

Shareholder services

Managing your shareholding

Our Registrar, Equiniti, maintains the Company's Register of Members and if you have any queries in respect of your shareholding, please contact them directly using the contact details provided on page 332. In addition to assisting with general queries, Equiniti can also help with the following:

Amalgamating your shareholding

If you receive more than one copy of our communications, it could be because you have more than one record on the share register. To avoid duplicate mailings, please contact Equiniti who can arrange for your accounts to be amalgamated.

Dividend payments direct to your bank account

Instead of having your dividends paid by cheque, you can, if you wish, have them credited directly into your bank or building society account on the dividend payment date. This reduces the risk of cheques getting lost in the post and is also quicker and more convenient as payment is credited automatically on the payment date. Your tax voucher will be sent to your registered address as usual. If you would like to set up a dividend mandate, you can do so via our website www.aviva.com/dividendmandate or by contacting Equiniti to request a mandate form.

If you live overseas, an **Overseas Payment Service** is available for certain countries, which may allow you to receive your dividends directly in your bank account in your local currency.*

Consolidated tax vouchers

If you are a private shareholder who currently receives dividends paid directly into your bank or building society account, you will receive one consolidated tax voucher each year instead of a voucher with each dividend payment, unless you request otherwise.

* Please note that a payment charge will be deducted from each dividend payment before conversion into your chosen currency.

Dividend Reinvestment Plan ("DRIP")/Scrip Dividend Scheme

Following a review by the Board of the operation of the current DRIP, the Company intends to propose a resolution at the forthcoming AGM to reintroduce a SCRIP dividend scheme ("SCRIP Scheme"). The Board has therefore decided to withdraw the DRIP and, subject to shareholder approval, will reintroduce the SCRIP Scheme commencing with the 2008 final dividend in order to provide shareholders with the opportunity to elect to receive their dividends in the form of new shares in the Company instead of in cash. All shareholders will be contacted with full details of the relevant terms and conditions of the proposed SCRIP Scheme and details of how to join in due course.

ID fraud/unsolicited mail

Share-related fraud and identity theft still affects many shareholders and we urge you to continue to be vigilant. If you receive any unsolicited mail offering advice, you should inform Equiniti immediately. More information on this can be found on our website at www.aviva.com/shareholderupdates

Corporate nominee

We offer a corporate nominee service, the Aviva Share Account, for shareholders who wish to remain anonymous. If you choose to join the nominee account, your personal details will not be entered on our share register but you will have the same rights as registered shareholders and will receive the same shareholder communications. To join the Aviva Share Account or find out about the terms and conditions, please contact Equiniti.

Our website – www.aviva.com

Visit www.aviva.com/shareholders for up-to-date investor information including our latest financial results and key dates. An electronic copy of current and past Annual and Interim Reports can be downloaded from the website. You can also find our current and historic share prices, sharedealing information, news, updates and when available, presentations from the Group Chief Executive. You can also register to receive future shareholder communications electronically.

A range of frequently asked shareholder questions including practical help on transferring shares and updating personal details is available online at www.aviva.com/shareholderguide



Electronic communications

We have embraced the changes brought about by the Companies Act 2006 which recognises the growing importance of electronic communications. We therefore provide documentation and communications to you via our website unless you have specifically elected to receive a hard copy.

Using electronic communications enables fast receipt of documents, reduces our printing, paper and postage costs and has a positive impact on the environment.

You can also cast your vote for the next AGM online, quickly and easily using the Sharevote service by visiting www.aviva.com/aggm for a reliable and environmentally friendly way of voting.

ShareGift

The Orr Mackintosh Foundation operates a purely voluntary charity share donation scheme for shareholders who wish to dispose of small numbers of shares when the dealing costs or minimum fee makes it uneconomical to sell them. Details of the scheme are available from ShareGift at www.sharegift.org or can be obtained from Equiniti.

Share dealing

We have arranged the following services that can be used to buy or sell Aviva shares which you may find useful.

	Available to shareholders in	If you hold a share certificate	If your shares are held in the Aviva Share Account
Equiniti Financial Services Limited*	UK only	www.shareview.co.uk/dealing Telephone: 08456 037 037	www.shareview.co.uk/dealing Telephone: 08456 037 037
NatWest Stockbrokers Limited**	UK only	Freephone: 0808 208 4411	Freephone: 0808 208 4422
Barclays Stockbrokers Limited†	UK and overseas	UK shareholders: Telephone: 0870 549 3002† For postal applications: 0870 514 3263† Overseas shareholders: Telephone: +44 (0)141 352 3959†	UK shareholders: Telephone: 0870 549 3001† Overseas shareholders: Telephone: +44 (0)141 352 3959†
WH Ireland Limited#	UK and overseas	UK shareholders: Telephone: 0845 603 1470 Email: CSOS@WH-ireland.co.uk Overseas shareholders: Telephone +44 113 394 6603 Email: CSOS@WH-ireland.co.uk	Not available

Alternatively, if you hold a share certificate, you can also use any bank, building society or stockbroker offering share dealing facilities to buy or sell shares. If you are in any doubt about buying or selling shares, you should seek professional financial advice.

* Equiniti Financial Services Limited is authorised and regulated by the Financial Services Authority of 25 The North Colonnade, Canary Wharf, London E14 5HS (FSA reference 468631). Registered in England and Wales, number 6208699.

