

Well, it's been one hell of a year. January feels like a lifetime ago. I want to cast our minds back and just think about what we have achieved.

Storms lashed the UK and Ireland, giving us the wettest February ever. And there you were for our customers - when they needed us most. There were record hailstorms and floods across Canada. And there you were again. Helping our customers round the clock just when they needed us most. And then Covid hit.

You didn't just keep the show on the road; you went way above and beyond. Our IT, workplace and security teams achieved what we thought was impossible. You got everyone the kit and network they needed so that they could work from home safely - a phenomenal effort.

But that was only the beginning. Everyone had to find new ways of working at the same time as worrying about our loved ones. Home schooling our children. Missing family and friends. Unsure about how long this would all last for.

Despite it all, you were there with our customers just when they needed us most. And our customers recognised this. Our satisfaction scores went up. This was truly Aviva at our best. Everyone focusing on a common goal. Everyone pulling together, to do what needed to be done.

And together, we did the right thing. More support for healthcare workers who are putting their lives on the line. Advice for our pensions customers as the markets went haywire. Help for customers who are struggling to make ends meet. And donating more than £42 million to community efforts around the world.

If anyone ever doubted just how important our Purpose is - being with people today, for a better tomorrow - this year is their answer. With more than enough on your own plates, so many of you kept volunteering in your communities, caring enough to find new ways to help others.

That really is the measure of what makes Aviva special. You do.

And in the midst of it all, business didn't stop. We've won awards. We've built new relationships. We've won new business and big deals. We've responded to the global issues of Black Lives Matter and the threat of climate change. Thinking deeply about what more we need to do to help make the world a fairer, better place.

And we have begun implementing and delivering the new strategy to make Aviva even better. There's so much more that I could add. If I tried to list all your achievements, we'd literally be here until January. But what you've done in the last twelve months gives me enormous confidence for what we'll do together next year and beyond.

It also shows just how hard you've all worked. I see that. I appreciate that. It makes me incredibly proud. But I know it can come at a cost. You and your well-being will always be important to me, and my number one priority. And I want you to take time over the festive period - to switch off and recharge. Look after yourselves - just as you've been looking after our customers and each other all year.

Thank you, all of you, for everything that you've done. Have a wonderful Christmas break, and a restful, hopeful, happy New Year.