



Accordia Life

Global Atlantic is pleased to announce the new name for our life insurance business will be Accordia Life.

Our new company name speaks to the value we place on strong relationships and working in partnership with you. We are committed to keeping lifelong promises and providing assurance for those whose lives we touch.

Welcome to Accordia Life!



GLOBAL ATLANTIC
FINANCIAL GROUP

New Life Company Name Announced

September 16, 2013

To Our Valued Producers:

As you know, Aviva USA's life insurance business is being purchased by Global Atlantic and is expected to close in early fourth quarter. Today, Global Atlantic is pleased to announce the new name for the life insurance business will be Accordia Life.



Mike Miller

Executive Vice President,
Sales & Distribution

Accordia Life was chosen after several months of research and due diligence. It is the name that most resonated with our clients and valued producers like you. We are excited about our new brand as it represents our company's values of strong relationships, innovative ideas and working together to achieve our goals. Accordia Life portrays our company's commitment to helping secure futures, keep lifelong promises and provide assurance for those lives we touch.

We will not begin marketing the life insurance business as Accordia Life until sometime in mid-2014, to allow time to transition marketing materials, forms, and applications to the new company. In the interim we will continue to market as Aviva USA, for your convenience, consistency and ease.

We are excited about the future as a part of the Global Atlantic family, and about today's milestone to share the new company name with you. We hope you share our excitement, and will use the one-page handout (below) to inform others about our new brand. We believe Accordia Life captures the essence of who we are as a life insurance company, and that spirit extends through you, our valued partners. We invite you to join us on this exciting journey as we build this new life business and provide and protect families and their futures.

> [Welcome to Accordia Life](#)

Mike

GLOBAL ATLANTIC: WHO WE ARE

JUNE 2013

Global Atlantic to Acquire Aviva USA's Life Business

While Global Atlantic Financial Group's name is new, the history of its insurance companies goes back as far as 1844. And once combined with Aviva USA - which can trace its presence in the U.S. to 1896 - the companies will use their nearly 170 years of expertise and financial strength to benefit today's life insurance policyholders.

Global Atlantic's and Aviva USA's combined focus will be taking care of agents, customers and clients by providing insurance solutions for life.

Global Atlantic is...

A group of multiline insurance and reinsurance companies providing capital and risk management solutions to its clients.

The Global Atlantic Vision:

To be best-in-class across global insurance markets through our exceptional people, focus on risk management and a culture that emphasizes teamwork, innovation and excellence.

The individuals that make up Global Atlantic's management team have an average of more than 20 years experience in the insurance, investment banking and financial services industry. President and Chief Operating Officer Nicholas von Moltke will lead the combined life insurance operation.

Highlights of the Combined Businesses

Global Atlantic L&A	Aviva USA
Founded in 2004 (Life companies date back to 1844)	Founded in 1896
\$15 billion in assets	\$10 billion in life reserves
650,000 customers/policy holders	930,000 total customers
Risk Based Capital of 516% (as of 12/31/12)*	Risk Based Capital of 464% (as of 3/31/13)
A- (Excellent) by AM Best* A- (Strong) by Standard & Poor's*	A- (Excellent) by AM Best A- (Strong) by Standard & Poor's

* Commonwealth Annuity and Life Insurance Co.

Global Atlantic's Business Principles

People: We strive to attract and develop a diverse team of talented individuals who reinforce our culture. We are dedicated to advancing their careers in the spirit of meritocracy.

Integrity: We are honest, fair and transparent in all aspects of our business. We deeply value our reputation and client relationships.

Teamwork: As shared owners of our organization, we take a collaborative approach to problem solving and decision making.

Innovation: We develop creative solutions to proactively meet the changing needs of our policyholders, agents and our business.

Stewardship: We are rigorous in understanding and quantifying risk and judicious when electing to deploy capital, as we seek to grow and preserve our policyholders' and shareholders' assets.

Your questions answered about the pending transaction with Athene and Global Atlantic, anticipated to close later this year.

Will Global Atlantic grow Aviva's life business?

