

# Welcome to MyAviva!

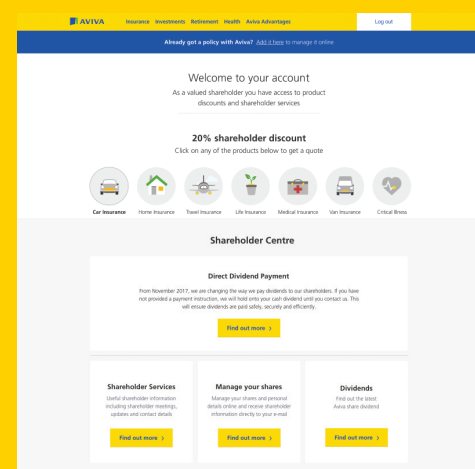


## Your new Shareholder Centre is now available.

**MyAviva** enables customers to see their policies in a secure place. From car insurance to pensions, we're making it simple and convenient to deal with us whenever and however you choose.

So far, more than 3 million people have signed up to MyAviva and it's growing every day. We're delighted to say that a **new Shareholder Centre** is now available to you in MyAviva.

When you activate your account in MyAviva you will get:



**Your MyAviva account has been created ready for you. Activate it today by following the steps in the enclosed letter.**

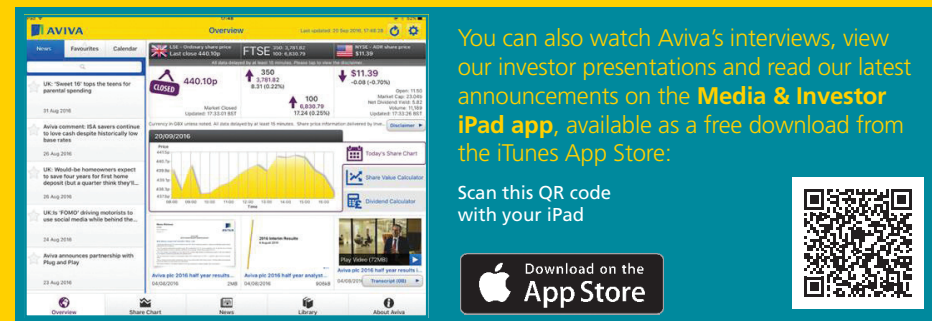
- access to your Aviva shares via Computershare so you can track how your shares are performing
- information on upcoming shareholder meetings, dividend payment options and useful contact details
- access to other Aviva policies you may have.

## Setting out the facts

We published our half-year results on 4 August 2016. Our Group Chief Executive Mark Wilson described the first half of the year as a period of “unprecedented uncertainty” - but he also stated that the “best antidote to uncertainty is the facts”. And the facts about Aviva's performance are that in the first six months of 2016 we delivered consistent, stable, predictable growth, despite challenging market conditions and are confident in Aviva's ability to deliver on its key commitments to grow earnings, cash and dividends.



You can watch an interview in which Mark Wilson talks about Aviva's performance at: <http://bit.ly/AvivaResultsFilm2016>



You can also watch Aviva's interviews, view our investor presentations and read our latest announcements on the **Media & Investor iPad app**, available as a free download from the iTunes App Store:

Scan this QR code with your iPad

Download on the App Store

### What is a QR code and why would I use one?

A Quick Response (QR) code is a type of barcode that you can scan using your smartphone camera to easily access online information. We have used these before to make it easier to vote on resolutions at our Annual General Meeting. You will find examples of QR codes in this newsletter directing you to online shareholder information. If you don't already have a QR reader, you will need to download one from your mobile's app store. Then open the app and scan the QR code with your smartphone. Once it has finished scanning, the related webpage will open.



Chairman's letter

Partnership with the British Red Cross

Future dividend payments

Shareholder Centre in MyAviva

Setting out the facts

Shareholder update  
November 2016

Retirement  
Investments  
Insurance  
Health



# Dear Shareholder,

I am delighted to have this opportunity to let you know about ways in which you can engage with us and about the many developments happening within Aviva.

