In Focus: Wealth

17th October

AVIVA WEALTH

Disclaimer & important information

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fluctuations in currency exchange rates; the effect of market fluctuations on the value of options and guarantees embedded in some of our life insurance products and the value of the assets backing their reserves; the amount of allowances and impairments taken on our investments; the effect of adverse capital and credit market conditions on our ability to meet liquidity needs and our access to capital; changes in, or restrictions on, our ability to initiate capital management initiatives; changes in or inaccuracy of assumptions in pricing and reserving for insurance business (particularly with regard to mortality and morbidity trends, lapse rates and policy renewal rates), longevity and endowments; a cyclical downturn of the insurance industry; the impact of natural and man-made catastrophic events (including the longer-term impact of COVID-19) on our business activities and results of operations; the transitional, litigation and physical risks associated with climate change; failure to understand and respond effectively to the risks associated with environmental, social or governance (‘ESG’) factors; our reliance on information and technology and third-party service providers for our operations and systems; the impact of the Group’s risk mitigation strategies proving less effective than anticipated, including the inability of reinsurers to meet obligations or unavailability of reinsurance coverage; poor investment performance of the Group’s asset management business; the withdrawal by customers at short notice of assets under the Group’s management; failure to manage risks in operating securities lending of Group and third-party client assets; increased competition in the UK and in other countries where we have significant operations; regulatory approval of changes to the Group’s internal model for calculation of regulatory capital under the UK’s version of Solvency II rules; the impact of recognising an impairment of our goodwill or intangibles with indefinite lives; changes in valuation methodologies, estimates and assumptions used in the valuation of investment securities; the effect of legal proceedings and regulatory investigations; the impact of operational risks, including inadequate or failed internal and external processes, systems and human error or from external events and malicious acts (including cyber attack and theft, loss or misuse of customer data); risks associated with arrangements with third parties, including joint ventures; our reliance on third-party distribution channels to deliver our products; funding risks associated with our participation in defined benefit staff pension schemes; the failure to attract or retain the necessary key personnel, including quality financial advisers; the effect of systems errors or regulatory changes on the calculation of unit prices or deduction of charges for our unit-linked products that may require retrospective compensation to our customers; the effect of simplifying our operating structure and activities; the effect of a decline in any of our ratings by rating agencies on our standing among customers, broker-dealers, agents, wholesalers and other distributors of our products and services; changes to our brand and reputation; changes in tax laws and interpretation of existing tax laws in jurisdictions where we conduct business; changes to International Financial Reporting Standards relevant to insurance companies and their interpretation ; the inability to protect our intellectual property; the effect of undisclosed liabilities, separation issues and other risks associated with our business disposals; and other uncertainties, such as diversion of management attention and other resources, relating to future acquisitions, combinations or disposals within relevant industries; the policies, decisions and actions of government or regulatory authorities in the UK, the EU, the US, Canada or elsewhere, including changes to and the implementation of key legislation and regulation (for example, FCA Consumer Duty and Solvency II). Please see Aviva's most recent Annual Report and Accounts for further details of risks, uncertainties and other factors relevant to the business and its securities. The information in this document is unaudited.

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As a reminder

Throughout this presentation we use a range of financial metrics to measure our performance and financial strength. These metrics include Alternative Performance Measures (APMs), which are non-GAAP measures that are not bound by the requirements of IFRS and Solvency II. A complete list and further guidance in respect of the APMs used by the Group can be found in the 'Other information' section of the 2023 Half Year Report. All references to 'Operating profit' represent 'Group adjusted operating profit’.

Agenda

Welcome and introduction

Amanda Blanc
Group CEO

Wealth In Focus

Doug Brown
CEO
UK&I IWR

Michele Golunska
MD
Wealth & Advice

Q&A

Wealth is central to Aviva's strategy

Huge opportunity in the UK market[1]

£4.3tn
10 years

£1.6tn
Assets today

2.7x
Growth

10%
CAGR

Material and growing business for Aviva[2]

£147bn
Assets under Administration

£9.1bn
Net Flows

£124m
Operating Profit

Critically important for the Group[2]

Customer acquisition engine

5.1m
Wealth customers

1.9m
Wealth customers with 2+ Aviva policies

Capital-light growth

13%
Wealth as % of Group capital-light Operating Profit

12%
Wealth Operating Profit CAGR, 2019-22

Flows into Aviva Investors & Retirement

56%
Workplace flows are into Aviva Investors

71%
Individual annuities sales are to existing Aviva customers

All footnotes on pages 40-41

Overview of our Business and the Market

Key messages

Strong franchise with £147bn of assets and real growth momentum

Already a leading player by assets and net flows, with excellent Workplace and Adviser Platform businesses and a big opportunity to do more with Advice and Direct Wealth

Well positioned to capitalise on **highly attractive structural growth market** and significant opportunity with Aviva customer base

5-year ambition to reach £250bn+ assets and £280m+ profit, driving capital-light growth for the Group

Strong franchise with leading businesses and real growth momentum

		AuA[2], £bn	Net Flows, £bn	Customers, m	Market position[3]
Workplace	*Administration of employee pension schemes*	93 (**£100bn** *H1 2023*)	5.8	4.4	#1 *by AuA*
Adviser Platform	*Digital platform for advisers to manage client investments*	39	3.8	0.3	#2 *by Net Flows*
Advice	*Regulated financial advice for customers*	3 *(6 on 3rd - party platforms)*	(0.1)	<0.1	230 *Planners*
Direct Wealth	*Digitally-led customer DIY proposition with hybrid advice*	3	0.3	<0.1	-
IPP	*Individual pensions book*	10	(0.6)	0.4	-
Total[1]		**147**	**9.1**	**5.1**	

Profitable, growing businesses (Workplace, Adviser Platform)

Building Advice & Direct capabilities (Advice, Direct Wealth)

All footnotes on pages 40-41

Highly attractive growth market driven by fundamental societal needs

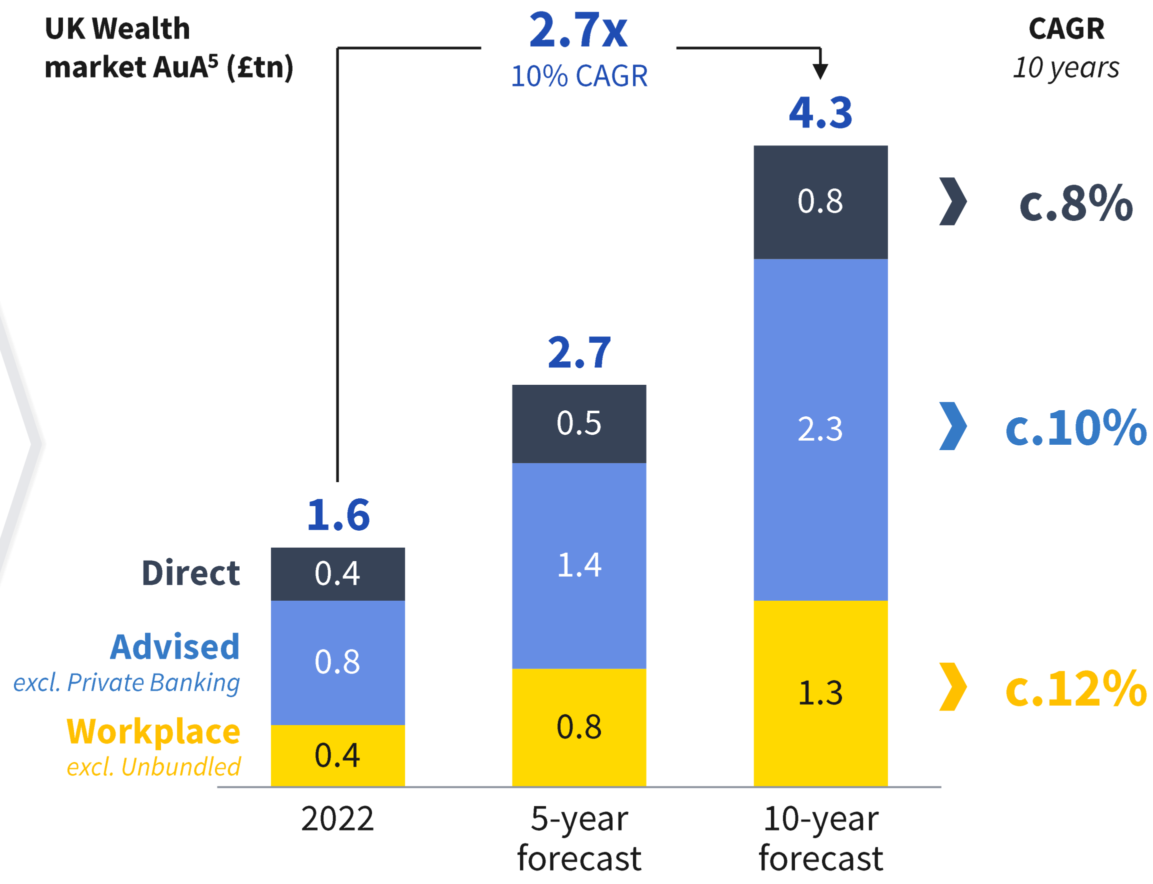
Shift from DB to DC & auto-enrolment
c.11m people contributed £100bn+ to their workplace pensions in 2021[1]