Building out direct product issuance capabilities and a robust distribution platform is a strategic focus for Global Atlantic. In acquiring Aviva USA's life business, Global Atlantic is excited to have access to the strong producer relationships and distribution platform. It intends to build upon Aviva USA's leadership in the indexed life industry through growing premium and writing new business.

How is Global Atlantic different from private equity firms that have recently been entering the life insurance business?

Global Atlantic is a multiline insurance and reinsurance company that seeks to deliver long-term value to its policyholders, partners and shareholders. Today, Global Atlantic has more than 1,000 diversified shareholders. Like Aviva USA, Global Atlantic looks to grow the business and build franchise value over a long-term horizon.

What are Global Atlantic's long-term objectives?

Through its participation in global insurance markets, Global Atlantic wants to provide best-in-class insurance solutions to policyholders. It intends to meet this calling through exceptional people, a focus on risk management, and creating a culture that emphasizes teamwork, innovation and excellence.

Who are the current investors in Global Atlantic?

Global Atlantic was previously owned by (and recently separated from) Goldman Sachs. While Goldman Sachs maintains a minority stake in Global Atlantic, the majority of the company is owned by more than 1,000 shareholders and employees of both companies.

Why did Goldman Sachs separate from Global Atlantic?

In response to uncompetitive bank holding company capital requirements/regulatory uncertainty, Goldman Sachs sold down its stake through a private offering of Global Atlantic shares. The transaction closed on May 1, with institutions and high-net worth clients purchasing a majority stake and Goldman Sachs retaining a minority investment in the new company, Global Atlantic.

What are the company's plans for product development?

Once Aviva USA is integrated into Global Atlantic, the combined companies intend to actively invest in new product development. Global Atlantic expects to continue to introduce new innovative insurance products to the market.

Who will be on the Global Atlantic Sales team?

The Company continues to evaluate talent and anticipates many of the Aviva USA life team members you have worked with historically will be in place to serve your needs going forward.

Will Aviva's InFocus training program continue?

The InFocus agent training program has proven to give Aviva USA a competitive advantage. Global Atlantic supports the program and understands its importance in generating business and building producer relationships.

Will Global Atlantic maintain an Iowa-domiciled company?

Yes. Global Atlantic will acquire Aviva USA's life business through an entity that is Iowa-domiciled.

Will it maintain a presence in Des Moines?

Yes. Global Atlantic will open an office, hire Aviva USA employees and maintain a significant presence in Iowa.

Frequently Asked Questions

1. What happens when the transaction closes?

The close of the sale is one of many steps needed prior to the life and annuity businesses being fully separated. Both Athene & Global Atlantic will ensure the transition is smooth for you, so it will be “Business As Usual” (BAU) until 2014. Please continue to submit new and support existing business in the same way you have before.

2. What will be the ongoing communication approach?

We’re committed to ongoing communication throughout this transition and will be sending updates every other Tuesday. In addition, we have created a “transitions” web page on Connect (the agent portal) with information you can access at your convenience.

3. How long will the Aviva brand still be used?

Annuity and Life business – new and in-force – will be branded as Aviva into 2014. We will begin updating everything – including forms, materials and websites – to the Athene or Global Atlantic brand at varying times in 2014.

4. What happens to my existing contract? Do I need to sign a new contract? Will agent codes change?

Contracting and licensing will also continue business as usual. There will be no changes to existing contracts or agent codes for the remainder of the year.

5. Does my Aviva contract now allow me to sell Athene and/or Global Atlantic products?

No, your Aviva contract only pertains to existing Aviva products. For Athene, in mid to late 2014, we anticipate offering a combined contract which would allow you to sell Aviva and Athene annuity products. In the interim, if you are interested in selling existing Athene products, please contact Athene’s Sales Desk at 855-4-Athene (855-428-4363) Option 1. Global Atlantic didn’t sell products prior to acquiring the Aviva life business, as they were a re-insurer.

