

Account number
(Aviva use only)

Agents code
(Aviva use only)



You can forward all completed paperwork to:

ERAPPS@aviva.com if you have instructed a valuation independently and are in receipt of the valuation report (packaging firms)

OR

NBAPPS@aviva.com for all other firms unable to instruct valuations independently

OR

Aviva Equity Release UK Ltd, PO Box 520, Norwich, NR1 3WG

Aviva lifetime mortgage

Application form

Application checklist to be completed by the adviser

(The borrower section of this form starts on the following page)

Please note: If you have been in contact with Aviva pre-application regarding property suitability, please include copies of all correspondence with the application.

Aviva Equity Release personal quote summary

Current version of the personal quote summary is attached to application? (Does this include any rate changes?)

Consent to use health information and declaration signed by the adviser is enclosed (if applicable)?

Correct property type is used, postcode and house/flat number included?

Correct full date of birth(s) are included?

Personal details

Please ensure the current version of the application form is completed. (Any documents that are no longer GDPR compliant will be returned and underwriting will not take place until the correct version is received).

All personal details are completed, in full, including borrower's middle name? (This is important as it could cause a delay if the name doesn't match to Land Registry records.)

Borrower's full postal address is completed? (This is to avoid discrepancies during conveyancing.)

Marital status for both applicants:

● If joint application, and borrowers have different marital status, have you provided further information to explain why?

● If the applicant's marital status differs from title i.e. Mrs and single - have you provided further information to explain why?

If borrower requires cashback, have they provided their bank account details?

Purpose of loan

Purpose of loan breakdown matches with amounts being borrowed as detailed on the Aviva Equity Release personal quote summary?

Have you provided more details if the purpose of loan is – other, second home, business and investments, holiday homes, extensions (including conservatories)? This should be completed in the loan details section of the form.

Customer verification

Have you correctly completed the Confirmation of Verification of Identity and where needed, attached suitable supporting evidence?

Valuation

If borrower is paying for their valuation by cheque, have you included a scanned copy of the cheque where the application is being emailed to us? If a borrower wants to pay the fee by debit / credit card, please let us know so that we can call the borrower and take payment.

Have you checked that the estimated valuation figures completed on the application form and Aviva Equity Release personal quote summary match?

Application Details - Following completion of the borrower(s) details both the borrower(s) and adviser must complete their respective declarations provided towards the end of the form. Please make sure you read the information in our Guide to properties we'll consider, before filling in this form. If you have any questions, please contact us.

1 Personal details		First borrower	Second borrower
Title	Mr/Mrs/Miss/Ms	<input type="text"/>	<input type="text"/>
Full legal name as shown on your property deeds			
First name(s)		<input type="text"/>	<input type="text"/>
Middle name(s)		<input type="text"/>	<input type="text"/>
Last name		<input type="text"/>	<input type="text"/>
Nationality		<input type="text"/>	<input type="text"/>
If you have dual nationality, please include both nationalities.			
Current marital status		<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Cohabiting <input type="checkbox"/> Widowed <input type="checkbox"/> Separated (Please complete the separation status question below) <input type="checkbox"/> Divorced <input type="checkbox"/> Civil partnership </div> <div style="width: 48%;"> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Cohabiting <input type="checkbox"/> Widowed <input type="checkbox"/> Separated (Please complete the separation status question below) <input type="checkbox"/> Divorced <input type="checkbox"/> Civil partnership </div> </div>	
For joint applications, please ensure both borrowers complete their marital status.			
Separation status (please complete if you are separated)			
Is the other person living in any part of the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Is the other person's name still on the property title?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Is there a formal separation agreement in place?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Date of birth	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>	
Home telephone number	<input type="text" value=""/> (including STD code)		
Mobile telephone number	<input type="text" value=""/>		
Email address	First borrower: <input type="text"/>		
Joint applications - please provide an email address for each of you (if applicable).	Second borrower: <input type="text"/>		
How would you like to be communicated with?			
Email/online	<input type="checkbox"/>		
Post	<input type="checkbox"/>		
If you're not already registered and would like to be set up to use MyAviva, please tick here. <input type="checkbox"/>			
MyAviva enables you to have your equity release policy information at your fingertips and accessible when you need it. You'll be able to see your outstanding balance and any cash reserve (if you have one). We'll send you an email on completion so that you can sign in.			