Inter-generational wealth transfer
£5.5tn expected to be transferred between UK generations over next 30 years, with £100bn+ p.a. by 2025[2]

Emerging 'pension savings gap'
Estimated 38% of 'working age' people are not saving enough for retirement[1]

Need for guidance & advice
70%+ of customers want reassurance on the retirement decisions they make[3]

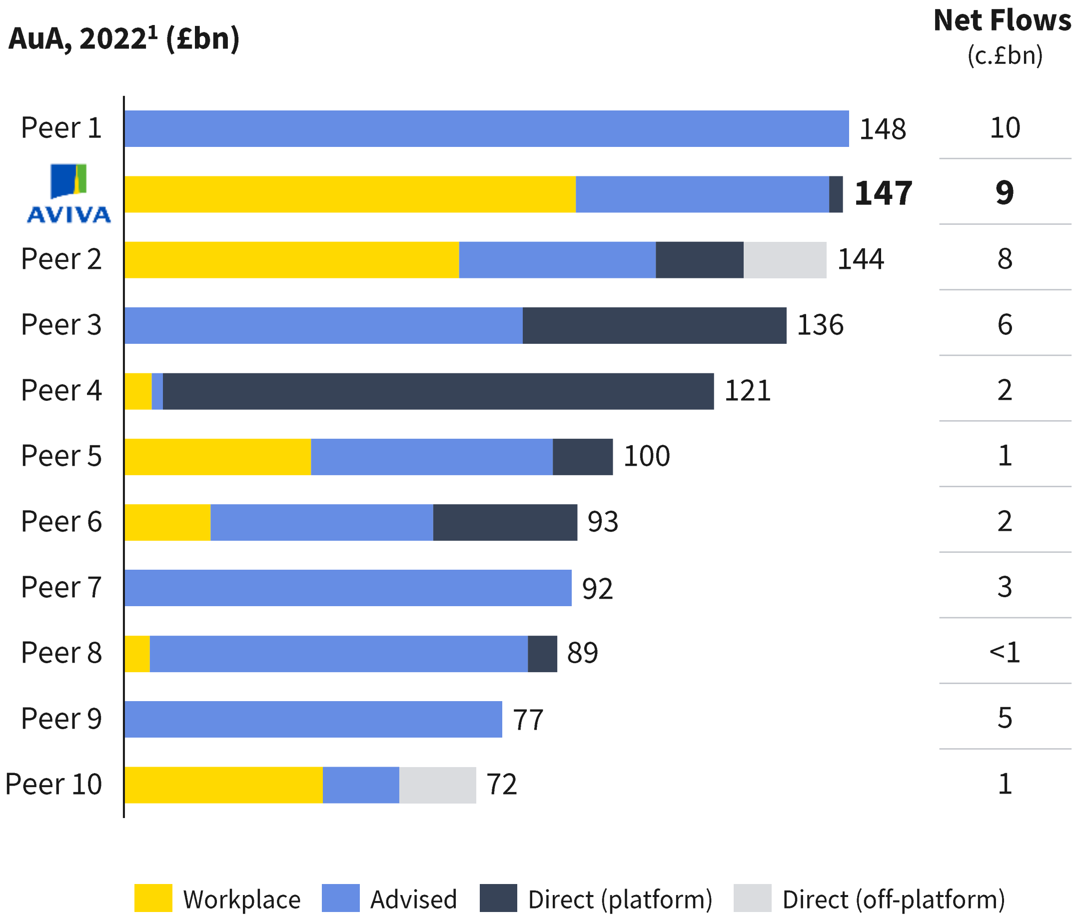
Ageing UK population
1 in 4 people in the UK will be 65+ by 2050[4]



Excludes: Legacy Savings Products, Private Banking, Unbundled Workplace Pensions, Cash

Leading player with unique opportunity within our customer base

A leading player on assets and net flows



Significant opportunity with our customer base

15m+

Aviva customers in the UK[2], of which over 6m are mass affluent[3]

c.£6bn
per annum

Opportunity to recapture outflows to competitors

£800bn+

Estimated investable assets held by Aviva customers externally

Well positioned to capitalise on the growth opportunity

Building a Connected Wealth proposition

Grow personal wealth

Transition to retirement

Income in retirement

Workplace | **Direct Wealth** | **Advice** | **Adviser Platform**

Customer experience & engagement *(MyAviva)*

Investment Solutions (AVIVA INVESTORS)

Technology Platform (FNZ)

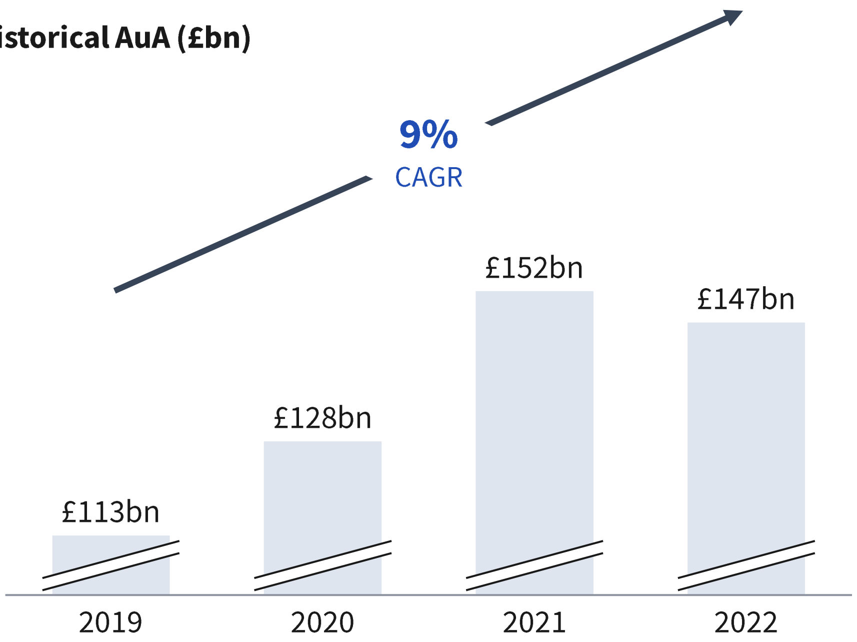
Advantages of our model

- **Unrivalled customer franchise** and **#1 trusted brand**
- **Strong foundations** with #1 Workplace and fast-growing Adviser Platform
- **Full spectrum of products and advice capabilities** for customer needs across their lifetime
- **Advantage of in-house asset manager** with leading ESG credentials
- **Scale and operating leverage** underpinned by FNZ technology platform

