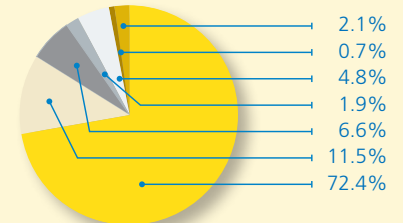
Aviva USA Total



Aviva Life and Annuity Company



Aviva Life and Annuity Company of NY



¹ Based on gross worldwide premium as of December 31, 2010.

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.