



The Directors and Proposed Directors

Aviva plc
St Helen's
1 Undershaft
London
EC3P 3DQ

J.P. Morgan Limited
25 Bank Street
London
E14 5JP

Morgan Stanley & Co. International plc
25 Cabot Square
London
E14 4QA

19 January 2015

Dear Sirs

Aviva plc (the "Company")

We hereby consent to the inclusion in the prospectus dated 19 January 2015 and published by the Company (the "**Prospectus**"), of our report on the unaudited pro forma financial information as set out in Section C of Part XII ("*Unaudited pro forma financial information of the Enlarged Aviva Group*") of the Prospectus, in the form and context in which it appears.

Our consent is required by item 23.1 of Annex I of the PD Regulation and is given for the purpose of complying with that provision and for no other purpose.

We also authorise the contents of our report for the purposes of item 5.5.3R(2)(f) of the Prospectus Rules.

Yours faithfully

A handwritten signature in blue ink that reads 'PricewaterhouseCoopers LLP' with a stylized 'W' at the end.

PricewaterhouseCoopers LLP
Chartered Accountants

PricewaterhouseCoopers LLP, 7 More London Riverside, London, SE1 2RT
T: +44 (0) 20 7583 5000, F: +44 (0) 20 7212 7500, www.pwc.co.uk

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