

SUPPLEMENTARY PROSPECTUS DATED 15 MAY 2026 TO THE PROSPECTUS DATED 11 MARCH 2026



AVIVA plc

(incorporated in England and Wales with limited liability, registered number 02468686)

£7,000,000,000

Euro Note Programme

This Supplementary Prospectus (the “**Supplementary Prospectus**”, which definition shall also include all information incorporated by reference herein) to the base prospectus dated 11 March 2026 (the “**Prospectus**”, which definition includes the Prospectus as supplemented, amended or updated from time to time and includes all information incorporated by reference therein), constitutes a supplementary prospectus for the purposes of PRM 10.1 and is prepared in accordance with the £7,000,000,000 Euro Note Programme (the “**Programme**”) established by Aviva plc (the “**Issuer**”).

Terms defined in the Prospectus have the same meaning when used in this Supplementary Prospectus. When used in this Supplementary Prospectus, “**PRM**” means the Prospectus Rules: Admission to Trading on a Regulated Market sourcebook.

This Supplementary Prospectus is supplemental to, and should be read in conjunction with, the Prospectus issued by the Issuer and all documents which are incorporated herein or therein by reference.

This Supplementary Prospectus has been approved by the United Kingdom Financial Conduct Authority (the “**FCA**”), in accordance with the rules in the PRM made pursuant to its rule-making powers under the Public Offers and Admissions to Trading Regulations 2024 (the “**POATRs**”), as a supplementary prospectus to the Prospectus. The Prospectus constitutes a base prospectus pursuant to the PRM for the purpose of giving information with regard to the issue of Notes under the Programme.

The Issuer accepts responsibility for the information contained in this Supplementary Prospectus. To the best of the knowledge of the Issuer the information contained in this Supplementary Prospectus is in accordance with the facts and this Supplementary Prospectus makes no omission likely to affect its import.

The purpose of this Supplementary Prospectus is to:

1. incorporate by reference into the Prospectus the 2025 SFCR (as defined below); and
2. incorporate by reference into the Prospectus the Q1 2026 Trading Update (as defined below) save for the sections outlined in paragraph 1 of this Supplementary Prospectus.

Any non-incorporated parts of a document referred to herein are either deemed not relevant for an investor or are otherwise covered elsewhere in the Prospectus.

1. DOCUMENTS INCORPORATED BY REFERENCE

2025 SFCR

On 1 April 2026, the Issuer published its Solvency and Financial Condition Report 2025 for the year ended 31 December 2025 (the “**2025 SFCR**”). The 2025 SFCR can be found at: <https://static.aviva.io/content/dam/aviva-corporate/documents/investors/pdfs/regulatoryreturns/2025/31-Dec-25-Aviva-plc-Single-Group-wide-SFCR.pdf>. By virtue of this Supplementary Prospectus, the 2025 SFCR is hereby incorporated in and forms part of this Supplementary Prospectus (and is thereby incorporated in and forms part of the Prospectus).

Q1 2026 Trading Update

On 14 May 2026, the Issuer published its Q1 2026 Trading Update (the “**Q1 2026 Trading Update**”). The Q1 2026 Trading Update can be found at: <https://static.aviva.io/content/dam/aviva-corporate/documents/investors/pdfs/results/2026/Aviva-Q1-2026-trading-update.pdf>. By virtue of this Supplementary Prospectus, the Q1 2026 Trading Update is hereby incorporated in and forms part of this Supplementary Prospectus (and is thereby incorporated in and forms part of the Prospectus), except that the following sections of the Q1 2026 Trading Update shall not be deemed to be incorporated in, and shall not be deemed to form part of, the Supplementary Prospectus or the Prospectus:

- (a) the second and third bullet points in the "Strong solvency and liquidity positions" section regarding Direct Line's capital synergies and their impact on solvency (on page 2 of the Q1 2026 Trading Update);
- (b) the section titled “Confident outlook” (on page 2 of the Q1 2026 Trading Update); and
- (c) Appendix (ii) titled “Non-traded assets (31 December 2025)” (on page 7 of the Q1 2026 Trading Update).

2. GENERAL

Copies of all documents or information incorporated by reference in this Supplementary Prospectus and the Prospectus are available using the hyperlinks above, and can also be obtained from the website of the Issuer as described in the Prospectus or are otherwise available for viewing free of charge on the website of the Regulatory News Service operated by the London Stock Exchange at <https://www.londonstockexchange.com/news>.

To the extent that there is any inconsistency between (a) any statement in this Supplementary Prospectus or any statement incorporated by reference into the Prospectus by this Supplementary Prospectus, and (b) any other statement in or incorporated by reference in the Prospectus prior to the date of this Supplementary Prospectus, the statements in (a) above will prevail.

If documents which are incorporated by reference themselves incorporate any information or other documents therein, either expressly or implicitly, such information or other documents will not form part of this Supplementary Prospectus for the purposes of the PRM except where such information or other documents are specifically incorporated by reference to this Supplementary Prospectus or where this Supplementary Prospectus is specifically defined as including such information.

Save as disclosed in this Supplementary Prospectus and any supplement previously issued by the Issuer, there has been no other significant new factor, material mistake or inaccuracy relating to information included in the Prospectus since publication of the Prospectus.

No person is authorised to give any information or to make any representation not contained in the Prospectus or this Supplementary Prospectus, and any information or representation not so contained must not be relied upon as having been authorised by or on behalf of the Issuer or the Dealers. The delivery of the Prospectus and/or this Supplementary Prospectus at any time does not imply that there has been no change in the affairs of the Issuer since the date hereof, or that the information contained in either of them is correct as at any time subsequent to each of their respective dates.

THIS SUPPLEMENTARY PROSPECTUS IS DATED 15 MAY 2026