6. Will there be any impact to my commissions or other incentives?

You will continue to receive Aviva’s current compensation, and existing programs will continue throughout 2013. As the businesses separate there may be changes, but those won’t occur until 2014.

7. For new Aviva contracting requests, should I use the same contracting paperwork and transmittal?

Yes, please continue using the existing process and forms. We will keep you posted as changes are made to our contracting kit in the future.

8. If I currently sell Aviva annuities or life Insurance, will both still be available for sale?

Yes! We’re still issuing new annuity contracts as well as new life Insurance policies for clients – nothing is changing in 2013. Some details may change in 2014, and we will keep you informed well in advance.

Frequently Asked Questions (continued)

9. Is there any impact to my pending business? Will forms and applications to submit new business change?

No. Like today, pending business will continue as-is throughout 2013. We will communicate changes as they occur via Field Updates and postings on Aviva Connect.

10. How are clients receiving communication? What should I tell my clients?

Beyond a mention on the public website's home page, client communications won't occur until 2014. More details will be provided later, including talking points. If a client does inquire about the transaction, please assure them that nothing really changes for them either. All contractual obligations will be fulfilled, the regulatory approval process ensures consumer needs are met, and both firms are well-capitalized to meet our obligations.

11. Will support processes and contact information (web, phone, address, etc.) remain the same for the West Des Moines and Topeka offices?

Yes – it's business as usual throughout 2013! Connect (your agent portal) and MyAviva (the client portal) will continue as-is, and all our contact information and processes will be the same. Some changes may occur as the businesses separate in 2014, which will be communicated to you and your clients well in advance. For your convenience, we've attached contact information on the next page:

Contact Information

Although Aviva USA is becoming Athene & Global Atlantic, it's business as usual throughout 2013

	ANNUITY	LIFE
Regular Mail	Aviva Life and Annuity Company PO Box 1555 Des Moines, IA 50306	Aviva Life and Annuity Company PO Box 1555 Des Moines, IA 50306
Overnight Mail	Aviva Life and Annuity Company 7700 Mills Civic Parkway West Des Moines, IA 50266	Aviva Life and Annuity Company 7700 Mills Civic Parkway West Des Moines, IA 50266
Phone / Fax	Phone: 800.255.2405 Hours: 8am – 5pm CST, M-F	Phone: 800.800.9882 Hours: 8am – 5:30pm CST, M-R 8am – 5pm CST, Friday Fax: 800.531.0038
Sales & Distribution Support	Email: annuitysalesupport@avivusa.com Phone: 800.255.2405 option 3 ext 6620	Email: distributionservices@avivusa.com Phone: 800.800.9882 option 3 ext 2396
Agency Services – Compensation	Email: commissions@avivusa.com Phone: 800.800.9882 option 2, 4 then 1	Email: commissions@avivusa.com Phone: 800.800.9882 option 2, 4 then 1
Agency Services – Licensing & Contracting	Email: contracting@avivusa.com Phone: 800.800.9882 option 2, 4 then 2	Email: contracting@avivusa.com Phone: 800.800.9882 option 2, 4 then 2
New Business	Email: annuitynewbusiness@avivusa.com Phone: 800.255.2405 option 2 then 2	Email: Team dependent – use current Phone: 800.800.9882 (team dependent)
Customer Service - Inforce	Email: askaviva@avivusa.com Phone: 800.255.2405 option 2 then 1	Email: askaviva@avivusa.com Phone: 800.800.9882 option 2 then 1
Customer Service - Claims	Email: askaviva@avivusa.com Phone: 800.255.2405 option 2 then 6	Email: askaviva@avivusa.com Phone: 800.800.9882 option 2 then 6
Inforce Illustrations		Email: inforceillustrations@avivusa.com Phone: 800.800.9882 option 2, 5 then 6
Advanced Sales		Email: advancedmarkets@avivusa.com Phone: 800.800.9882 option 2, 5 then 5
Agent Website	www.avivusa.com/connect	www.avivusa.com/connect
Client Website	www.avivusa.com/myaviva	www.avivusa.com/myaviva