



# Personal Pension

## Customer Guide

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## About Aviva

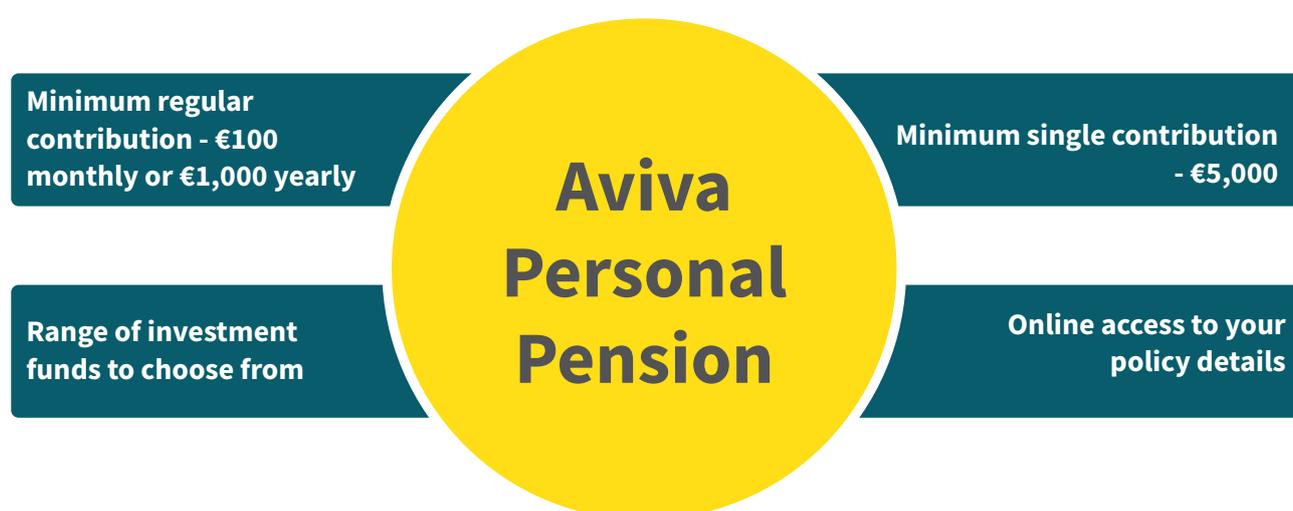
Aviva has been helping clients look to the future with confidence for over 300 years. Today, we continue that legacy by providing you with the products you need to take control of your financial future. Our Personal Pension plans give you a flexible way to save for retirement with tailored investment options to suit your needs. Whatever retirement you want, we will be there to help you achieve it.

# Introducing the Aviva Personal Pension

At Aviva, we're deeply invested in delivering great customer outcomes. That's why we are here to help you achieve your retirement goals with the Aviva Personal Pension – a regular and single-contribution pension plan which gives you a straightforward option to start investing for your retirement. We offer a choice of investments whether you want a ready-made default investment solution, or you want to have a more hands on approach by creating a bespoke portfolio of chosen funds and/or individual assets.

## What is an Personal Pension?

A personal pension is an investment product designed for you to save for your retirement. It could be suitable if you are self-employed or your employer does not offer you a pension scheme.. It's tax effective because you can claim tax relief on contributions that you make and you don't pay tax on any investment growth within your pension fund.



**Before deciding to invest in the Aviva Personal Pension, you should also read the following separate guides:**

- 'Your Investment Guide' which aims to make investment decisions easier by explaining our fund range and the level of risk of each fund.
- The 'Your Aviva Pension Product & Charges Summary' which will be given to you by your financial broker along with this guide.

# 8 good reasons to start a Personal Pension

1

## On average, we're all living longer

Thanks to healthier lifestyles, plus advances in medical treatments, people are living much longer these days. So, to make sure your money doesn't run out, you'll need to build a bigger pension fund.

2

## Could you survive on the State pension alone?

At just €253.30\* per week, your State pension may not be sufficient. So, unless you have an additional income when you retire, you may not have enough money for your retirement needs.

3

## The taxman will give you a helping hand

Contributions made to a pension plan by individuals are eligible for tax relief at the rate of tax they pay. Where an individual pays tax at the higher rate, currently 40% in June 2020, this means for every €100 they contribute the net cost will be €60. The amount that they can contribute and for which tax relief can be claimed differs depending on an individual's age.

4

## Payments can grow tax-free\*\*

Investments can grow tax free within a pension, so they have the potential to grow faster than in other types of savings that are subject to tax.

5

## Delay costs money

Providing yourself with the retirement income you'll need means building up money in your pension fund. But, the longer you wait before starting your plan, the larger the payments you'll need to pay.