1 Personal details continued

I'm already registered for MyAviva and my adviser has made me aware of the benefits.

Current address

Postcode

How long have you been living at this address?

Years Months

Will this loan be secured on your current address?

Yes No

Estimated valuation

£

2 Loan details

The **personal quote summary** forms part of your application and we'll refer to this for details of the loan you require

Purpose of loan (Please provide a detailed breakdown.)

Estimated cost

Purpose of loan (Please provide a detailed breakdown.)	Estimated cost

Please let us know immediately if you change your mind about the amount you want to borrow.

When would you like your money?

/ /

3 Bank details

If you have the Lifestyle Flexible Option, you may want to release additional money in the future. If so, please enter your bank details below.

If you are taking cashback we can send this directly to your bank account after your lifetime mortgage completes.

Name of bank:

Address of bank:

Account number:

Sort code:

Name of account holder:

4 Property details

Is the property an ex-local authority (NIHE in Northern Ireland)/housing association property?

Yes No

You only need to complete this question if your property is a flat.

Type of flat (eg garden flat)

Which floor is your flat on?

How many storeys are there in the block?

Is there a lift in the block?

Yes No

Tenure of property:

Freehold

Leasehold

Commonhold

Please tick one box only

Feuhold (*Scotland only*)

If leasehold:

How many years are left on the lease?

years

How much are the service charge fees per year?

£

How much are the ground rent fees per year?

£

Property use:

Does your property have garden/land extending to more than 5 acres?

Yes No

Is any part of the property or land on which the mortgage is to be secured used for any commercial activity?

Yes No

(Examples of this include use of any part of the property or land to operate a small-scale business (e.g. hair/beauty room, professional services, healthcare services, any other online trading business), allowing any part of the property to be used as a B&B, or allowing a self-contained part of the property to be used as a holiday let(s), any agricultural use, etc. This is a non-exhaustive list.)

If yes, is this commercial activity carried out on more than 50% of the total land and property to be secured?

Yes No

Does any part of your property comprise an annexe or similar separate living space?

(This means: any self-contained element of your property which is capable of being occupied separately from your property.)

Yes No

If yes, does anyone live in this part of the property or do you propose to allow anyone to live in this part of the property at the time your lifetime mortgage completes?

If Yes, we'll need you to enter into a tenancy agreement with the occupier. We may also need the occupier to sign an Occupant's Deed before your mortgage completes. As part of this process, the occupier will need to obtain independent legal advice. You'll be responsible for ensuring the occupier obtains independent legal advice and you'll also need to pay the solicitor for this.

Yes No

Property ownership:

Does the property comprise more than one title?

(If you're unsure, official copies of the register and title plan for the land you own can be obtained from the land registry website. If you can't download these, please contact your solicitor who will be able to help you with this.)

Yes No

If no, do you propose the mortgage to be secured on the whole title?

Yes No

Property condition:

Please answer the following questions by carrying out a visual inspection from ground level.

1 - Roof.

Are all visible parts of the roof in satisfactory condition?

Yes No

Do all slates, tiles or other roofing material appear to be securely fixed?

Yes No

Are all ceilings beneath flat roof areas free of any visible signs of leaks?

Yes No

If you answered No to any question, please give further details below:

2 - Rainwater goods.

Do all visible gutters, downpipes and gullies appear free of leaks, blockages or other damage?

Yes No

If No, please confirm the repair or maintenance works required.

3 - Damp.

Are all visible parts of the interior of the property free of damp patches? 'Rising damp' will be evident at the base of the walls or in solid floors, generally no higher than 1 metre high. 'Penetrating damp' may appear as stained patches to walls or ceilings. 'Condensation' is generally evident as patches of dark-coloured mould.

Yes No

If No, please confirm the location and approximate dimensions of any areas of patches of damp.

4 - Spray Foam.

Has spray foam insulation treatment been applied to the underside of the roof?

Yes No

N.B. Spray foam insulation is a mix of chemicals that expand into a foam when sprayed underneath the roof, where it sets into an insulating layer.

5 - Cracking to external and internal walls, ceilings or concrete floors.

