

Dear shareholder



I am pleased to be able to introduce you to our online shareholder update for November.

You will see in this update that we have recently relaunched our corporate website, **aviva.com**. We use this site to tell Aviva's story and to communicate with our stakeholders, investors and shareholders. We hope you find the new site simpler and faster to use but we welcome your feedback so that we can continue to make sure the site meets your needs.

On 17 November 2017 we paid our interim dividend of 8.4p per share. This was the first dividend where we only paid cash dividends directly into a nominated bank account. If you have not yet managed to provide your bank details, please contact our Registrar, Computershare. Further details can be found in this update.

Earlier this month we announced that Aviva had reached an agreement to acquire Irish insurer Friends First Life Assurance Company for a cash consideration of €130m (£116m). As a result of this acquisition, Aviva will become one of the largest composite insurers in Ireland, with its market share in life insurance increasing to 15%, alongside its existing leading 15% market share in general insurance.

Also, in this update, you will find information on how we are looking to deepen our relationships with our existing corporate clients in line with our True Customer Composite strategy. It is a simple and effective approach, and the results speak for themselves.

Thank you for your continuing support.

Yours sincerely

Sir Adrian Montague CBE
Chairman

Digital first

Aviva.com relaunch

We are relaunching our corporate website, **aviva.com**. Our focus on digital first means we want to make sure our shareholders have the best possible online experience.

Our redesign of **aviva.com** means it will be easier for us to keep you updated and for you to find everything you may want as a shareholder. The new site will present that information in a more accessible and modern design which will display perfectly on desktop, tablet and mobile devices.

Our new site has been redesigned to make it simpler and faster to use - but this does mean that if you have previously bookmarked your favourite **aviva.com** pages, those links might need to be updated.

As our new **aviva.com** has been designed with tablet users in mind, we'll be withdrawing our media and investor iPad app in 2018.



Please look out for the new **aviva.com** and do let us have your feedback so that we can continue to make sure the new site meets your needs: **help@aviva.com**

Corporate Solutions

True Customer Composite

When it comes to providing corporate solutions to large businesses in the UK, Aviva is already a major player with a significant share of the market. Our challenge is to grow that market share in a very competitive environment.

Our advantage here is that we are a composite provider with the widest range of corporate solutions of any UK insurance company.

So we are looking to deepen our relationships with our existing clients, working with their intermediaries, to show them the benefits of the wide range of services and solutions we offer.

We have already trialled this approach with a small number of our clients. A single client relationship manager was put in place as the sole point of contact. If the client requested more information on a product or service, the relationship manager could draw on the expertise of specialists from across Aviva. This ensured that the client had continuity in terms of contact and access to specialist knowledge as required.

It is a simple and effective approach, and the results speak for themselves, with several of our clients agreeing to take an additional service from us and talks ongoing with several others.

This activity is about harnessing the breadth of Aviva's offering and expertise. We are continuing to roll out this approach more widely and hope to see similar results in the coming months.

Shareholder information

Manage your Shareholding online

www.aviva.com/online:

You can access Computershare online services directly using the above address where you can log in using your Computershare details to:

- Change your address
- Change payment options
- Update your communications preference
- View your shareholding
- View any outstanding payments
- Access useful information

www.aviva.co.uk/myaviva:

If you've already registered for MyAviva you'll be able to view useful shareholder information and check the details of any Aviva policies you may have. Just log in as normal using your email address via **www.aviva.co.uk/myaviva**.

MyAviva also includes a link to the Investor Centre, where you can log in and manage your shareholding as outlined above.

Be a ScamSmart investor

www.fca.org.uk/scamsmart

As a shareholder, you may receive a call from someone offering to buy your shares at a higher price than their market value. This might sound like a great deal, but will likely come with a request for money upfront as a bond or other form of security. This is probably a scam where you pay money upfront but never hear from them again.

If you're cold-called regarding your shares or other investment opportunity, the chances are that it's very risky or a scam.

THE SAFEST THING TO DO IS HANG UP.

Shareholder updates

We will be providing more shareholder updates in March, June, September and December in 2018.



Register

Register for electronic communications in order to receive an email when these updates are available.



Contacting Computershare

For any queries regarding your shareholding, please contact Computershare:

- ⊕ **By telephone:**
0371 495 0105
We're open Monday to Friday, 8.30am to 5.30pm UK time, excluding public holidays.
Please call **+44 117 378 8361** if calling from outside the UK.
- ⊕ **By email:**
AvivaSHARES@computershare.co.uk
- ⊕ **In writing:**
Computershare Investor Services PLC,
The Pavilions, Bridgwater Road, Bristol, BS99 6ZZ