5-year ambition to reach £250bn+ assets and £280m+ profit

Strong growth momentum

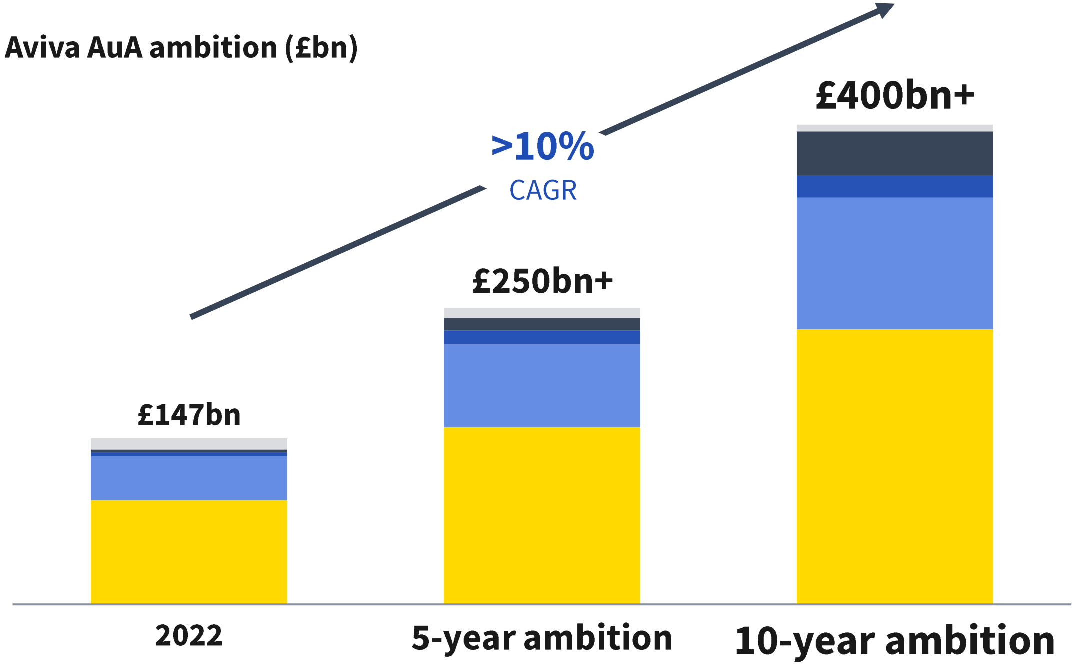
Aviva historical AuA (£bn)



	2019	2020	2021	2022
Net Flows £bn	7.5	8.4	10.0	9.1
Operating Profit £m	88	119	147	124

Big growth ambitions for the future

Aviva AuA ambition (£bn)



Profit £124m » £280m+ » £500m+

Workplace | Adviser Platform | Advice[1] | Direct Wealth | IPP

Consistently delivering good customer outcomes

Offering customers good value for money

Already passing through all interest paid on cash balances to our customers

Confident that we have the **right fee structures** across our products and services

Ensuring we offer **good value across investment solutions** through regular assessments

Supporting our customers with care

Communicating with empathy to our customers with language that is easy to understand

Providing the right levels of customer service, including support for vulnerable customers

Supporting our intermediaries so they can provide their customers with good value for money

Confident in the value we offer customers, and compliant with Consumer Duty July FCA deadline

Four priorities to deliver our ambition

1. Leading from #1 Workplace position

2. Outperforming in Adviser Platform

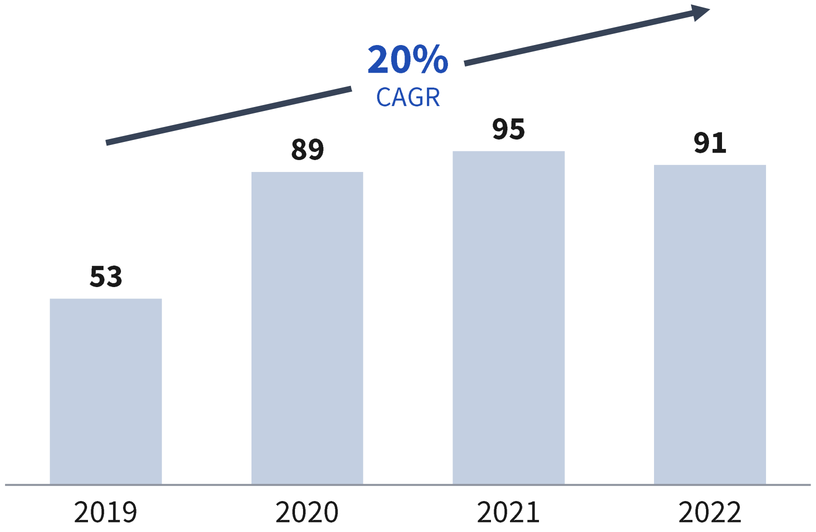
3. Scaling advice capability with Succession Wealth

4. Rounding out with Direct Wealth and driving advantage from Connected Wealth

1 Leading from #1 Workplace position

At scale Workplace business, already delivering strong profit growth

Aviva Workplace operating profit (£m)



	2019	2020	2021	2022
AuA £bn	**71**	**81**	**95**	**93**
Net Flows £bn	**4.8**	**5.3**	**5.0**	**5.8**