Are you aware of any cracks wider than 5 millimetres (single crack) or 3 millimetres (multiple cracks), affecting the living accommodation or any attached outbuildings/garages?

Yes No

If Yes, please confirm the location and extent of any cracking.

6 - Structural Movement.

Has the property to your knowledge ever been treated for any structural movement (for example, underpinning of the foundations).

Yes No

If yes, please give full details including the dates of the works and the availability of guarantees.

5 Details of your legal adviser (This is essential to process your application)

Name	<input type="text"/>
Name of firm	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/> <i>Postcode</i>
Telephone number	<input type="text"/>

6 Details of your credit history

Have you ever:

been declared bankrupt or insolvent, had proceedings commenced against you or entered into a voluntary arrangement with creditors?

First borrower

Yes No

Second borrower

Yes No

If you have answered yes to the above question, please give details below, including dates.

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

7 Purchases – Only complete this section if you are buying a property

Address of the property you are buying

Postcode

Please give the seller's estate agent details

Name

--

Address

Postcode

Telephone number

(including STD code)

Who would you like us to contact to arrange the valuation of your property?

Name

--

Telephone number

(including STD code)

Please tell us the provisional completion date if you have one.

/ /

Purchase price

£

Occupation of property

Will anyone else be living in and sharing the main home with you?

Yes No

If yes, please give these details for each person:

Title Mr/Mrs/Miss/Ms

--	--

First name(s)

--	--

Middle name(s)

--	--

Last name

--	--

Relationship

--	--

Date of birth

/ /	/ /
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Personal Information

We collect and use personal information about you so that we can provide you with a lifetime mortgage product. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at:

Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

The data controller responsible for this personal information is Aviva Equity Release UK Limited as the provider of the product.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- To provide you with a lifetime mortgage: we need this to decide if we can offer a lifetime mortgage to you and if so on what terms and also to administer your lifetime mortgage;
- To support legitimate interests that we have as a business:
 - We need this to detect and prevent fraud
 - We also use personal information about you to help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers, which includes marketing products and services to you
- To meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims; and
- To carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example other people who are occupants at the property which is subject to the lifetime mortgage. **If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.**

The personal information we collect and use will include name, address and date of birth, financial information and details of your property. We may also need to ask for details relating to the health or criminal convictions of you or somebody else in relation to your application for a lifetime mortgage. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information.

If we need consent to use personal information for a specific reason, we will make this clear to you when you complete an application. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us. Please note that if consent to use this information is withdrawn we will not be able to continue to process the information you gave us for this purpose. This would not affect our use of the information where consent is not required.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application.

Some of the information we collect as part of this application may be provided to us by a third party. This may include information already held about you within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

How we share your personal information with others

We may share your personal information:

- With the Aviva group, our agents and third parties who provide services to us, funding partners and other financial services organisations to help us administer our products;
- Your lifetime mortgage intermediary and other third parties providing services to them;
- With regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation;
- With other organisations including other financial services organisations, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our privacy policy or contact us.

Marketing

We also use personal information we hold about you across the Aviva Group to help us identify and tailor products and services that may be of interest to you. We will only communicate with you in accordance with any marketing preferences you have provided to us. We will continue to do this after your policy has ended.

If you wish to amend your marketing preferences, change how you would like us to communicate with you, or tell us to stop marketing to you, you can do so in the following ways:

Update in MyAviva

By phone: 01603 622200

By email: contactus@aviva.com

By Post: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

To see how you can change your preferences in MyAviva or view your choices for online advertising visit our full privacy policy at www.aviva.co.uk/privacypolicy

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your lifetime mortgage and deal with claims and queries in relation to this. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes. We will also use this information for marketing purposes.

Your rights

You have various rights in relation to your personal information, including:

- the right to request access to your personal information,
- correct any mistakes on our records,
- erase or restrict records where they are no longer required,
- object to use of personal information where this use is based on our legitimate business interests, including for profiling and marketing
- ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and
- data portability.

For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Officer by writing to them at Data Protection Officer, Aviva, Level 4, Pitheavlis, Perth, PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

The Aviva group and its agents would like to contact you from time to time to provide you with updates and offers for Aviva's products and services tailored to you by direct marketing by post, phone, e-mail or text.

