Aviva Bonus Declaration Announcement
- January 2020
MVA rates & Annual and Final Bonuses - Ex-CGU business

Pension Market Value Adjustment (MVA)
We're not applying market value adjustments at the moment

Life Market Value Adjustment (MVA)
We're not applying market value adjustments at the moment

Regular Bonus

<table>
<thead>
<tr>
<th>Declarer Rates</th>
<th>31/12/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>2.00%</td>
</tr>
<tr>
<td>Pensions</td>
<td>2.75%</td>
</tr>
</tbody>
</table>

Life Final Bonus

<table>
<thead>
<tr>
<th>Year of unit purchase</th>
<th>% Bid Value of Units</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Declared Rates 01/01/20</td>
</tr>
<tr>
<td>2000</td>
<td>12%</td>
</tr>
<tr>
<td>1999</td>
<td>10%</td>
</tr>
<tr>
<td>1998</td>
<td>16%</td>
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</table>

Pensions Final Bonus

<table>
<thead>
<tr>
<th>Year of unit purchase</th>
<th>% Bid Value of Units</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Declared Rates 01/01/20</td>
</tr>
<tr>
<td>2020</td>
<td>0%</td>
</tr>
<tr>
<td>2019</td>
<td>3%</td>
</tr>
<tr>
<td>2018</td>
<td>2%</td>
</tr>
<tr>
<td>2017</td>
<td>1%</td>
</tr>
<tr>
<td>2016</td>
<td>5%</td>
</tr>
<tr>
<td>2015</td>
<td>0%</td>
</tr>
<tr>
<td>2014</td>
<td>15%</td>
</tr>
<tr>
<td>2013</td>
<td>26%</td>
</tr>
<tr>
<td>2012</td>
<td>40%</td>
</tr>
<tr>
<td>2011</td>
<td>43%</td>
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<tr>
<td>2010</td>
<td>41%</td>
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<tr>
<td>2009</td>
<td>68%</td>
</tr>
<tr>
<td>2008</td>
<td>46%</td>
</tr>
<tr>
<td>2007</td>
<td>17%</td>
</tr>
<tr>
<td>2006</td>
<td>18%</td>
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<tr>
<td>2005</td>
<td>25%</td>
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<td>34%</td>
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<td>2003</td>
<td>48%</td>
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<td>2002</td>
<td>36%</td>
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<tr>
<td>2001</td>
<td>10%</td>
</tr>
<tr>
<td>2000</td>
<td>2%</td>
</tr>
<tr>
<td>1999</td>
<td>0%</td>
</tr>
<tr>
<td>1998</td>
<td>4%</td>
</tr>
</tbody>
</table>

If you have any questions, contact our Customer Service Centre on CSC@aviva.com.
Alternatively, you can contact your Financial Broker.

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