



Aviva 2008 Conference

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Chairman's Council Conference
Barcelona, Spain
April 29 – May 4, 2008



Barcelona: The Mediterranean's hidden jewel

It's the rare destination that literally has something for everybody. Combining old and new, Barcelona, site of Aviva's 2008 Chairman's Council Conference, comes as close as any city in the world.



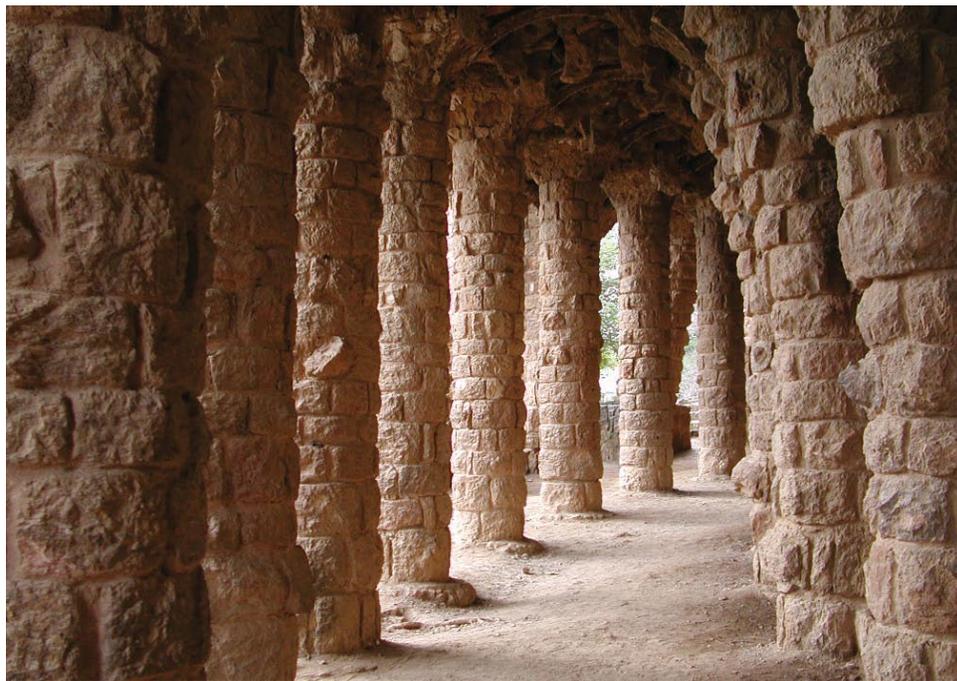


Starting with the new, attendees will stay at the Hotel Arts Barcelona, located in one of Spain's tallest skyscrapers. Situated in the Port Olympic section of Barcelona, the hotel overlooks the 1992 Summer Olympiad's Olympic Village and offers city-side and water views of miles of Mediterranean beachfront.



Once outside the hotel, you're but minutes away from Barcelona's world class museums, including its two most popular, the Museu Picasso, showcasing the works of Pablo Picasso, and the Museu FC Barcelona, museum for Barcelona's beloved soccer team Barca. The city also boasts a long and rich history in architecture with landmark buildings like Antoni Gaudi's Sagrada Familia and the Barcelona Cathedral, located in Barcelona's Gothic Quarter. In fact, many of the structures in the "old city" date back to the Middle Ages.