£100bn
H1 2023

Critically important for the Group with 4.4m customer base and £100bn in assets

Profitable and growing business

Leading player in a significant, high-growth market

Highly scalable operations and technology

Resilient net flows and cash generation through regular contributions

Performing a critical role for our Wealth ambition and the Group

Customer acquisition & engagement engine

4.4m

Workplace customers, growing at c.7% CAGR since 2019

31%

Workplace customers under 35 years old

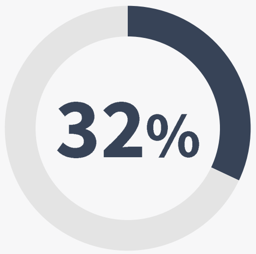
1.4m

Workplace customers with 2+ Aviva policies

Critical part of our Corporate proposition

21k+

Workplace Corporate clients



Workplace Corporate clients with 2+ Aviva products

89%

Penetration across Corporate IFAs and EBCs

Driving flows into Aviva Investors

Leveraging our in-house **multi-asset** and **ESG** expertise

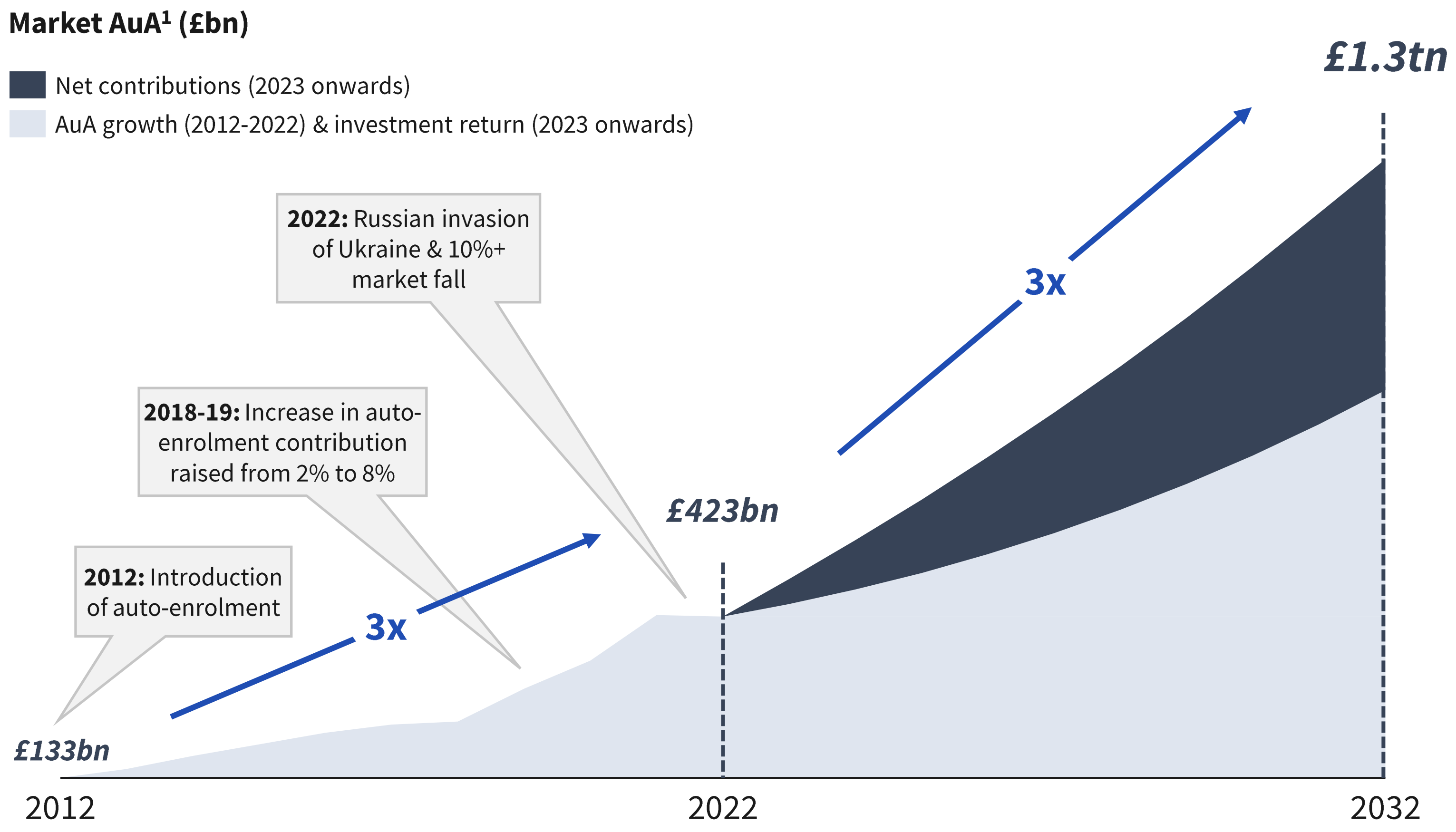
56%

Workplace flows with Aviva Investors

My Future Focus fund
2023 Ultimate Default Fund, 2022 & 2023 Best Default ESG Strategy

Structural growth market with significant upside potential

Market expected to grow 3x, fuelled by contributions



Uniquely attractive market

Reliable, recurring contributions due to 8% auto-enrolment rate

>95% of contributions from existing employees

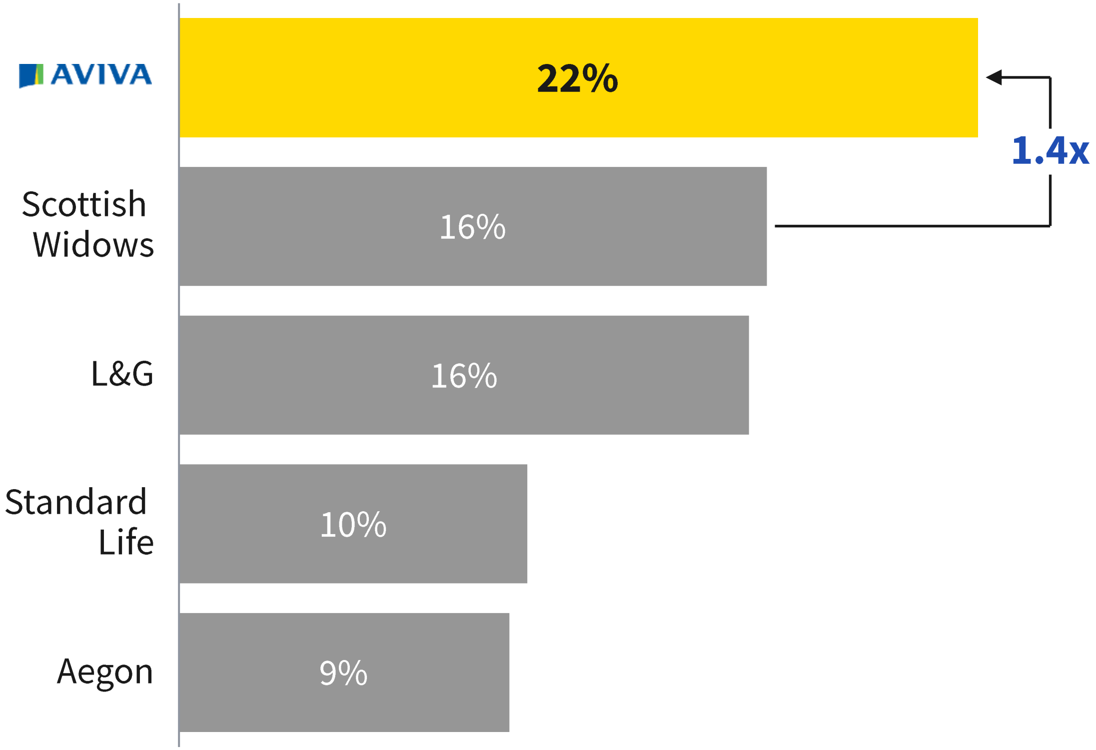
High levels of scheme retention, with many contracts for 10+ years

Significant upside potential, with pension savings gap estimated to be £25tn by 2050

Clear market leader with scale advantage

Stand-out #1 player by assets

Market share by AuA[1], 2022



Scale positions across all market segments

	2022 market AuA[2]	Aviva 2022 market share / rank by AUA[3]
Large & Mega *>1,000 members*	c.£250bn	c.25%
Medium *>100 members*	c.£100bn	c.20%
Small *<100 members*	c.£70bn	c.15%
Contract Based	c.£250bn	#1
Master Trust & Trust Based	c.£170bn	#5 *Aviva Master Trust outgrowing market with 26% CAGR, 2020-23*

Leading proposition for employees, employers & intermediaries

Value-added offerings for employees

Leading workplace app
Pension snapshot and self-serve functionality, 2m registered customers

ESG-tilted investments
Award-winning My Future Focus default fund

Guidance & support
AI-led pension tracing with Fabric, and non-advised guided retirement pathways

Advice
Regular conferences and events for members, availability of Aviva advice offering

Provider of choice for employers & intermediaries

Trusted brand	**Deep intermediary penetration** across Corporate IFAs and EBCs
Seamless processes	Excellent onboarding with **96% implementation score**
Excellent service	**+81 TNPS** for customer service and **99%+ retention** for existing schemes
Leading ESG	Aviva Investors ranked **#3 global asset manager for responsible investment**[1]

Scalable operating model with technology at the core

Optimised technology architecture

User interface
(In-house)

MyWorkplace

Leading, 4.3* rated workplace app with full range of functionality for employees

Back-office & Support
(3rd party)

