

Aviva Life & Ann Co

Group Affiliation: Aviva USA Group
Address: 7700 Mills Civic Parkway
 West Des Moines IA 50266-3862
Phone: 800-800-9882

Domicile: IA
NAIC Number: 61689
Year Established: 1896
Company Type: Stock

Ratings

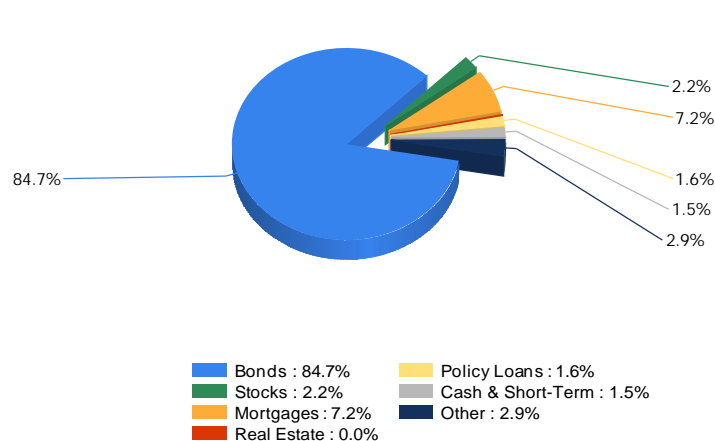
A.M. Best Company(Best's Rating, 15 ratings) A
 Standard & Poor's(Fin. Strength, 20 ratings) A+
 Moody's(Fin. Strength, 21 ratings) A1
 Comdex(Percentile in Rated Companies) 87

Assets & Liabilities

Total Admitted Assets 45,603,044
 Total Liabilities 43,246,971
 Separate Accounts 2,690,682
 Total Surplus & AVR 2,448,676
 As % of General Account Assets 5.7%

Invested Asset Distribution

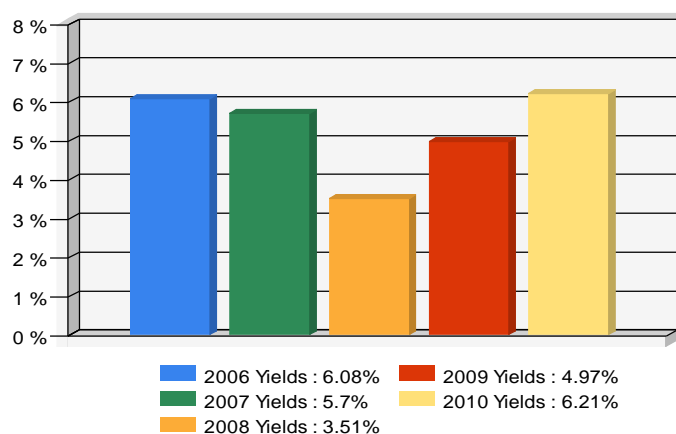
Total Invested Assets 41,726,666



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 5.29%

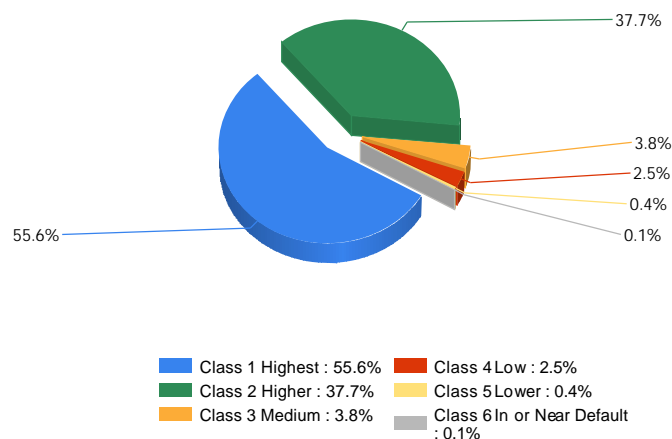


Net yield on mean invested assets

Non-Performing Assets

Bonds In or Near Default 1.1%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 1.1%
 As a Percent of Invested Assets 0.1%

Bond Quality



Distribution of bond classes

Income & Earnings

Total Income 8,108,083
 Net Premiums Written 6,465,757
 Earnings Before Dividends and Taxes 307,922
 Net Operating Earnings 197,462

Data for Year-End 2010 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of December 15, 2011.

Presented by: Susan Basic, Lawson Insurance Services, 146 Monroe Center, Suite 1130, Grand Rapids, MI 49503 Phone: 6166446934 Email: susan@lawsoninsurance.com

List of Possible Ratings

	A.M. Best	Standard & Poor's	Moody's	Fitch Ratings	Weiss
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	A+ Excellent
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	A Excellent
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	A- Excellent
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	B+ Good
5.	B++ Very Good	A+ Strong	A1 Good	A+ Strong	B Good
6.	B+ Good	A Strong	A2 Good	A Strong	B Good
7.	B Fair	A- Strong	A3 Good	A- Strong	C+ Fair
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	C Fair
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	C- Fair
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	D+ Weak
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	D Weak
12.	C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	D- Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	E+ Very Weak
14.	E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	E Very Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak	E- Very Weak
16.		B- Weak	B3 Poor	B- Weak	F Failed
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak	
19.		CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak	
20.		CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak	
21.			C Lowest	C Distressed	