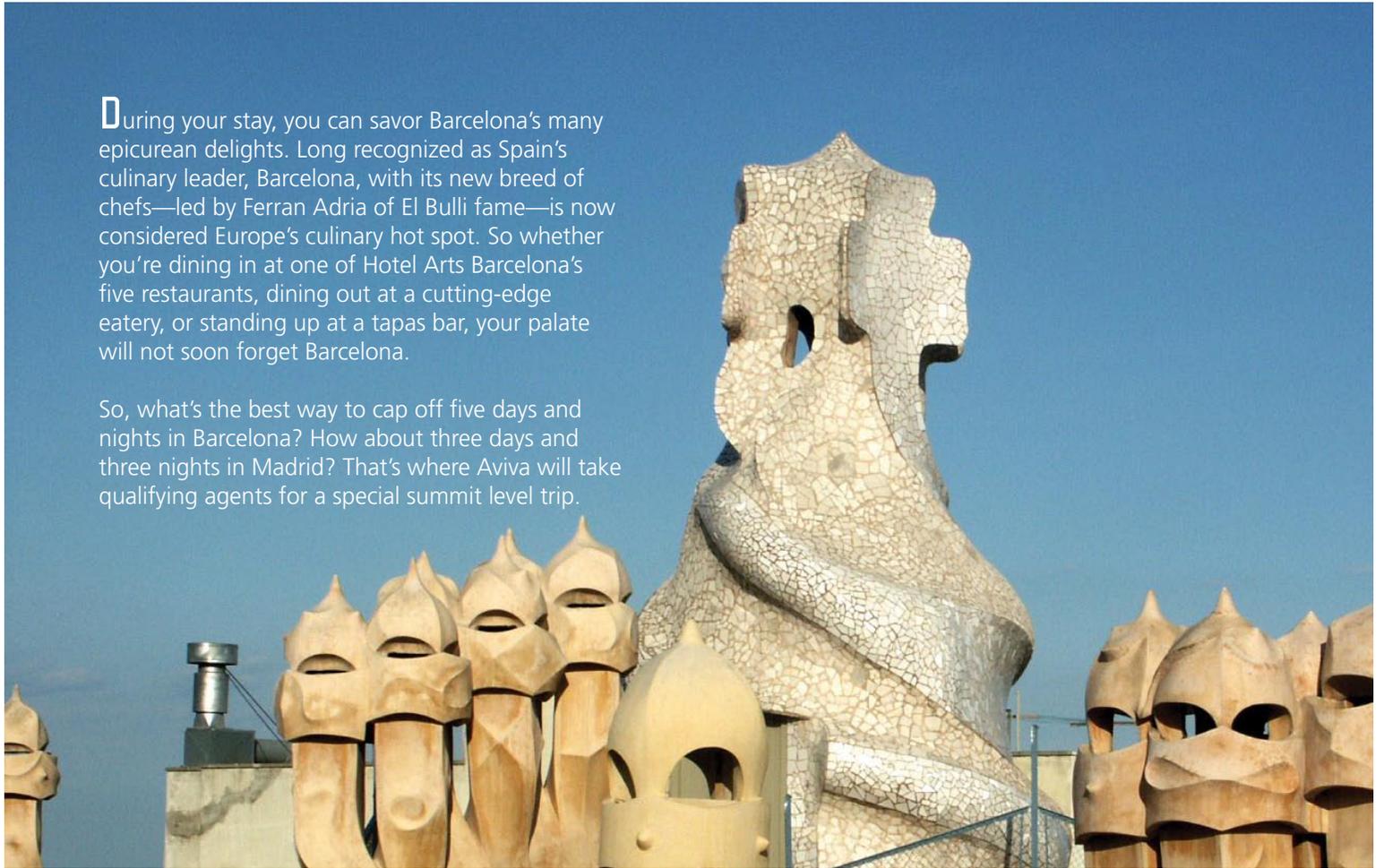




If a day of sun and fun is more your thing, you're staying in the right place. You can venture off to nearby Barceloneta Beach or stroll along the Port Olympic's boardwalk—perhaps stopping for a refreshment or two at one of the seaside cafes. You might even want to take a day trip to check out the beaches of Sitges, the Benedictine monastery at Montserrat, or the Penedès vineyards.

During your stay, you can savor Barcelona's many epicurean delights. Long recognized as Spain's culinary leader, Barcelona, with its new breed of chefs—led by Ferran Adria of El Bulli fame—is now considered Europe's culinary hot spot. So whether you're dining in at one of Hotel Arts Barcelona's five restaurants, dining out at a cutting-edge eatery, or standing up at a tapas bar, your palate will not soon forget Barcelona.

So, what's the best way to cap off five days and nights in Barcelona? How about three days and three nights in Madrid? That's where Aviva will take qualifying agents for a special summit level trip.