Tell us if you do not want to hear from us

How we keep you informed

You can tell us below if you would prefer not to hear about Aviva products, services, and promotions. You can always tell us if you change your mind.

Post

Email

Telephone

SMS/Text

Financial Crime

To verify your identity and prevent financial crime, your information may be used by any company within the Aviva group and may be shared with third parties who provide services to us, as well as other organisations where required to by law and regulatory requirements.

A record may be kept of any searches carried out and any suspicions of financial crime and related details may be retained and used to assist other companies for verification and identification purposes. The search is not a credit check and your credit rating should not be affected.

You should not use the lifetime mortgage to raise cash for the short term. If you can think of a time when you might want to repay the loan (other than on your death or when you move into long-term care), you should consider alternative types of finance. If you choose to repay the loan early, you may have to pay a substantial early repayment charge.

Borrower declaration

The following statements must be read to the borrower (or both borrowers if this is a joint application) and the borrower (or both borrowers if this is a joint application) must indicate their clear verbal agreement.

The Lifetime Mortgage Key Facts Illustration is important and you should take the time to read it. Please ask for a personalised illustration if you have not already received one. If there is anything that you do not understand then you should ask for further information or consult your financial adviser.

- You are providing this declaration as part of your application for a lifetime mortgage with Aviva.
- You confirm that you are a permanent resident in the United Kingdom.
- You understand that the information provided in this application and the personal quote summary, detailing your loan details and medical conditions (if applicable), will be used by Aviva when assessing your eligibility for a lifetime mortgage and the terms on which Aviva is prepared to offer you a lifetime mortgage.
- You understand that if any of the information you have given is not truthful, accurate and complete, then this could result in cancellation of your lifetime mortgage application, or withdrawal of, or amendment to any offer of a lifetime mortgage made to you.
- You confirm that all the information you have given in the application and the personal quote summary, detailing your loan details and medical conditions (if applicable), is truthful, accurate and complete.
- You understand that you will be responsible for all valuation fees, in connection with the lifetime mortgage application whether or not it proceeds to completion.
- You understand that the valuer's report is not a structural survey and if a structural survey is necessary you must get one independently at your expense.
- You understand that paying a valuation fee does not mean that Aviva must approve your application for a lifetime mortgage.
- You understand that if Aviva offer you a lifetime mortgage this does not guarantee that your property is in good condition or of good construction.
- You agree to Aviva, and third parties providing services to it, processing all information associated with your application and resulting lifetime mortgage as set out in the Personal Information statement provided to you in advance.
- You agree to Aviva verifying your identity as provided in the Financial Crime statement provided to you in advance.
- You confirm that you will be seeking the advice of a solicitor in connection with your application for a lifetime mortgage.
- Your financial adviser has explained what the maximum early repayment charge may be and how this charge is calculated and if applicable; circumstances when the cash reserve may be decreased or cancelled.
- You understand that the lifetime mortgage is not designed to be repaid early and you accept that you are making a lifetime commitment.
- The lifetime mortgage is subject to the terms and conditions which apply at the time Aviva make the lifetime mortgage offer.
- Aviva will provide terms and conditions with all lifetime mortgage offers. Please ask your financial adviser if you would like to see the terms and conditions before that time.

For the adviser: By completing the intermediary adviser's declaration below you'll be confirming that you've read the borrower declaration to:

First Borrower

Second Borrower

The attorney(s) acting on behalf of the First Borrower

The attorney(s) acting on behalf of the Second Borrower

and that they've agreed to the statements contained therein and to Aviva processing this application.

Please complete the boxes below recording which statements apply to the borrower(s):

I have discussed/intend to discuss my plans with my family/beneficiaries

I don't want to discuss my plans with my family/beneficiaries

There are no beneficiaries to my estate

Intermediary adviser's declaration

I certify that:

- I have given advice on this lifetime mortgage in accordance with MCOB
- I have passed an appropriate approved examining board's specialist examination in lifetime mortgages as prescribed by the Financial Conduct Authority and that I have provided/supervised the equity release advice and recommendation
- I have charged a total fee of £ or % of loan amount for the advice given:
 - It will be taken at the time of application and is fully / partially / non-refundable or
 - It will be paid upon completion of your lifetime mortgage and is non-refundable
- I have not charged a fee for the advice given in relation to this lifetime mortgage (delete if not applicable)
- the borrower does/does not have to take out home buildings insurance I have recommended.
- I've provided the borrower(s) with the personal information statement and financial crime statement in advance of collecting their personal data for this application.
- I've read the borrower declaration to the borrower(s) who have agreed to the statements contained therein and to Aviva processing the application.