6

## It's never too late

Even if you're approaching retirement, it may still be worth paying money into a pension plan, as you'll be setting aside something for the future.

7

## Draw a tax-free cash sum at retirement

When you retire, you can currently take part of your pension fund as a tax-free lump sum (subject to a lifetime limit of €200,000). This can enable you to do those things you've always promised yourself

8

## Investment Choice

With a range of investments to choose from you can ensure your pension is invested in funds to match your risk profile.

*\* Source: Department of Social Protection, June 2022.*

*\*\*Except for certain foreign and withholding taxes that cannot be reclaimed.*



**Warning: The value of your investment may go down as well as up.**

**Warning: If you invest in this product you may lose some or all of the money you invest.**

**Warning: If you invest in this product you will not have access to your money before you retire.**

**Warning: These products may be affected by changes in currency exchange rates.**

# Aviva Personal Pension - the details

## What is it?

The Aviva Personal Pension is a unit-linked pension plan which allows you to invest regular and single contributions. There's an initial minimum investment term of 3 years. We offer a number of Personal Pension options which your financial broker will discuss with you to decide which is the most suitable option for your needs. Your financial broker will give you a copy of 'Your Aviva Pension Product & Charges Summary' document which outlines the specific features of your chosen option.

## What happens to my contributions?

To make sure that all customers are treated equally and fairly, each fund is divided into a number of identical units. Your contributions will be used to buy units in your choice of fund (or funds) and the value of each unit will move up and down in line with the market value of the fund's investment.

## What are the charges?

### Fund Charges

The Fund Charges will depend on:

- which Personal Pension option you've selected, which determines the plan management charge; and
- which funds you're invested in, which determines the fund management charge.

The Fund Charge can be made up of a fund management charge (FMC), a plan management charge (PMC) or a rebate which is applied as bonus units to your policy.

### Allocation rate

The allocation rate applied will depend on the amount of your regular contribution and/or single contribution which is invested in your Aviva Personal Pension Plan. This is the percentage of your money that is used to buy units in your Aviva Personal Pension. Anything not invested is a charge. Your financial broker will discuss the options available and decide which is the most suitable to your needs.



## Early exit charge

The Aviva Personal Pension is a medium to long term investment, and for that reason we have designed it for at least a 5-year period. If you decide to transfer your money or take your benefits early, an early exit charge may apply. Where an early exit charge applies this will be disclosed on the policy schedule.

## Policy servicing fee

A policy fee may apply. Where a policy fee does apply this will be disclosed in your policy schedule.

## Fund switching charge

You can change your choice of investment funds at any time. We don't charge you for switching between investment funds.

For full details of the charges applicable on your Aviva Personal Pension, please read 'Your Aviva Pension Product & Charges Summary' document which will be provided to you by your financial broker.

## Risks

All investment choices are made at your own risk so it is important to seek the advice of a financial broker when making investment decisions.

Aviva Life & Pensions Ireland DAC ("Aviva") is not responsible for the performance or solvency of any of the funds available through the Aviva Personal Pension providers.

External fund managers are responsible for the management of certain funds, including the choice of securities in which they invest the funds. This means that Aviva is not responsible for the performance of these funds, or the solvency of the external fund managers.

