May 2026

Our 2026 AGM – vote and join the Meeting online or in person

I am delighted to invite you to our 2026 Annual General Meeting (AGM) as a valued LV= member. The AGM will **take place on Thursday 25 June at 12pm.**

The AGM gives you an opportunity to **have your say** on the way your mutual is run and **vote** on our Resolutions, including the appointment and re-appointment of directors to your Board. You can do this **on the day or in advance**. More information about how to vote can be found in your notification or on our website at **LV.com/AGM**

Join the AGM – online or in person

The AGM is an important event in our calendar and we're hoping as many members as possible can attend. You can **join us online or in person**. You will hear from me as your Chair, from your Chief Executive, David Hynam, and your Chief Financial Officer, Stephen Percival. Following member feedback, you'll also receive updates on how we serve our members and customers as well as investment and fund performance.

Delivering for our members

As a member-led mutual business, we are driven by our member-first philosophy and are proud of our heritage – helping people live financially confident lives since 1843. We are set apart by our mutual status, which defines us as a business. Our focus is to act in your interests today while strengthening what we do for tomorrow.

A standout moment for me as your Chair is that we're sharing £100 million of bonuses with eligible members – 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. This brings the total shared since 2011 to £513 million.

Please visit **LV.com/AGM** where you can read more about what being a mutual means and what we delivered for you in the 'Your LV=' flyer. For more information about our member bonuses, please visit **LV.com/annual-report**

Your LV= Board

Two of your Board members stepped back from their roles in 2026. Natalie Ceeney CBE and Suzy Neubert made significant contributions to LV= and I would like to thank them personally for their service. David Rogers and Susan McInnes stepped into additional roles on the Board as Senior Independent Director and Remuneration and Nomination Committee Chair respectively.

We are undertaking a recruitment process and, as part of that, I'd like to take this opportunity to welcome Jonathan Pears who joined the LV= Board in April 2026 - subject to regulatory approval. Jonathan's appointment as a Non-Executive Director is being put to members at this year's AGM. You can read about Jonathan and all other Board members at **LV.com/board-members**

One of the most important ways you can have your say is via our AGM. Do take the time to vote in whichever way is easiest for you and we look forward to you joining us online or in person.

Thank you for choosing to be a member of LV= and for your continued support and trust.

Yours sincerely,

Simon Moore

Simon Moore
LV= Chair

Your AGM vote counts and is important to us.

Vote today

Via your AGM vote, you can have a say on the way your mutual is run.

Please join our AGM on Thursday 25 June

More information on voting and joining our AGM can be found in this letter or at **LV.com/AGM**