

Dear shareholder



I am pleased to be able to introduce you to our first quarterly online shareholder update. At Aviva we are committed to using digital media to improve our service to both customers and shareholders. Using digital communication enables us to provide more regular updates to shareholders than would be possible by more traditional methods and a calendar for future communications is included in this update.

I was pleased to see many of our shareholders at our Annual General Meeting, on 10 May. You can view a webcast from the meeting and the poll results for the resolutions put to the meeting at www.aviva.com/agm. At the meeting we were able to share with shareholders many of the digital developments we have made at Aviva as part of our commitment to Digital First.

Also this month, on 17 May we paid the 2016 final dividend. This is also the last dividend where we paid shareholders by cheque. Aviva is committed to reducing the volume of paper it uses. This is one clear way in which we can help to achieve this, reducing our impact on the environment and our costs, providing a better, more efficient service to shareholders.

In November last year we launched the shareholder services page within MyAviva which can be used by all shareholders to access their policy information and offers, such as a 20% shareholder discount off selected new products when bought direct. So far, over 100,000 shareholders have logged on to MyAviva and we plan to develop this service further.

You may know of our partnership with the British Red Cross to help communities defy uncertainty. I am pleased that, as a result of our offer to donate £1 to the Red Cross for every dividend mandate and voting instruction received online, we have now donated £10,000 since November 2016. We have extended the donation offer to all online mandate instructions made during 2017 and hope to donate more to the Red Cross.

Next month, as displayed at our AGM, we will launch an offer of a free Cocoon smart home security device to every shareholder who buys their home insurance with Aviva.

Thank you for your continuing support.

Yours sincerely

A handwritten signature in black ink that reads "Adrian Montague". The signature is written in a cursive, slightly slanted style.

Sir Adrian Montague CBE
Chairman

Partnerships

British Red Cross

This year, as part of our partnership with the British Red Cross, we are focusing on silent emergencies. These are emergencies which occur all over the world yet don't make the headlines, with the Red Cross estimating that 91% of emergencies go unnoticed.

Earlier in May Aviva marked Red Cross Week with our employees using fundraising, volunteering and mapping to break the silence. Four of our employees ran the Paris marathon raising an impressive £900 between them, and our

employees mapped large areas of Zimbabwe to combat malaria.

All of our tracked fundraising from UK employees this year will also go to support the Lake Chad silent emergency where the British Red Cross are working as part of their #OneMealADay campaign.



AGM update



On 10 May, Aviva held its 2017 Annual General Meeting (AGM) at the Queen Elizabeth II Centre in Westminster. This year we focused on the benefits of digital technology. We had stands demonstrating digital products, and shareholders could access the Shareholder Centre in MyAviva and receive training on how to use digital devices from one of our Aviva Community Fund winners, ICT Skills Training, who specialise in helping older people get online.



CEO Mark Wilson gave shareholders a presentation on how the company is performing and his plans for Aviva's future. You can watch Mark Wilson's presentation on our YouTube channel by clicking the following link:

<https://www.youtube.com/watch?v=sGmYPoUU45Q>.

The AGM is a special time of year for the Company and it was great to see so many shareholders attending. We look forward to welcoming our shareholders again next year.

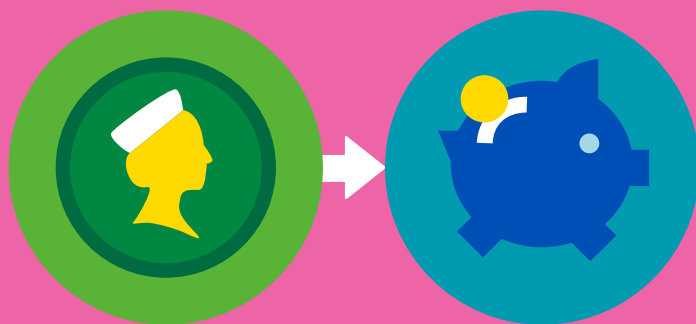
Shareholder information

Mandatory Direct Credit

The final dividend – which was paid to shareholders earlier in the month on 17 May – was the last dividend where we issued cheques to shareholders who receive cash dividends. From now on, shareholders will need to make sure they have provided our Registrar, Computershare, with their bank details in order to receive cash dividends paid directly.

We are delighted that we will now be able to pay dividends to our shareholders more securely, faster and at the same time reduce our impact on the environment. We believe this will be a positive change for our shareholders, and our Company. Opposite is a timetable outlining the remaining steps in the process.

This was also the first dividend where we offered shareholders the opportunity to receive their dividend in euros and we have been pleased with shareholders' response to this, with nearly six thousand shareholders receiving their dividends in this way.



27 October 2017*

Last date to complete a mandate instruction to receive the dividend payable in November 2017

17 November 2017*

First dividend where direct credit is the **only** method of payment for cash dividends – a reminder will be sent to shareholders who have not received their dividend

Spring 2019

An annual dividend confirmation will be sent to shareholders who have had dividends withheld during the previous year

*Dates marked with an asterisk are provisional and may be subject to change

Manage your Shareholding online

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:

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.

MyAviva also includes a link to the Investor Centre, where you can log in and manage your shareholding as outlined above.

Be a Scam-smart investor

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 calendar

We will be providing more shareholder updates in the following months:

August 2017

November 2017

March 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

Lines are open 8.30am to 5.30pm (UK time), Monday to Friday (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, Bridgwater Road, Bristol, BS99 6ZZ