

## Dear shareholder



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

March is an important month in our calendar, as we release our full year results and provide notice of our Annual General Meeting (AGM) to shareholders. I would encourage all our shareholders to look at our latest financial results on [www.aviva.com](http://www.aviva.com), but a quick review of the key metrics has been included in this update. You will also find information on our upcoming AGM.

Our 2017 annual report and accounts was published on 27 March 2018 and you will notice that this year it differs from the format of our previous publications. As part of our digital strategy, we launched our new [aviva.com](http://aviva.com) website in autumn 2017, enabling us to deliver more content to you as and when it happens. We have therefore chosen to produce a simpler, more streamlined report for 2017 in line with our values of 'Never Rest' and 'Kill Complexity'.

You will also find news on what our corporate responsibility team are planning for the year ahead and our results from the previous year. Corporate responsibility is an important part of any business and I am glad to see Aviva taking a leading position on this.

Thank you for your continuing support.

Yours sincerely

**Sir Adrian Montague CBE**  
Chairman

### 2017 Final Financials

## 2017 Full Year results

- the final dividend to be paid in May is 19 pence (subject to shareholder approval) - 2017 total dividend per share up 18% to 27.4 pence
- Solvency II capital ratio of 198%
- Operating earnings per share grew by 7%
- Operating profit up 2% to £3,068 million
- General insurance combined operating ratio 96.6%
- Value of new business up 25% to £1,243 million
- General insurance net written premiums up 11% to £9,141 million
- Aviva Investors fund management operating profit up 21%
- You can download our 2017 Annual Report and Accounts from our website at [www.aviva.com/2017ar](http://www.aviva.com/2017ar)



To hear from Mark Wilson on our 2017 full year results, please view his short video update through the following link: <http://bit.ly/2HLI91r>

### Partnerships

## Creating a bright future with the Aviva Community Fund

At Aviva, we're working with others to give customers and communities a brighter future. Our online Aviva Community Fund invites people to nominate and vote for inspirational projects in their local communities to win funding. Anyone can submit or vote for a project online and projects that get enough votes make it to the final judging panel.

Since its launch in 2009, the Aviva Community Fund has awarded more than **£9.3m** of funding to more than **1,800** winners. In 2017, we launched the Aviva Community Fund in even more countries. We now give hundreds of organisations across ten of our markets the chance to win funding to make a difference in their local communities.

We are continuing to look at ways to make an even greater impact with the Aviva Community Fund, with the aim of benefiting a total of 2.5million people worldwide by 2020 – if you have ideas on how to do so, please contact our Corporate Responsibility team on [crteam@aviva.com](mailto:crteam@aviva.com).

#### Aviva Community Fund - Country facts:

- Aviva Canada has now been running the Aviva Community Fund for nine years, and provided inspiration for our other global businesses to set up their own funds.
- We announced the latest UK winners of the Aviva Community Fund in early 2018, with 592 projects winning funding between £1,000 and £25,000.
- In Aviva Vietnam we are working with the Vietnam Red Cross Society to maximise the reach of their funding.

- Aviva France continues to focus their community fund, La Fabrique Aviva, on supporting entrepreneurs whose businesses are making a positive impact on their wider communities.
- Aviva Italy has recently increased their support for projects that support employment, help older people and deal with people's health issues, focusing in particular on those that use digital technology.



#### Aviva Community Fund 2017 - In numbers

- Over **14,000** projects submitted
- Over **21m** votes
- Over **2m** new registered site users
- Over **£4.8m** prize fund
- Over **1,200** winners

### Shareholder information

## Manage your Shareholding online

#### [www.aviva.com/online](http://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](http://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](http://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](http://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 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, Bridgewater Road, Bristol, BS99 6ZZ