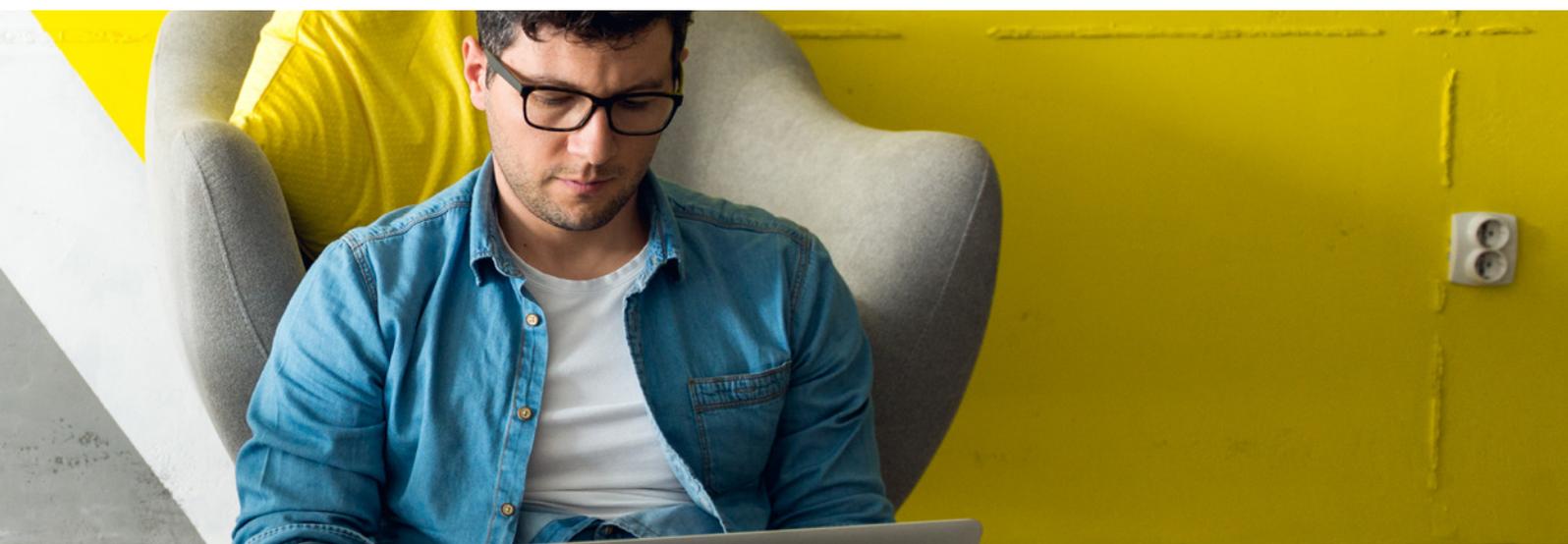
In order to maintain fairness between those remaining in and those leaving a fund, we may, in exceptional circumstances, delay selling or switching all or part of policyholders' funds. Please see the 'Important fund information' on page 18.

The value of investments linked to this policy may be affected by fluctuations in a range of factors including interest rates, exchange rates, and economic and political situations.

## Counterparty risk

The value of investments with any fund manager may be affected if any of the institutions with whom money is placed suffers insolvency or any other financial difficulties. The value of units will reflect the value of the assets recovered from that manager. Aviva will not use any of our assets to make up any shortfall.

For more information on the risks associated with investing in funds available through the Aviva Personal Pension, please see the separate 'Your Investment Guide' and speak to your financial broker.



# Is the Aviva Personal Pension right for you?

To invest in our Personal Pension you must be:

**Over 18 years of age and less than 75 years of age**

**Self employed or in non-pensionable employment**

**Resident in the Republic of Ireland**

## The Aviva Personal Pension may suit if you:

- have earnings from a self-employed trade or profession taxed under Schedule D Case I or II, or are an employee taxed under Schedule E and are not a member of your employer's Company Pension Scheme;
- are looking for a long-term investment plan to provide for your retirement;
- don't need access to your money before age 60 (or until you retire);
- are happy with the charges on this product;
- are happy with the choice of funds into which you can invest your contributions and are happy to take risk with the aim of generating returns;
- can afford to contribute at least €100 monthly or €1,000 yearly;
- are currently paying income tax and would like to take advantage of the tax relief currently available on personal pension contributions.

## The Aviva Personal Pension may NOT suit if you:

- are unemployed, or you're a member of your employer's pension scheme;
- are looking for a short-term investment plan that will not be used for your retirement;
- require access to your money before age 60 (or before you retire)
- are not happy with the charges on this product;
- are not happy with the choice of funds into which you can invest your contributions and are not happy to take risk to generate returns;
- can't afford to contribute at least €100 monthly or €1,000 yearly;
- are not currently paying income tax and cannot take advantage of the current tax relief available on personal pension contributions.

**Warning: The value of your investment may go down as well as up.**

**Warning: If you invest in this product you may lose some or all of the money you invest.**

**Warning: If you invest in this product you will not have access to your money before you retire.**

**Warning: These products may be affected by changes in currency exchange rates.**

# Aviva Online Service Centre

## How do I get started?

In order to sign up for the Aviva Online Service Centre, you will need a valid e-mail address and telephone number and your Aviva Personal Pension policy number to hand. To create an account please visit <https://www.aviva.ie/customer-service/> and select the 'Register' button under Aviva Online Service Centre.

There's a range of online services available for you as an Aviva customer – once you're registered just visit <https://www.aviva.ie/customer-service/> and click 'Login' under Aviva Online Service Centre

### **With Aviva Online Service Centre, you can:**

- view your new business policy documentation (such as your policy conditions and policy schedule) in downloadable format;
- see the current value of your Aviva Personal Pension
- see the funds you've invested in and how much money you have invested in each fund;
- use tools such as our Pensions Calculator or Risk Profiler.



# Investments that work for you

## Options available through Personal Pensions

We all have different preferences for how we like to invest and we aim to match our offerings with your needs. With the help of your Financial Broker, you can opt for a simple ready-made solution, a completely bespoke portfolio or something in-between.

