

Recent uncertainty in financial markets

Following the recent coverage in the media regarding the volatility of stock markets and the financial position of some banks and insurance companies, we understand that our customers may be worried about whether their policies and investments with Norwich Union are affected.

Firstly, we would like to reassure you that Norwich Union has a very sound financial position in its own right. Furthermore, the effect on the Aviva Group, of which we are part, is minimal.

Customers who have non-investment-related policies, e.g. life cover, are unaffected. For those customers who have investments or pensions which are linked to the performance of the stock market, it is normal for values to rise and fall on a daily basis. However, given the volatility of world stock markets at the moment, they may see bigger falls and bigger rises than normal.

Norwich Union has a long tradition of managing investments through all types of market conditions. Our view is that the long-term outlook for investments remains attractive and that customers should not be unduly concerned about short-term events.

Clearly, if you decide to withdraw your investment early, or you have a policy due to mature at the moment, then its value may be lower as a result of the current conditions.

Our guidance to customers who are concerned or need help in deciding what action may be best for them, is that they should **contact their financial adviser** who is best placed to provide expert advice. Alternatively, we are here to help. You can contact us for information on 0800 068 6800.