



Your LV=

As a leading UK life and pensions mutual insurer with a proud history dating back to 1843, we exist to help our members and customers **live financially confident lives** - protecting their income while they work and maximising it when they stop.

Your AGM vote counts

The AGM gives you an opportunity to have a say on the way your mutual is run and to vote* on our Resolutions, including the appointment and re-appointment of directors to your Board. Please vote in whichever way is easiest for you – the fastest and easiest way to vote is by proxy using our voting portal.

Visit [LV.com/AGM](https://lv.com/AGM) for more information.

We look forward to you joining the Meeting, in person or online, on **Thursday 25 June at 12pm**

You are part of our business

Over one million members trust us to look after their families, futures and finances. Our **members come first** and we put you at the heart of all that we do. As a mutual, our commitment is to deliver great value and returns for our members today, and for generations to come.

Delivering for you in 2025

Member bonuses of £100 million



When LV= prospers, our members share in that success. This year, we've proudly shared £100 million of member bonuses** with eligible members - the largest bonus distribution in our history. Since 2011, we've shared £513 million. Read more about this and our 2025 financial results at [LV.com/annual-report](https://lv.com/annual-report)

- **£151 million** was paid out in personal protection claims supporting over **8,000** individuals and families when it really counts. Since 2020, we've paid out more than £780 million, supporting over 45,000 people.
- Via our member support programme, we gifted nearly **£12,000** to those who needed a helping hand and over **£9,000** was waived in premiums to help financially vulnerable members keep their protection cover in place.
- We launched the **UK's first** with-profits fixed term annuity, strengthening our mutual offering. This allows more members to share in the success of the business, once the policy has been in place for 12 months.
- We celebrated **20 years** since the launch of our smoothed investment product, enabling a smoother investment journey for members.

* Once LV= members have held a product for a continuous 12-month period, you can vote in our AGMs. If you're not eligible to vote, you can still join the Meeting on the day.

** This includes a £20 million mutual bonus and a one-off bonus of £80 million in respect of a final distribution of proceeds from the sale of the General Insurance business in 2019.

Here for you

Being a member entitles you to a **host of benefits**. Depending on your policy, additional support services may also be available to you and your family.

When it comes to everyday essentials, ongoing financial pressures may still be taking their toll. Our **cost of living hub** is available to help support you and your loved ones.

Our **financial crime information** is available to help protect you and your money including how it impacts you, different types of financial crime and links to further support and guidance.

Visit [LV.com/members](https://lv.com/members) for full information on LV= membership and the support available to you.

We're proud to be there for our members in the moments that matter



“ Thank you so much for all your help and support. You have been compassionate and so helpful to me. ”

“ Your team have really lifted a huge amount of stress from our shoulders and we are forever grateful. ”

Support Hub - tell us what you need

We've partnered with Experian to offer a free service that allows you to tell us what support and adjustments you need – making communicating with us even easier. If you choose to share this information, we'll add it to your policy details and use these preferences in the future.

Visit [LV.com/support-hub](https://lv.com/support-hub) for more information.

You can make a difference

We're committed to giving you opportunities to have a say, engage with us and stay informed. Over 2,500 members have joined our LV= Member Community, sharing thousands of views that are helping to shape the future of LV=.

Visit [LV.com/community](https://lv.com/community) and be part of it.

Sharing our 2025 Sustainability Report

Our approach to sustainability supports our aims to protect member outcomes and sustain trust – across business performance, environmental impacts and our wider social responsibilities. Read our latest Sustainability Report at [LV.com/lvcares](https://lv.com/lvcares)

How to get in touch with us

Please visit [LV.com/life-contact-us](https://lv.com/life-contact-us) to find out how you can get in touch with us if you have a query regarding your LV= policy, or you need to let us know of any changes to your personal details. For enquiries about this year's AGM, please email AGM@lv.com

Award-winning products, customer experience and workplace

Moneyfacts **Best Income Protection Provider** for the 16th year in a row

Defaqto **Star Ratings** for our lifetime mortgages

Advice service rated as **excellent** or **world-class**

Named one of the **UK's Best Employers** by the Financial Times

Awarded **Best Organisational Culture** at the Engage Awards

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.

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