Salesforce is our CRM tool of choice, with personalised service & efficiency

FNZ is our strategic partner for platform technology

Highly efficient operating model

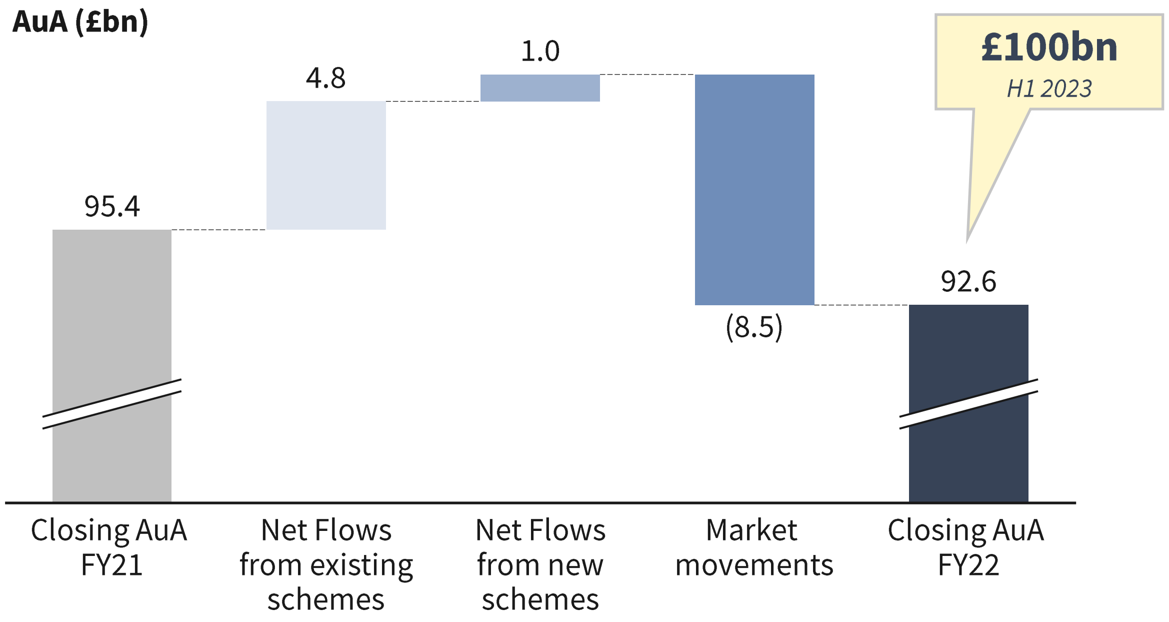
Self-serve in app for all key customer demands

Streamlined operations, with low marginal cost-to-serve

Automated processes, near-100% automation for small scheme onboarding

Delivering resilient, profitable growth

Resilience in challenging environment



- Regular contributions and wage inflation in existing schemes support resilient growth amid market downturns
- Existing scheme retention reducing reliance on new schemes

Building growth momentum and operating leverage

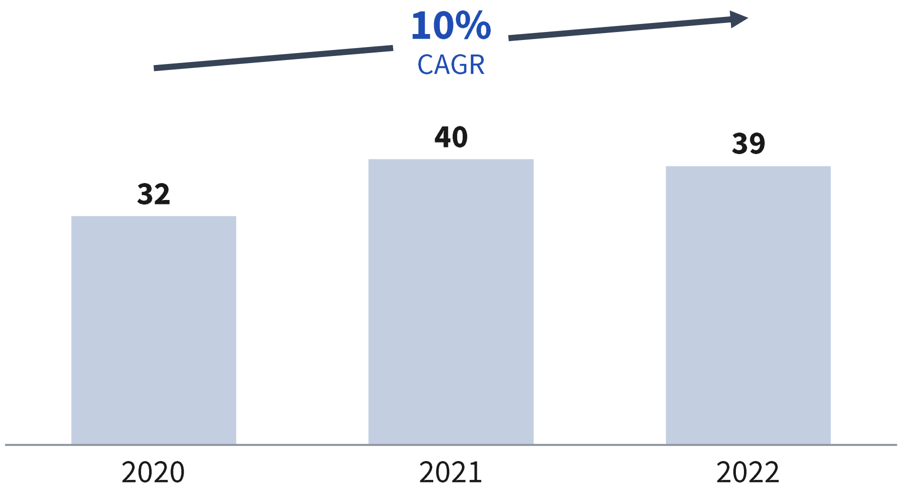
	2019	2020	2021	2022	CAGR
AuA £bn	**71**	**81**	**95**	**93**	**9%**
Net Flows £bn	**4.8**	**5.3**	**5.0**	**5.8**	**6%**
Net Revenue £m *[bps]*	**249** *39*	**307** *40*	**318** *36*	**316** *33*	**8%**
Expenses £m *[bps]*	**196** *31*	**219** *29*	**223** *25*	**225** *24*	**5%**
Operating Profit £m	**53**	**89**	**95**	**91**	**20%**

- Disciplined cost control driving reduction in expense margins
- Operating leverage translating into strong profit growth

2 Outperforming in Adviser Platform

Fast-growing and profitable Adviser Platform business

Aviva Adviser Platform AuA (£bn)



	2020	2021	2022
Net Flows £bn	**3.4**	**5.4**	**3.8**
Underlying Profit £m	**20**	**23**	**23**

Outgrowing peers in a high-growth market

Differentiated proposition, #1 choice for advisers and their customers

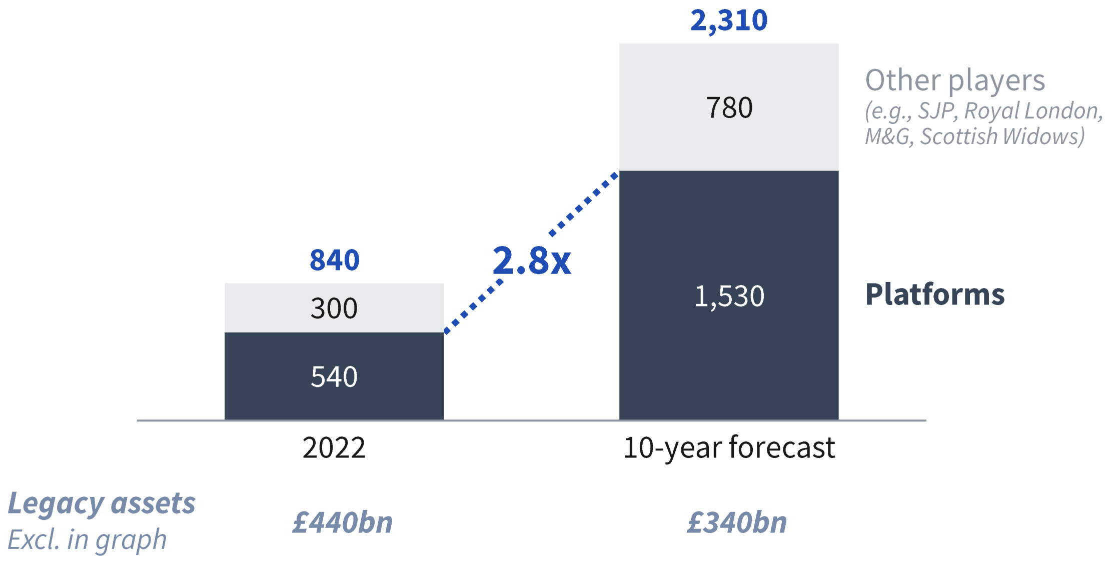
Scalable model with leading technology

Well positioned to become a material profit contributor

High-growth market, with Aviva outperforming peers

Platforms are a rapidly growing segment

Advised market AuA[1] (£bn)



