



Products and services from a provider you can trust

When you're investing your money, you want a company that can offer you the potential for great returns. It's also important to choose a company that you can trust to look after your money, especially if you're investing for the longer term.

At Aviva, we focus on:

- actively looking after the money invested with us
- maintaining our financial strength
- creating value for customers
- providing the security and stability we know is important to you.

We want to give you the best possible home for your money. With that in mind, we do everything we can to make sure we deliver all you would expect from us and more.

How safe and secure is Aviva?

With world economies sometimes uncertain, it's reassuring to know that you're dealing with a company that's safe and secure.

All the evidence shows that Aviva is financially strong, and we're managing our business to stay that way. Of course, you should bear in mind that the size and strength of a company can vary over time. The Insurance Groups Directive requires us to have a surplus of capital to underpin our business. As of the end of February 2014, we held a surplus of approximately £8.3 billion.

What is surplus capital?

This is an amount of money that we hold as a buffer to help protect our customers, in case we suffer unforeseen losses. We hold more than we think we'd need to cover all of our liabilities.

Why choose Aviva?

- Along with 31 million other customers around the world, you can feel certain that we will do our very best for you.
- Aviva Investors has assets under management of £241 billion.
- We're a global company that recognises and understands the need to treat all our customers as individuals.
- We're a leading life insurer in the UK and Ireland, a position that reassures all our current and potential customers of our strength.
- Our size and efficiency allows us even greater opportunities to provide an extensive range of value-for-money, good quality products
- We aim to give you prosperity and peace of mind; that's why our focus is continuing to develop products that are relevant and easy to understand.

Aviva's financial strength

Aviva's financial standing also impresses the independent financial analysts who examine the financial security of institutions, based on their credit ratings and assets.

The table below shows that we have strong financial strength ratings from a number of independent agencies.

Moody's investors services (moodys.com)	AM Best	Standard & Poor's (standardandpoors.com)
A1	A	A+
Good	Excellent	Strong

If you'd like to find out more about these ratings and how Aviva compares to other life companies, talk to your financial adviser. They will be able to help you find this information.

The Aviva Platform (available through your financial adviser)

This is a secure online platform where your adviser can consolidate and manage your investments in one place. Reassuringly, independent credit rating agency AKG rate Aviva's Platform as "very strong".

Remember that financial strength can alter over time.

Protecting your money

Aviva is regulated by the Financial Conduct Authority, the independent financial services regulator. We are also covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we become insolvent and are unable to meet our obligations. This depends on the type of business and the circumstances of the claim.

For more detail about the FSCS, and the levels of compensation available, please visit the FSCS website. www.fscs.org.uk.