Are you submitting this application through a network? Yes No

If yes, name of network:

Are you a member of a mortgage club? If so, please specify:

Signature Date / /

Print full name

Adviser's details

Company name

FCA registration no:

Address

Telephone number

Please tell us who to contact with any updates or questions we might have about this application, if different to adviser.

Contact name

Contact telephone number

Contact email address

Confirmation of Verification of Identity (CVI)

PRIVATE INDIVIDUAL

Introduction by a UK-Regulated Firm

1 Details of individual (see explanatory notes below)

Full name of customer

Current address

<i>Postcode</i>

Previous address
if applicant has changed address in last three months

<i>Postcode</i>

Date of birth

2 Confirmation

I/we confirm that

(a) the information in section 1 above was obtained by me/us in relation to the customer;

(b) the evidence I/we have obtained to verify the identity of the customer:

[tick only one]

meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG;

or

exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

Name

Position

Date

3 Details of introducing firm (or sole trader)

Full name of regulated firm
(or sole trader)

FCA reference number

Confirmation of Verification of Identity (CVI)

PRIVATE INDIVIDUAL

Introduction by a UK-Regulated Firm

1 Details of individual (see explanatory notes below)

Full name of customer

Current address

<input type="text"/>
<input type="text"/>
<input type="text"/>
<i>Postcode</i>

Previous address

if applicant has changed address in last three months

<input type="text"/>
<input type="text"/>
<input type="text"/>
<i>Postcode</i>

Date of birth

2 Confirmation

I/we confirm that

(a) the information in section 1 above was obtained by me/us in relation to the customer;

(b) the evidence I/we have obtained to verify the identity of the customer:

[tick only one]

meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG;

or

exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

Name

Position

Date

3 Details of introducing firm (or sole trader)

Full name of regulated firm
(or sole trader)

FCA reference number

For the adviser - Consent to use health information and declaration

If the medical questionnaire accompanying the personal quote summary has been completed, you must read this section to your client(s) and sign and date below to confirm you have done this and these pages must be sent to Aviva to complete the application process.

Consent to use health information

How we use your information

To assess the terms of your application for a lifetime mortgage, Aviva and its agents may need to collect and use health information about you.

Aviva need to use this health information to make decisions about whether they can provide a lifetime mortgage to you and on what terms. This may also be done by way of automated decision making. You need to confirm that you consent to your health data being used in this way.

You have various rights in relation to your personal data including accessing that data, and in some limited circumstances objecting to processing or having your data erased. Your financial adviser should read the Personal Information section of this form to you and you can view Aviva’s full Privacy Policy at www.aviva.co.uk/privacypolicy, or request a copy by contacting Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD.

Borrower declaration

The following statements must be read to the borrower (or both borrowers if this is a joint application) and the borrower (or both borrowers if this is a joint application) must indicate their clear verbal agreement.

- You consent to the processing of your medical information by Aviva and third parties providing services to it for the purposes of assessing your eligibility for this enhanced lifetime mortgage.
- You confirm that your financial adviser has read the section headed Personal Information on this lifetime mortgage application which provides information on how Aviva will use your personal information.
- You consent to Aviva releasing medical information about you to the company that provides the funding for this lifetime mortgage.
- You consent to Aviva sharing medical information about you to your financial adviser.

Intermediary Adviser declaration

By signing below, you are confirming that:

- 1) You have read the declarations in this section to your client(s)
- 2) You have explained to them how information about their health will be used by Aviva
- 3) They specifically consent to information about their health being used by Aviva to assess the terms of their application
- 4) They understand that they may withdraw their consent for Aviva to use that information at any time by contacting Aviva.

If they do not consent to Aviva using information about their health in this way, you should not submit their health data to Aviva.

Intermediary Adviser
Signature

Date

DD	MM	YYYY
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| **Retirement** | Investments | Insurance | Health |

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Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310433.
aviva.co.uk

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