Structural trends shaping the market

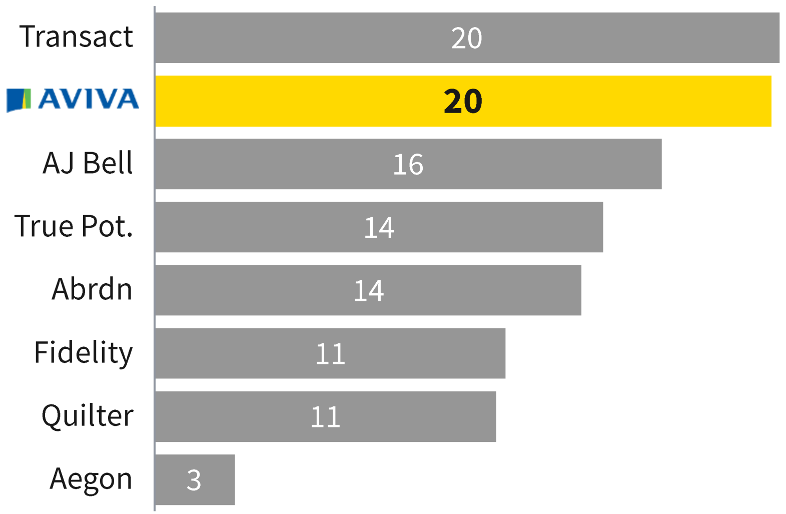
Legacy assets transitioning to platforms

IFAs consolidating into 'super-firms'

More firms vertically integrating or having single ties

Top 2 player by Net Flows

Cumulative Net Flows, 2018-22[2] (£bn)



Market Share by AuA[2]:	2022	vs. 2018
Transact	9.6%	+1.1ppt
Aviva	7.2%	+1.4ppt
AJ Bell	8.5%	+0.8ppt
True Pot.	4.1%	+2.1ppt
Abrdn	12.6%	-2.0ppt
Fidelity	8.4%	-0.4ppt
Quilter	12.4%	-1.4ppt
Aegon	9.1%	-1.1ppt

Growing faster than the market[3]

+5.5pp
AuA CAGR vs. market, 2018-22

+4pp
Gross Flows CAGR vs. market, 2018-22

Differentiated proposition that is winning with advisers

#1

By number of adviser relationships[1]

#1

Primary platform for adviser NB[1]

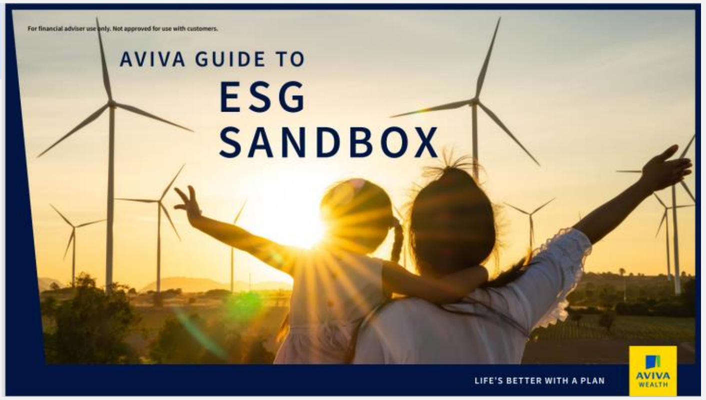
Unmatched ESG capabilities

Strong value for money
Ranked #1 in "value for money" by advisers, enhancing our platform through new 'non-standard' features

Seamless adviser experience
Rapid onboarding for super-firms, automated phased and income-targeting drawdown tools

Comprehensive investment range
5,500+ funds, ETFs, stocks & shares and investment trusts, with 100+ MPS[2] providers on platform

Extensive distribution & service
100+ distribution team, with differentiated adviser support including development of our new asset transition capability



ESG Profiling Tool
Enablers advisers to assess the ESG credentials of their clients' portfolios

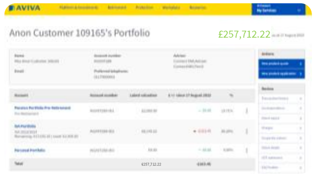
ESG Sandbox
Test environment for advisers to build portfolios from scratch and assess investment solutions

Adviser ESG Resource Hub
ESG content tailored towards financial advisers

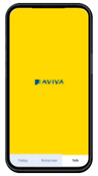
Scalable model with leading technology

Optimised technology across all layers

User interface
(In-house)



Aviva Connect (for advisers)



MyAviva (for customers)

Back-office & Support
(3rd party)

FNZ – *Platform technology*

salesforce – *Sales CRM tool*

FE fundinfo – *Investment research*

wipro – *Digital & automation partner*

Integrations
(3rd party)

iress Xplan, intelliflo – *Adviser CRM tools*

DYNAMIC PLANNER® – *Financial planning tool*

ORIGO – *Industry integrations hub*

Material benefits of our model

Leading integrations with 25+ providers

Seamless customer experience in MyAviva app

Best-in-class 3rd party providers

High automation levels with 99.9%+ fully automated trades

Well positioned to become a material profit contributor

Strong growth momentum

	2020	2021	2022
AuA £bn	**32**	**40**	**39**
Net Flows £bn	**3.4**	**5.4**	**3.8**
Net Flows % of opening assets	**13%**	**17%**	**10%**

- Strong, resilient net flows, even amid market volatility in 2022
- Leading on Consumer Duty – already excellent value for advisers and consumers not reliant on interest income from cash

Growing profits while investing in the business

	2020	2021	2022	CAGR 2020-22
Net revenue £m *[bps]*	**68** *23*	**84** *23*	**87** *22*	**13%**
Expenses £m *[bps]*	**57** *19*	**72** *20*	**73** *18*	**13%**
Operating profit £m	**11**	**13**	**14**	**13%**
Investment in business £m	*9*	*10*	*9*	
Underlying Profit £m	**20**	**23**	**23**	

- Sustained profit growth and cash generation whilst continuing to invest in the future of the business
- Operating with leverage having completed platform migrations in 2018-19, opening the cost-income jaws as we scale the business

3 Scaling advice capability with Succession Wealth

Creating a leading advice capability with Succession Wealth

Advice will strengthen our Wealth franchise

Growing customer need for advice in transition to retirement

Material opportunity to stem outflows from existing business

Value chain capture with our leading Adviser Platform and ESG-tilted **Aviva Investors** investment solutions

Completed acquisition of leading advice consolidator in 2022

SUCCESSION WEALTH

230
financial planners[1]

c.£9bn
assets under advice

62 acquisitions
(2014 – Today)

19 offices
across the UK

Laying foundations and building real momentum

Growing our advice capability

+£1bn
AuA from 2 acquisitions
since Aviva ownership

+73
New planners
in last 12 months

Offering high-quality advice to our customers

100+
Wealth planners
now offering restricted advice[1]

9k+
Leads generated
over last 12 months

Capturing more of the value chain

#1
Platform of choice
on Succession Wealth's panel

46%
Restricted advice flows
invested with Aviva Investors

Driving internal lead generation

Identify and access customers

- **Increased marketable customers** by **300k** to **8m** YTD
- **Identifying** high propensity customers through trigger-based engagement, leveraging our rich customer data and AI

Engage customers

- Engaging customers with **highly personalised** content
- Deploying digital triage process with **5% lead to customer conversion** already

Meet customer need for Advice

- **Added 400+ Aviva customers** to advice service
- **Average case size of £300k+, doubling our share of assets** with existing Aviva customers when they take advice

On track to deliver double-digit ROI from Succession Wealth acquisition

Strong platform for growth with our new dual advice offering

Resilient SW performance in a challenging market

	2021	2022
Assets under Advice £bn	8.2	9.3
Net Flows £bn	0.2	(0.2)
Revenue £m	81	84
EBITDA £m	14	15

