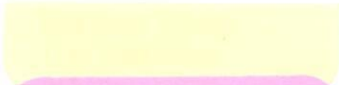




Aviva Life Insurance Company of New York Buffalo New York Administrative Office 108 Myrtle Street North Quincy MA 02171

Annuity Contract Number:



April 22, 2006

This will confirm that Aviva London Assignment Corporation, a Delaware corporation (Aviva London Assignment), has entered into a Capital Maintenance Agreement (the "Agreement") with its indirect parent, CGU International Insurance, plc, a company incorporated under the laws of England and Wales ("CGUII").

CGUII has, under the terms of the Agreement, agreed:

1. to maintain sufficient capital in Aviva London Assignment to ensure that it has the necessary funds available to satisfy all structured settlement agreement obligations assigned to and assumed by Aviva London Assignment during the term of the Agreement and in accordance with Section 130(c) of the Internal Revenue Code, as amended; and
2. that the foregoing obligation shall be absolute, unconditional, present and continuing.

This will further confirm that the above referenced annuity contract was assigned to Aviva London Assignment during the term of the Agreement. CGUII, in making the Agreement, is not acting as a reinsurer or an insurance company.

Should you have any questions concerning the Agreement, please contact our Structured Settlements Administration Department at 1-888-285-4332.

Sincerely,

A handwritten signature in black ink that reads "Charles A. Sanford".

Charles A. Sanford
Assistant Vice President, Administration
Aviva London Assignment Corporation