

To Shareholders of AmerUs Group Co.:

Effective 8:00 a.m. EDT on November 15, 2006, the merger between AmerUs Group Co. and Aviva plc was completed. Shareholders will receive \$69 per share in cash for each share of AmerUs Group stock you own. Due to the completion of the merger, AmerUs Group Co.'s public investor website will no longer be accessible.

If you held your shares in book entry (non-certificated) format with our transfer agent, Mellon Investor Services LLC, your check and Form 1099 B will be mailed to you by November 22, 2006.

If you held your shares in certificated format (paper stock certificate), you will be required to complete a Letter of Transmittal and return it via certified mail before you receive your cash proceeds from your shares. The Letters of Transmittal will be mailed to you by November 22, 2006. Please send your certificates to:

By Mail:

Mellon Investor Services
Attn: Reorganization Dept.
P.O. Box 3447
South Hackensack, NJ 07606

By Overnight Currier:

Mellon Investor Services
Attn: Reorganization Dept.
480 Washington Blvd.
Mail Drop-Reorg
Jersey City, NJ 07310

By Hand:

Mellon Investor Services
Attn: Reorganization Dept.
120 Broadway, 13th Floor
New York, NJ 10271

If you held your shares through a broker, cash proceeds will be delivered to your broker on November 16, 2006 through the Depository Trust Corporation.

If you have any questions, please call the AmerUs Group Call Center, Monday through Friday between 9 a.m. eastern time and 6 p.m. eastern time toll-free at 1-800-820-6813.