- **Demonstrating resilience** as we provide advice and reassure customers during turbulent market conditions
- Aiming to continue momentum and **grow to 500 planners over the medium term**

Dual advice offering for customers

	Whole of Market	Restricted
	Planners can use any platform on the panel - for more complex advice needs	*Planners restricted to the use of one platform - for simpler advice needs*
# planners	**180**	**100**
Average case size	**£450k**	**£200k**
Average advice revenue margin	c.**90bps**	c.**75bps**

230 planners, 50 providing both WoM & Restricted

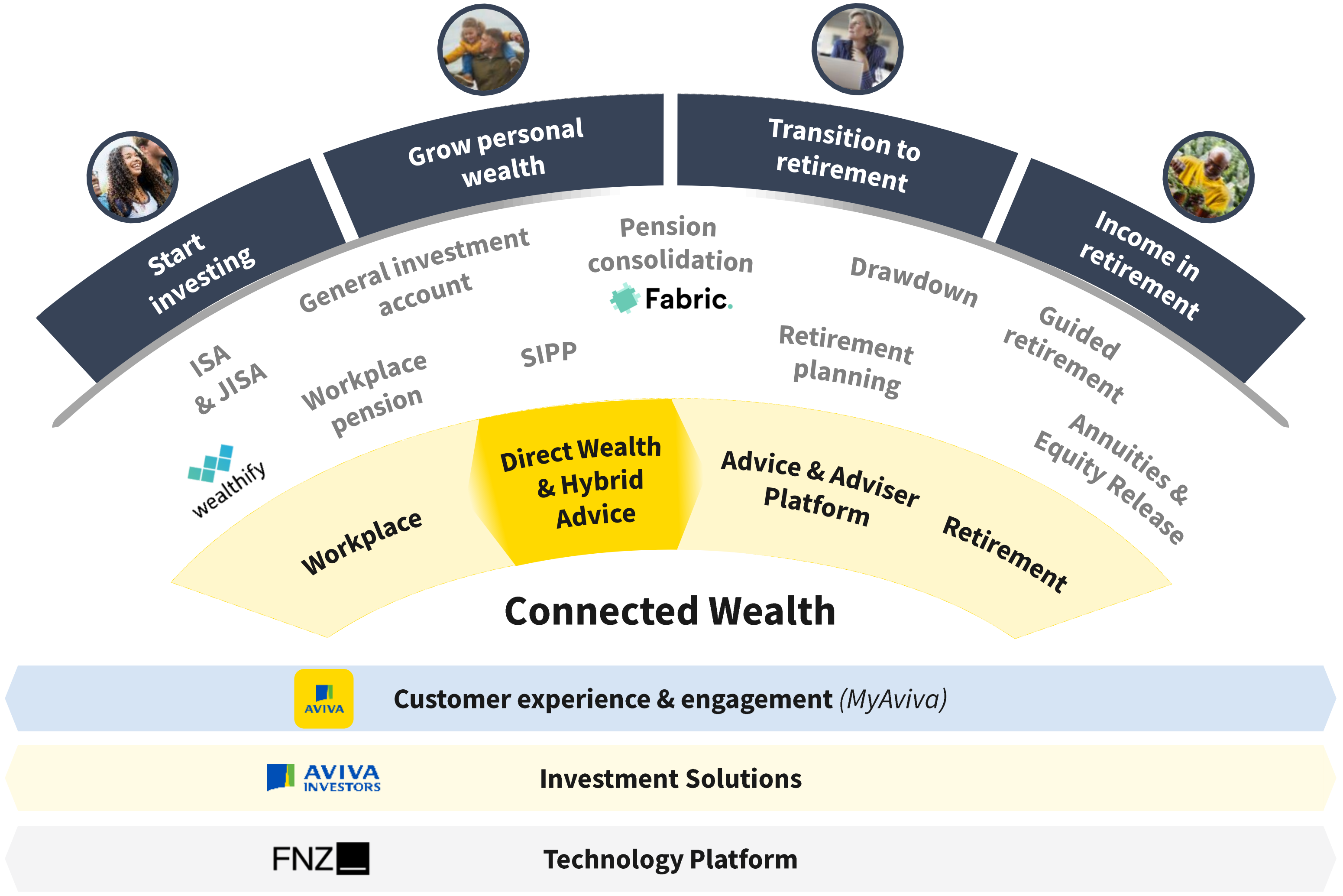
+

Aviva value chain capture opportunity
Average Aviva revenue margin

Adviser Platform	c.**22bps**
Aviva Investors[1]	c.**30bps**

4 Rounding out with Direct Wealth and driving advantage from Connected Wealth

Investing to bring it together for our customers



Key investment priorities

Rounding out our proposition with Direct Wealth and bridging the hybrid advice gap

Leading through innovation across early investing, pension consolidation and retirement

Building customer experience & engagement capabilities to guide customers through their choices

Grow customer franchise, capture more of their assets and retain them for longer

Differentiated Direct Wealth offering bridging gap in hybrid advice

Clear customer need

£360bn
Direct Wealth market size[1], 2022

13m+
Customers in the UK advice gap[2]

£1.7tn
Cash savings excl. current accounts[3], 2022

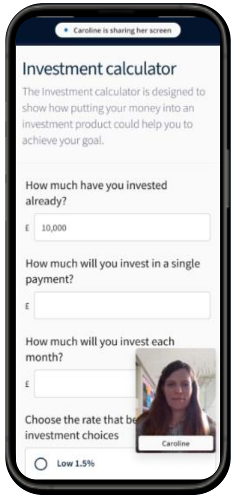
All of your wealth in one place

360° view, incl. cash & home equity

Open APIs & pension consolidation

Dynamic portfolio updates

Hybrid advice & coaching 'on demand'

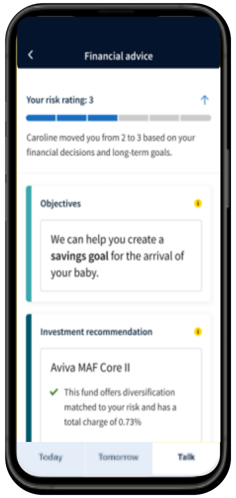


Easy-to-access robo-guidance

In-person coaching & support

1-to-1 adviser appointments

Comprehensive investment solutions



Full set of wrappers & products

Risk-rated funds & DIY trading

ESG-tilted solutions

Ambition to become a Top 3 Direct Wealth player over time

Innovating across the customer lifecycle

Early-stage investing with Wealthify

wealthify

Digital-first
Robo-advice offering for customers without an adviser

boring money BEST FOR BEGINNERS 2022

RöBO INVESTING AWARDS

Tailored
Range of investment plans, built by experts

Affordable
Simple fee and low investment threshold

boring money BEST BUY ISA 2022

Market-leading pension consolidation

Fabric.

