



# Your LV=



Our purpose is to help our members and customers **live financially confident lives**. We do this by protecting their income while they are working and maximising it when they stop.



## Your AGM vote counts

The AGM is an opportunity for you to have a say on the way your mutual is run and to vote\* on our Resolutions, including the re-appointment of directors to your Board.

### Charity donation to Trussell

Your AGM vote will count towards a donation to Trussell. We'll donate\*\* £1 for every member who votes to support the charity's 'Help through hardship helpline'.

### Win a luxury hamper

If you vote, we'll enter you into a prize draw to win one of five luxury Fortnum and Mason food hampers.

\* Once LV= members have held a product for a continuous 12-month period, you can vote in our AGMs.

\*\* We'll donate £1 for every member who votes up to £15,000.

## As a mutual, you're part of our business – so what does this mean for you?

Through our products, services and advice, we look after our members' families, futures and finances. As we don't answer to shareholders, we put our members at the heart of all that we do. That's what being a mutual is all about. We can reinvest for our members and through this, our commitment is to deliver great value and returns for many generations to come. As an owner of the business, we're also dedicated to providing you with a variety of ways and opportunities to have a say, engage with us and stay informed.

### What we delivered for members in 2024



## £29 million

As a result of our 2024 performance, we shared member bonuses of £29m to 280,000 eligible members, bringing the total shared since 2011 to over £400m.

Visit [LV.com/annual-report](https://lv.com/annual-report) for more about our financial results.



## £136 million

We prioritised the moments that matter most by paying claims more quickly.

For all personal protection claims, we settled 95% and paid £136m to personal protection policyholders.



## £18,500

Our Member Support Fund is designed to give our members a helping hand. We gifted over £18,500 during 2024 and continued to help members with appropriate signposting to external services for longer-term support.



**Delivering great customer experiences goes to the heart of our LV= values.** More members are using the My LV= portal for personal pension, bond and ISA policies, and we delivered new services and better connections via a call back service and online webchat.





## Here for our members

As a member, you can access a range of member benefits. Depending on your policy, additional support services may also be available to you. Visit [LV.com/members](https://lv.com/members) for full information.

As part of our member support programme, we also continue to offer a payment break option to help financially vulnerable members. We feel passionately about doing all that we can so that our members can keep their important protection cover in place. In 2024, we helped 213 members, waiving over £14,000 in premiums. Since 2020, over 650 members have received a payment break and nearly £94,000 has been waived in premiums.

We understand that many people continue to face financial struggles when it comes to the cost of everyday essentials like food and bills. Our cost of living hub is designed to help our members and their loved ones. More information can be found at [LV.com/members/cost-of-living](https://lv.com/members/cost-of-living)

**We strive to give great experiences. We're proud of the feedback our teams receive directly from our members and customers.**



“ The member of staff that dealt with me was very polite and professional. He helped me sort out my late mother's assurance policies. The way I've been dealt with the whole way through this process has been great - thank you LV=. ”

“ The person I spoke to was exceptionally professional, understanding and made me feel at ease. Thank you very much. ”

“ I would like to express my gratitude to the team for all their kind, professional and considerate approach throughout the process of my claim. ”

## Sharing our 2024 Sustainability Report

Our commitment to sustainability shapes our strategy. Our Sustainability Report focuses on three core pillars – Safeguarding our Environment, Sustainable Mutual and Trusted and Thoughtful provider. Read our 2024 Report at [LV.com/lvcares](https://lv.com/lvcares)

## Join our LV= Member Community

Our members continue to play a vital role in helping to shape our business via our LV= Member Community. Members share their thoughts, views and opinions through regular research, surveys and discussions. Visit [LV.com/community](https://lv.com/community) and sign up today.

## How to 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, you can find the department contact information on your policy documents. For enquiries about this year's AGM, please email [AGM@LV.com](mailto:AGM@LV.com)

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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45407-2025 05/25

