



AVIVA

Cautionary statements in respect of Solvency and Financial Condition Reports (SFCRs) for solo related undertakings for the year ended 31 December 2016

Disclaimer

Cautionary statements:

The Solvency and Financial Condition Reports for the related undertakings within the Aviva Group (“Aviva”) listed below contain, and may make other verbal or written ‘forward-looking statements’ with respect to certain of Aviva’s plans and current goals and expectations relating to future financial condition, performance, results, strategic initiatives and objectives. Statements containing the words ‘believes’, ‘intends’, ‘expects’, ‘projects’, ‘plans’, ‘will’, ‘seeks’, ‘aims’, ‘may’, ‘could’, ‘outlook’, ‘likely’, ‘target’, ‘goal’, ‘guidance’, ‘trends’, ‘future’, ‘estimates’, ‘potential’ and ‘anticipates’, and words of similar meaning, are forward-looking. By their nature, all forward-looking statements involve risk and uncertainty. Accordingly, there are or will be important factors that could cause actual results to differ materially from those indicated in these statements.

Aviva undertakes no obligation to update the forward looking statements in these Solvency and Financial Condition Reports or any other forward-looking statements we may make. Forward-looking statements in these reports are current only as of the date on which such statements are made.

Each Solvency and Financial Condition Report has been prepared for, and only for, the members of the company in question, as a body, and no other persons. The companies, their directors, employees, agents or advisers do not accept or assume responsibility to any other person to whom these documents are shown or into whose hands it may come, and any such responsibility or liability is expressly disclaimed.

This statement applies to the Solvency and Financial Condition Reports for the following related undertakings within the Aviva Group:

Aviva Annuity UK Limited

Aviva Insurance Limited

Aviva International Insurance Limited

Aviva Investors Pensions Limited

Aviva Life & Pensions UK Limited

Friends Life FPLMA Limited

Friends Life Limited

Friends Life and Pensions Limited

Gresham Insurance Company Limited

The Ocean Marine Insurance Company Limited

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