AI-led pension tracing & consolidation service

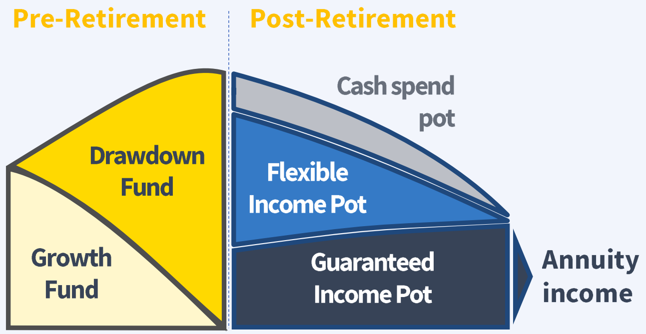
87%
Reduction in pension tracing time

Aviva pension consolidation dashboard launched for existing customers

Non-advised retirement solution

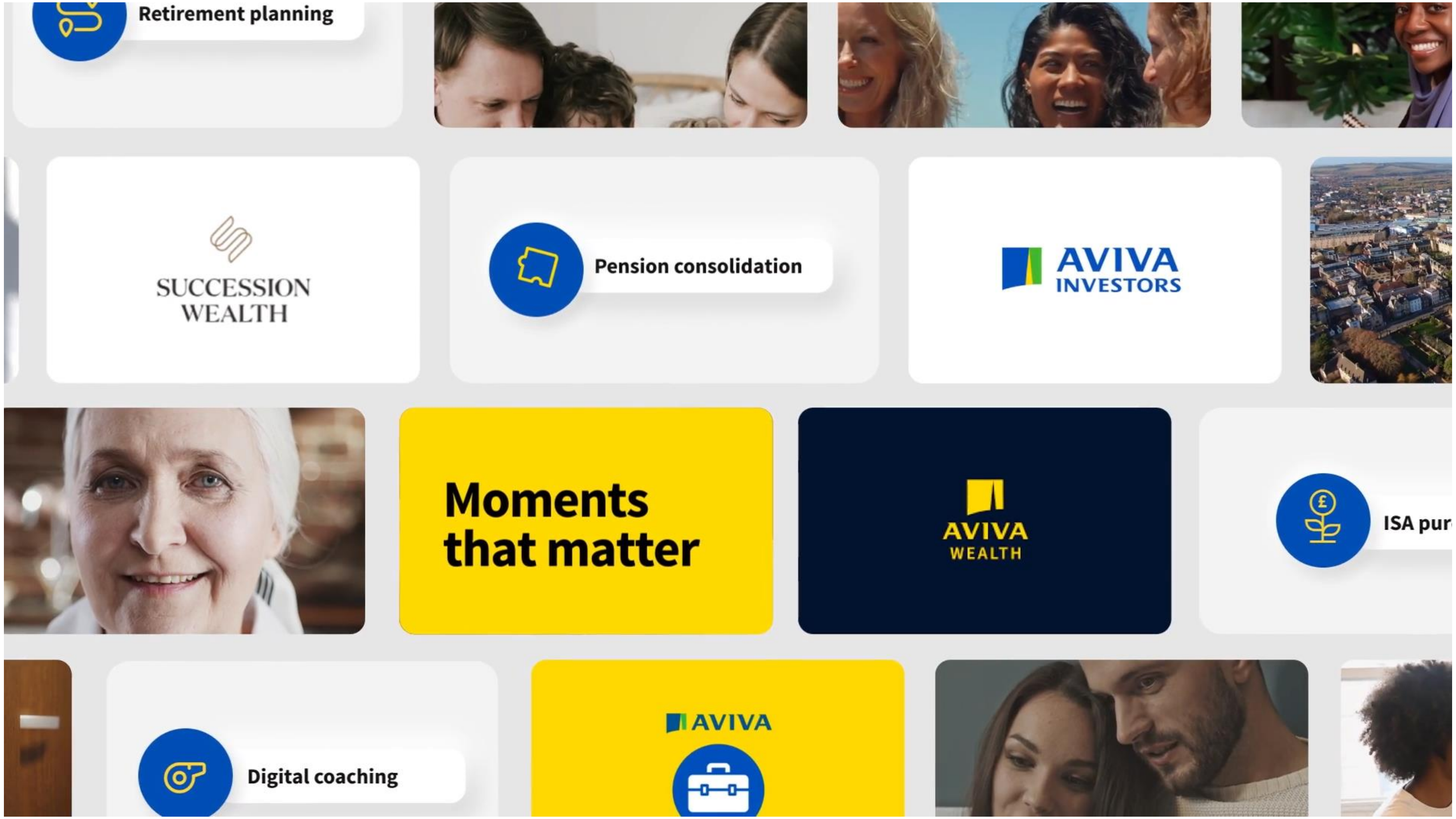
Aviva Guided Retirement

Guided pathways with structured investments by AVIVA INVESTORS



Engage customers early » Capture more assets » Retain our customers for longer

Building seamless, engaging and personalised customer experience



Key takeaways

Wealth is central to our strategy

Already a leading player by assets, with excellent Workplace and Adviser Platform businesses

Building a Connected Wealth proposition to capitalise on the highly attractive growth market, with a significant opportunity with our existing customer base

5-year ambition to deliver £250bn+ assets and £280m+ profit, driving capital-light growth for the Group

Appendix

UK Wealth market landscape

Non-exhaustive view of market landscape

	Workplace *(excl. Unbundled)*	Direct *(D2C platforms)*	Hybrid Advice *(incl. customisable model portfolios)*	Advised *(excl. Private Bank)*
	AVIVA Legal & General SCOTTISH WIDOWS AEGON Standard Life Fidelity International nest	interactive investor HARGREAVES LANSDOWN AJBell Vanguard Fidelity International **Robo Advisors** wealthify nutmeg moneyfarm	**UK Market Gap** AVIVA **Global examples** charles SCHWAB KRISTAL	St. James's Place AVIVA transact M&G wealth true potential abrdn ROYAL LONDON SCOTTISH WIDOWS AJBell Quilter Fidelity International
UK market size[1]	**£420bn** *2022* **+12%** *10-year CAGR*	**£360bn** *2022* **+8%** *10-year CAGR*	**13m+** *Customer advice gap* **£1.7tn** *Cash savings, 2022*	**£840bn** *2022* **+10%** *10-year CAGR*

Asset Management

AVIVA INVESTORS · Legal & General INVESTMENT MANAGEMENT · BlackRock · Vanguard · Schroders · abrdn · M&G

Footnotes (1/2)

Slide	Reference	Footnote
4	1	Aviva analysis of market sources including Broadridge UK DC Navigator, Fundscape, Platforum, HMRC and Company reports
	2	All figures as at FY22 unless otherwise stated
7	1	All figures as at FY22 unless otherwise stated
	2	Refers to Assets under Administration throughout presentation, unless stated otherwise
	3	Corporate Adviser Master Trust & GPP defaults report April 2023, Fundscape Q422 press release
8	1	Department for Work and Pensions
	2	Kings Court Trust
	3	Aviva research
	4	Office for National Statistics
	5	Aviva analysis of market sources including Broadridge UK DC Navigator, Fundscape, Platforum, HMRC and Company reports
9	1	Sourced from competitor reporting (open books only) of comparable Wealth peers as at December 2022
	2	Excludes customers from AIG UK protection business acquisition
	3	Relates to customers with £50k+ investable assets, excl. pensions and home equity
11	1	In-house Advice assets under administration on the Aviva platform
17	1	Aviva analysis of Broadridge UK DC Navigator, Bundled Workplace AuA only
18	1	Company reporting and Corporate Adviser, Master Trust & GPP defaults report April 2023
	2	Broadridge UK DC Navigator
	3	Corporate Adviser Master Trust & GPP defaults report April 2023, Go Pensions' 2023 DC Master Trust league table
19	1	ShareAction
24	1	Fundscape and Aviva analysis of company reporting
	2	Fundscape and company reporting
	3	Fundscape
25	1	Investment Trends 2023 UK Adviser Technology & Business Report
	2	Model Portfolio Solutions

Footnotes (2/2)

Slide	Reference	Footnote
29	1	Planners include restricted advice and independent financial advisors
30	1	Including restricted advice planners from merger with Aviva Financial Advice
31	1	Based on £250k invested through SIPP/ISA into Aviva Investors MAF (Core/Plus) onto Aviva platform
34	1	Platforum and Aviva analysis of company reporting
	2	Boring Money advice report 2022
	3	Building Society Association
39	1	Broadridge UK DC Navigator, Platforum, Fundscape, Boring Money advice report 2022, Building Society Association and Aviva analysis of company reporting