



Defy Uncertainty

We're there for our **33 million customers**, protecting what's important to them and helping them save for the future. We help our customers look to the future with confidence. We want to be a **320-year old disruptor**, benefitting from the strength of our past while leading the way in digital innovation

£34.4bn

Paid out in benefits and claims to our customers in 2016 – a £3.7 billion increase on last year

74%

Employee engagement has increased by four percentage points, and is above the financial services average

58%

Our global businesses are either at or above the upper quartile for customer advocacy compared to our competitors

7.5m

Registered users on our global digital platforms up 97% from 3.8 million in 2015

£450bn

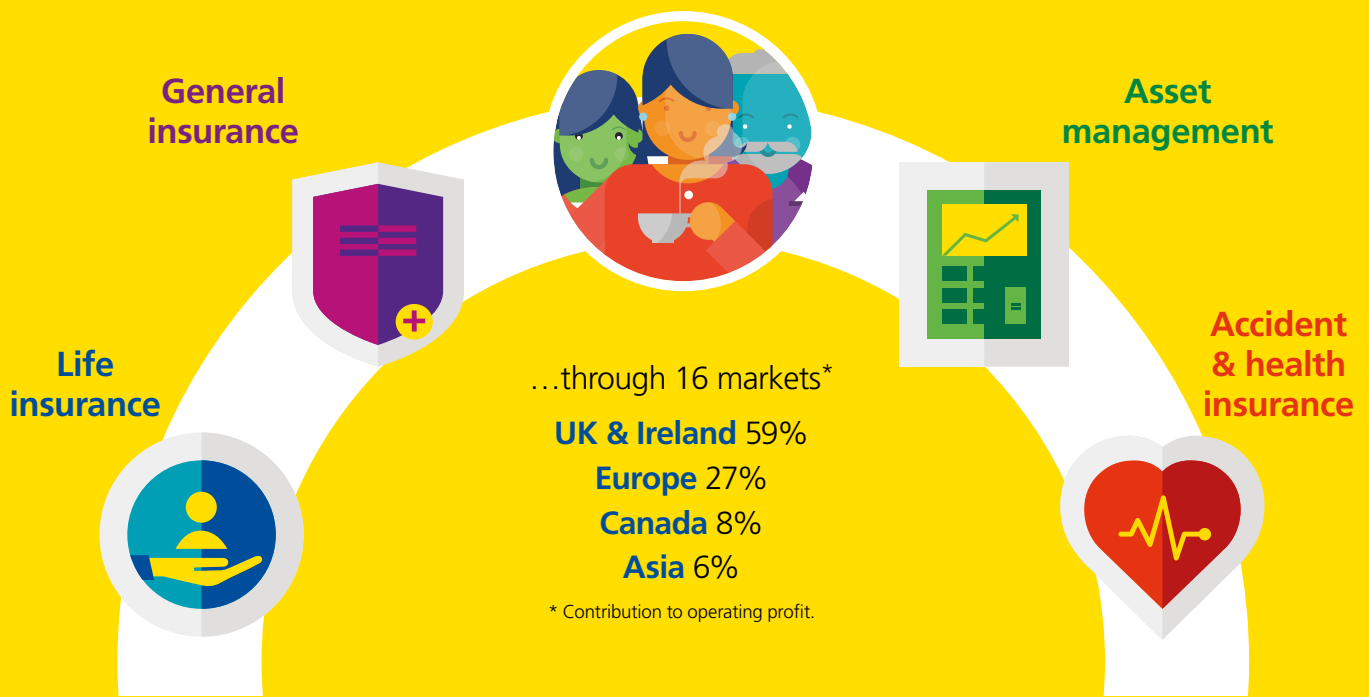
Assets under management an increase of £59 billion on last year

1,600

Community projects supported in 2016, three times more than our target

WHAT WE DO

We help people protect what's important to them and save for a comfortable future. We offer a wide range of insurance and savings products...





OUR STRATEGY

We have a clear purpose: we help our customers Defy Uncertainty.
We have a clear strategy that determines how we do that



True Customer Composite

Meeting customer needs across life, general, accident & health insurance and asset management



Digital First

Emphasising customer experience driven by digital – online, mobile and tablet



Not Everywhere

Focusing on markets and segments where we can win

2016 FINANCIALS

2016 was a successful year despite challenging market conditions

Operating profit¹

£3,010m

Up 12% on 2015²

Cash remittances

£1,805m

Up 20% on 2015

Total dividend

23.3p

Up 12% on 2015

Profit after tax¹

£859m

Down 22% on 2015²

Net asset value per share

414p

Up 6% on 2015²

Solvency II cover ratio³

189%

Up 9ppts on 2015

¹ Impact of the change in the Odgen discount rate is an exceptional item and therefore not recognised within operating profit.

The impact to profit before tax is £475 million, with an after tax impact of £380 million.

² Prior period comparatives have been restated.

³ The estimated Solvency II cover ratio represents the shareholder view.



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