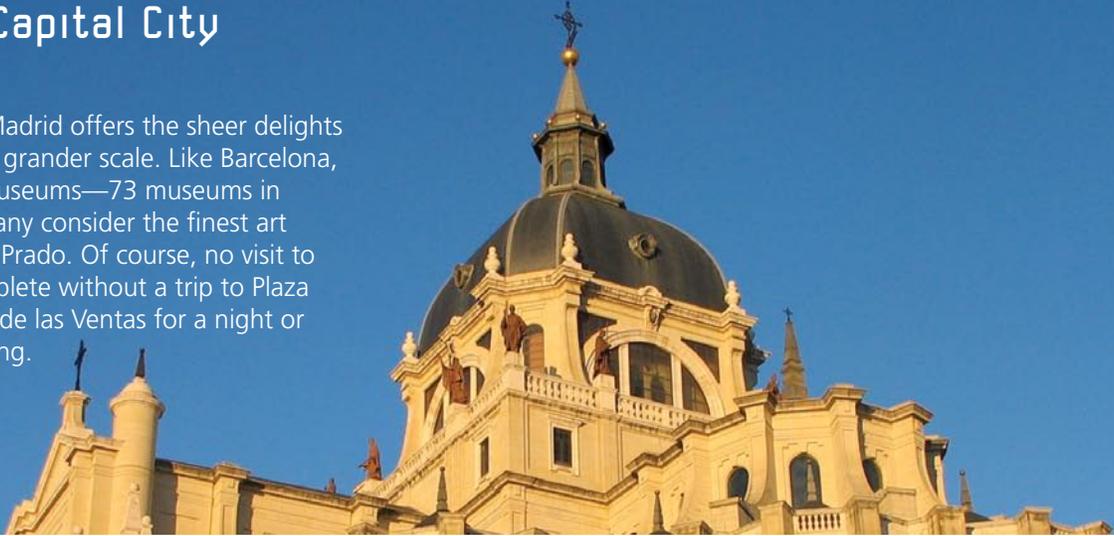


The Summit Club Conference
Madrid, Spain
May 4 – May 7, 2008



Madrid: The Capital City

City of Hemingway, Madrid offers the sheer delights of Barcelona, but on a grander scale. Like Barcelona, it offers a wealth of museums—73 museums in all—including what many consider the finest art museum in the world, Prado. Of course, no visit to Madrid would be complete without a trip to Plaza Monumental de Toros de las Ventas for a night or afternoon of bullfighting.



Guests will enjoy a luxurious stay at The Westin Palace, which stands at the very center of the “Art Triangle” connecting the Prado, Thiesne and Reina Sofia museums.

If you’re looking to relax, Madrid is one of the world’s greenest

cities and features a wide assortment of parks and botanical gardens. And if you’re a bargain hunter, Madrid offers plenty of shopping opportunities, in addition to one of the world’s greatest flea markets, El Rastro.

In terms of culinary options, Madrid’s endless chain of eateries includes everything from native cuisine to Thai and Cuban. And when it comes to nightlife, Madrid takes a backseat to no one. Whether you’re heading out to a casino, taking in a show or tripping the light fantastic in one of Madrid’s many nightclubs, you’ll revel in a city that seemingly never sleeps.

2008 Conference
Qualification Rules



The qualification period is Jan. 2, 2007 – Dec. 28, 2007.

Production Requirements

Requirements for Structured Settlement Brokers are listed below.

To Determine Travel Credits¹

Structured Settlement Annuities

- > One credit for each dollar of submitted premium
- > No maximum per case

Non-Structured Settlement Annuities³

- > Multiply paid deferred annuity premium by 3.25%
- > Multiply paid immediate annuity premium by 3%

Individual Life

- > Multiply paid annualized premium by 100% (lesser of target or scheduled premium)
- > Multiply paid first-year excess premium by 10%²
- > Multiply paid first-year premium by 15% for Keepsake®201, Treasure® 201 and Keepsake Survivorship 200®

1 Paid premium is defined as premiums received and processed by the Company during the qualification period. For business written through Aviva Life Insurance Company of New York, only Structured Settlement premium qualifies for Aviva conference credits.

2 Excess premium is defined as premium over the lesser of target or scheduled premium.

3 Immediate and deferred annuity premium is subject to a maximum of \$500,000 on any one case, or 15,000 travel credits for immediate annuities and 16,250 for deferred annuities.

Chairman's Council

Brokers

Structured Settlements

Number Of Trips

7,000,000
14,000,000
28,000,000
42,000,000
65,000,000

1 couple
2 couples
3 couples
4 couples
5 couples

Summit Club

Brokers

Invitations will be extended to the top 5 Structured Settlement producers

The above product lines refer only to business underwritten by Aviva Life Insurance Company based in Quincy, MA. Any subsequent premium underwritten through the other Aviva USA companies (AmerUs Life, Indianapolis Life and American Investors Life) may or may not be included when determining trip qualification, based on product and contract type. Further details will be provided as they become available.

This program may be modified, suspended, withdrawn or cancelled at any time by the Company with or without prior notice to the participant. No compensation, benefit or award will be provided for partial completion of such requirements. This program is subject to all rules and regulations adopted by the Company, and such rules and regulations may be adopted, modified or terminated at any time.

General Rules

- > Producer must be in good standing with the Company throughout the qualification period and at the time of the trip to be eligible to attend.
- > There is no cash alternative to this program.
- > Invitation is limited to one qualifier and a guest.
- > If qualifier chooses to bring family members in addition to a guest, a family package must be purchased through our travel vendor.
- > Family members are defined ONLY as children or stepchildren of the qualifier.
- > Travel credits cannot be earned on the Family Solution Immediate Annuity or the Family SafeGuard Deferred Annuity.
- > Travel credits are calculated net of any first-year lapses, surrenders, not takens or rescissions during the qualification period.
- > Travel credits cannot be earned on one's own life or immediate family members.
- > The Conference award is taxable income and the Company will issue a 1099 to the qualifier.
- > Final interpretation of the travel credits, production requirements and rules is within the sole discretion of the Company.



Aviva Life Insurance Company
Batterymarch Park Bldg III, 3 Pine Hill Drive
Quincy, MA 02169-7472
www.avivausa.com

Aviva Life Insurance Company of New York
Buffalo, New York
Administrative Office
Batterymarch Park Bldg III, 3 Pine Hill Drive
Quincy, MA 02169-7472

