

**Confidential**

Name

Address

XX January 2026

**Questions about the transfer?**

**Visit our dedicated transfer website for full details:**

<https://transfer.aviva.com>

**Or contact the ALPI-Athora Transfer team.**

**From Belgium:**  
**Tel:** 02 403 89 74

**From outside Belgium:**  
**Tel:** +32 2 403 89 74

Our lines are open Monday to Friday from 9.00am to 5.00pm. Calls be recorded for training and verification purposes.

**Email:**  
[transferquestions.be@athora.com](mailto:transferquestions.be@athora.com)

**Our ref:** Aviva Transfer

**Dear Client,**

**Re: Your [Product Name] life insurance policy No. 33333333**

**We Are Making a Change to Who Provides Your Policy – Here is What It Means for You**

We are writing to inform you of proposed changes to our business operations.

Our records show that you hold a “Branch 21” policy currently provided by Aviva Life & Pensions Ireland DAC (**ALPI**), an Irish insurance company regulated by the Central Bank of Ireland (**CBI**).

Your policy is currently managed on behalf of ALPI by Athora Belgium NV/SA (**Athora Belgium**), a Belgian insurance company regulated by the National Bank of Belgium.

We are proposing to transfer a number of policies from ALPI to Athora Belgium. Your policy is included in this proposed transfer (**Transfer**).

Athora Belgium already manages your policy on ALPI’s behalf, so this change will not affect how your policy works. The proposed Transfer is part of a wider business update at ALPI.

As ALPI is an Irish registered company, the Irish High Court must approve the Transfer. If approved, your policy provider is expected to change from ALPI to Athora Belgium in 2026. Athora Belgium will become the data controller of any personal data related to

**Insurer:** Aviva Life & Pensions Ireland Designated Activity Company, a private company limited by shares. Registered in Ireland No. 165970. Registered office: Building 12, Cherrywood Business Park, Co. Dublin, D18 W2P5, Ireland, acting through its Belgian branch located at Rue du Champs de Mars 23 – 1050 Brussels, with company number 0719.984.181. Aviva Life & Pensions Ireland Designated Activity Company, trading as Aviva Life & Pensions Ireland and Friends First, is regulated by the Central Bank of Ireland. Directors: H Nolan (Chair), B Cudmore (Chief Executive Officer), M Burke, C Fazzini-Jones (British), V Hagon (British), T Lawless, A O'Donnell.

**The management of the insurance policies is carried out by:** Athora Belgium SA/NV, an authorised insurance company under code No. 0145, with its registered office at Rue du Champ de Mars 23, 1050 Brussels, Belgium – CBE No. (BE) 0403.262.553.



your policy from that date. For more information, please review the FAQ document provided in this Communication Pack.

### **What this means for you**

#### **Your policy will continue to operate as it does today.**

The terms, value, and servicing of your policy will remain unchanged and you will see no difference in the way your policy works as a result of the Transfer. If you have a loan on your policy, it will not be affected. You will continue to use the usual contact details which can be found on your policy documentation if you need to make a claim or have a general question about your policy.

#### **An Independent Actuary has reviewed the transfer.**

An Independent Actuary has concluded that the Transfer has no material adverse effect on:

- the security of benefits of any policyholders;
- the reasonable expectations of any policyholders with respect to their benefits; and
- the standards of administration, service, management and governance that will apply to any policyholders.

A summary of the Independent Actuary's report is included in the accompanying documents.

#### **The transfer is subject to a legal and regulatory process.**

To protect your interests, we are required to follow a formal legal and regulatory process before the Transfer can go ahead. You will find more details about this process in the enclosed Frequently Asked Questions (FAQ) document provided in this Communication Pack.

#### **What you need to do**

We suggest that you read and then keep the documents in this Communication Pack in a safe place.

Please inform any employees who are beneficiaries of your policy about the Transfer.

You do not need to take any further action unless you object to or believe you or a beneficiary of your policy may be adversely affected by this proposed Transfer. If you or a beneficiary of your policy have questions or objections, or believe you or a beneficiary of your policy may be impacted negatively, you or they can contact us by phone, email, post or submit views online.

Details on how to do this are included in the accompanying documents and on our Transfer website.

If you received more than one Communications Pack, we have circulated one for each policy that you hold.

**Need more information?**

You can find more details about the Transfer in the enclosed FAQ document and on our Transfer website: <https://transfer.aviva.com>

We can also send you the website documents free of charge upon request.

**Contact Our Transfer Team**

If you would like help understanding this letter or prefer to speak to someone directly, please get in touch using the contact details below. You can contact our dedicated Transfer Team at 02 403 89 73 (Dutch) and 02 403 89 74 (French) if you are living in Belgium or +32 2 403 89 73 (Dutch) and +32 2 403 89 74 (French) if you are living outside Belgium or at [transferquestions.be@athora.com](mailto:transferquestions.be@athora.com).

Calls are charged at the standard rate in Belgium, which may vary depending on your network operator. For mutual protection, we may record and/or monitor telephone calls.

You can also write to us at:

**Athora Belgium**

c/o ALPI – Athora Transfer Team  
Rue du Champ de Mars 23  
1050 Brussels  
Belgium

Sincerely,

ALPI-Athora Transfer Team