Aviva has made a great deal of progress in the past three years. As our interim results showed, we are continuing to deliver consistent, stable and predictable growth, despite challenging market conditions.

We are guided by strong values and a clear strategy, not least our ambition of putting Digital First – including providing you, our shareholders, with more opportunities to deal with us conveniently and easily through digital media.

So in this newsletter you will find information on:

- How we will be **changing the way we pay our dividends** to shareholders from November 2017
- Your **new Shareholder Centre**, which is now available in **MyAviva** - our online portal that will help you access your shareholdings and Aviva policies in one place
- **Our partnership with the British Red Cross** - we are supporting this excellent organisation in a variety of ways and will donate £1 to the Red Cross for each dividend mandate instruction made online.

Thank you for investing in Aviva. I hope the progress we are making justifies that trust.

Sir Adrian Montague  
Chairman, Aviva plc

## Question about your shareholding?

Contact Aviva's Registrar, Computershare Investor Services PLC by:

☎ 0371 495 0105    ✉ [AvivaSHARES@Computershare.co.uk](mailto:AvivaSHARES@Computershare.co.uk)

📍 Computershare Investor Services PLC, The Pavilions, Bridgwater Road, Bristol, BS99 6ZZ



"More opportunities to deal with us conveniently and easily through digital media"



## Partnering with the British Red Cross is Good Thinking for everyone

At Aviva, our purpose is to free people from the fear of uncertainty. That means helping them to be more resilient, and always going the extra mile to get people back on their feet if disaster strikes.

That's why we've teamed up with the British Red Cross for a three-year strategic partnership to help communities both in the UK and globally prepare for, and respond to, disasters. Together, we aim to help protect the people and things you love, and make sure people are better informed, prepared and therefore more resilient if disaster should strike.

Through our partnership we will raise funds and share our skills and expertise in areas like risk management. As a member of the Disaster Relief Alliance, Aviva will also help fund investment in four key areas of Red Cross work globally and in the UK: preparedness, response, recovery, and innovation. So from Newcastle to Nepal we'll stand together with the Red Cross to build stronger and safer communities.

Partnering with experts like the Red Cross is all part of our responsible and sustainable business strategy to use bright ideas to tackle the important issues of our time for you, your communities and our world. That's Good Thinking for everyone.

Find out more about Aviva's responsible and sustainable business approach at [www.aviva.com/corporate-responsibility](http://www.aviva.com/corporate-responsibility)

If you sign up online to have your future dividends paid straight into your bank account (details opposite), **Aviva will donate £1 to the British Red Cross.**

The Red Cross partnership announced in February 2016, includes support for the charity's free emergency app, which provides real-time alerts and advice if there is a risk of severe weather or other emergencies. It also includes handy tools such as a strobe light to help attract attention if you are in difficulty. Why not download the free app here: [www.redcross.org.uk/emergencyapp](http://www.redcross.org.uk/emergencyapp)

## Don't miss out on your future dividends!

From November 2017, we are simplifying the way we pay dividends to shareholders by only paying cash dividends directly into a nominated bank account.

If you are currently receiving your dividend by cheque, take action now and select the most appropriate option below. Otherwise, your current payment instruction will apply.

### Easy

You can register your bank details:

- online at [www.aviva.com/online](http://www.aviva.com/online)
- by telephone on 0371 495 0105 or
- by returning the form sent with a recent dividend cheque.

### Fast

Fast, secure and reduced environmental impact of paying dividends - we send out over 200,000 cheques each dividend.

### Have your dividends paid directly into...

- ▶ Your nominated **UK bank account**
- ▶ **New!** Your nominated **Euro bank account**
- ▶ Your nominated bank account in your **local currency** (fees apply)

...or contributed into a Dividend Reinvestment Plan (fees apply).

### Direct

No more fees for the replacement of lost cheques - one in five cheques from the 2015 interim dividend remain uncashed.

## It can be hard to get to the bank

If we do not receive a payment instruction, we will hold your dividends for you. Once an instruction is received any unpaid dividends will be paid to you free of charge (subject to any exchange rate charges).



[www.aviva.com/online](http://www.aviva.com/online)