** Natwest Stockbrokers Limited (NWS) is a member of the London Stock Exchange and PLUS. NWS is authorised and regulated by the Financial Services Authority registered number 124395. Registered Office: Waterhouse Square, 138-142 Holborn, London EC1N 2TH. Registered in England and Wales, registered number 1959479. NWS is operated by a joint venture between The Royal Bank of Scotland Group plc and The Toronto-Dominion Bank.

† Barclays Stockbrokers is the group name for the businesses of: Barclays Stockbrokers Limited, a member of the London Stock Exchange and PLUS. Registered No. 1986161; Barclays Sharedealing, Registered No. 2092410 and Barclays Bank Trust Company Limited, Registered No. 920880. All companies are registered in England and the registered address is: 1 Churchill Place, London E14 5HP. All companies are authorised and regulated by the Financial Services Authority.

Calls made to 0870 numbers will cost no more than 8p per minute, plus 6p call set-up fee for BT residential customers. The price on non-BT phone lines may be different. You can only use these numbers if you are calling from within the UK. Calls may be recorded to monitor the quality of service, to check instructions and for security purposes.

‡ If you are not UK resident, you will need to provide various documents to Barclays Stockbrokers Limited in order to use this service and details will be provided on registration. Please note that regulations prevent this service from being offered to US, Canadian and Australian residents. Settlement proceeds will be sent to either a UK sterling bank account or by sterling cheque.

WH Ireland Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority, registered in England No. 02002044.

Share price

You can access the current share price of Aviva plc ordinary shares at www.aviva.com/investors

or by calling FT Cityline on 09058 171 690.*

If you would like to find out the price of Aviva preference shares, please follow the link on the Aviva website to the London Stock Exchange at www.londonstockexchange.com/en-gb/pricesnews

* Calls are currently charged at 75 pence per minute from a BT landline. The average time to access the share price is approximately one minute. Other telephony provider costs may vary.

Shareholder profile

The categories of ordinary shareholders and the range and size of shareholding as at 31 December 2008 are set out below:

Analysis of shareholders	No. of shareholders	%	No. of shares	%
Individual	598,082	97.01	245,637,541	9.24
Banks and nominee companies	14,513	2.35	2,285,095,085	85.98
Pension fund managers and insurance companies	106	0.02	132,557	0.01
Other corporate bodies	3,814	0.62	126,836,441	4.77
Total	616,515	100	2,657,701,624	100

Range of shareholdings	No. of shareholders	%	No. of shares	%
1-1,000	567,909	92.12	154,660,246	5.82
1,001-5,000	43,909	7.12	80,741,476	3.04
5,001-10,000	2,283	0.37	15,652,103	0.59
10,001-250,000	1,736	0.28	90,933,998	3.42
250,001-500,000	188	0.03	67,822,546	2.55
500,001 and above	490	0.08	2,247,891,255	84.58
Total	616,515	100	2,657,701,624	100

Annual General Meeting

Our Annual General Meeting will be held at the Barbican Centre, Silk Street, London EC2Y 8DS on:

29 April 2009 at 11.00am

The Notice of Meeting, together with details of the business to be conducted at the Meeting is available on our website www.aviva.com/agm

If you are unable to attend but would like to ask the directors any questions, please do so via our website www.aviva.com/agm or complete and return the shareholder questions form, which can be found at the back of the Notice of Meeting. Answers to the most frequently asked questions will be circulated at the meeting and published on our website after the meeting.

The voting results for our 2009 AGM, including proxy votes and votes withheld will be available on our website shortly after the meeting at the following address www.aviva.com/agm

Shareholder services continued

Group financial calendar for 2009

Announcement of financial results for the year ended 31 December 2008	5 March
Annual General Meeting	29 April
Announcement of first quarter interim management statement	30 April
Announcement of unaudited six months' interim results	6 August
Announcement of third quarter interim management statement	4 November

Ordinary shares - 2008 final dividend

Ex-dividend date	25 March
Record date	27 March
Dividend payment date	15 May

Preference shares

First dividend payment for 8¼% cumulative irredeemable preference shares	31 March
First dividend payment for 8¼% cumulative irredeemable preference shares	30 June
Second dividend payment for 8¼% cumulative irredeemable preference shares	30 September
Second dividend payment for 8¼% cumulative irredeemable preference shares	31 December

Useful contact details

Detailed below are the contact details that shareholders may find useful. Please quote Aviva plc as well as the name and address in which the shares are held in all correspondence. Please quote your shareholder reference number as well, which you will find on your latest dividend stationery.

General shareholding, administration and Aviva Share Account queries

Equiniti
Aspect House
Spencer Road
Lancing
West Sussex BN99 6DA

e-mail: aviva@equiniti.com | Telephone 0871 384 2953*

Alternative format

If you would like to request a copy of our Annual Report and Accounts in an alternative format, for example, braille or audio, please contact Equiniti by calling 0871 384 2953*.

* Calls to this number are charged at 8p per minute from a BT landline. Other telephony provider costs may vary.

Internet sites

Aviva owns various internet sites, most of which interlink with each other:

Aviva Group

www.aviva.com

UK Long-term savings and general insurance**

www.norwichunion.com

Asset management

www.avivainvestors.com

Aviva worldwide internet sites

www.aviva.com/websites

Other useful links for shareholders:

Dividend information

www.aviva.com/dividend

General shareholder information

www.aviva.com/shareholders

Annual General Meeting information

www.aviva.com/agm

Electronic voting for Annual General Meeting

www.aviva.com/agm

** From 1 June 2009, this website will change to www.aviva.co.uk

Aviva plc details**Registered in England Number:**

2468686

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