**Our investment range focuses on three key propositions:**



### Managed for You

Simple ready-made multi-asset ESG solutions from Aviva with responsibility built into how the funds are managed.



### Managed with You

Build and manage your own portfolio by selecting funds from our Aviva Select Range chosen by our investment team.



### Managed by You

Create a bespoke and highly tailored portfolio with access to diverse and unique range of investment products through our Self-Directed Investment Option.

**We offer responsible investing options across all ranges. You can also mix and match between the three ranges. We are confident that our approach will enable you to find exactly the solution that works best for you.**

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# Our Managed for You Range

## A simpler way to invest with responsibility built-in Aviva Multi-Asset ESG Range

If you value simplicity when you invest, we offer a range of ready-made, multi-asset funds through our Managed for You range. This range of funds has built environmental, social, and governance, or ESG for short, considerations into how they are managed. This means your investment makes a positive impact on some of the most important issues facing us today, such as rising inequality and climate change.

### Our Aviva Multi-Asset ESG Range

<b>Multi-Asset ESG Active</b>	<b>Multi-Asset ESG Passive Plus</b>	<b>ESG Fixed Allocation</b>
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### Reasons to invest

 <p><b>Offering diversification</b></p>	 <p><b>Managed by our experts</b></p>	 <p><b>Doing good</b></p>	 <p><b>Giving you value</b></p>
<p>Each fund spreads your investment across a diverse range of asset classes and regions while aiming to achieve a certain investment objective and risk level.</p>	<p>Each fund is managed by the Multi-Asset team in Aviva Investors. This team manages over €111 billion on behalf of customers worldwide<sup>1</sup>.</p>	<p>Each fund aims to deliver attractive returns through a strong focus on environmental, social, and governance (ESG) factors. Each fund has been classified as a light green (Article 8) investment under European Sustainability Regulations<sup>2</sup>.</p>	<p>The funds are available at our standard annual management charge or lower.</p>

### Understanding Multi-Asset Funds

Multi-Asset Funds invest across a number of different asset types which may include equities, bonds, property, cash, and alternatives. This gives you a greater degree of diversification than investing in a single asset class. Diversifying across a broad range of asset classes, styles, sectors, and regions can help cushion against any shocks that come with investing in a single asset class. However, investors should remember that diversification cannot fully protect them from market risk.

### Understanding ESG

ESG investing considers a company's Environmental, Social, and Governance practices, alongside more traditional financial measures.

1. Source: Aviva Investors based on assets under management to 31 December 2022.

2. The European Regulations are the Sustainable Finance Disclosure Regulation (Regulation (EU) 2019/2088) (SFDR). This regulation is designed to improve transparency in relation to sustainability risks and impacts in relation to financial products in the market and make it easier for investors to distinguish and compare the available sustainable investing strategies.

**Warning: Past performance is not a reliable guide to future performance.**

**Warning: The value of your investment may go down as well as up.**

**Warning: If you invest in these funds you may lose some or all of the money you invest.**

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# More about the Aviva Multi-Asset ESG Range

We offer several types of Multi-Asset ESG Funds to meet the different needs and risk profiles of investors. You simply work with your Financial Broker to choose the fund that best matches your investment goals, your preferred investment style, and the level of risk you're comfortable taking. Then our professional Aviva Managers will take care of the rest.

<b>Aviva Multi-Asset ESG Active Range<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• Three funds, each aiming to grow your money, while managing to a level of risk that you're comfortable with.</li> <li>• Active bias, the fund manager makes active investment decisions on an ongoing basis.</li> <li>• Each fund spreads your money across a diverse range of different investments, including equities, bonds, cash, and alternatives.</li> <li>• All three funds are designated as Article 8 or Light Green Funds under European Sustainability Regulations<sup>2</sup>. This means ESG considerations are built into how the funds are managed.</li> </ul>
<b>Aviva Multi-Asset ESG Passive Plus Range<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• Three funds, each aiming to grow your money, while managing to a level of risk that you're comfortable with.</li> <li>• Passive bias, each fund is managed to longer-term investment objectives with few short-term active investment decisions being made.</li> <li>• Each fund spreads your money across a diverse range of different investments, including equities, bonds, cash, and alternatives.</li> <li>• All three funds are designated as Article 8 or Light Green Funds under European Sustainability Regulations<sup>2</sup>. This means ESG considerations are built into how the funds are managed.</li> </ul>
<b>Aviva ESG Fixed Range</b>	<ul style="list-style-type: none"> <li>• Four funds, each aiming to grow your money whilst managing to fixed allocations.</li> <li>• These funds are passively managed with passive building blocks.</li> <li>• Each fund combines equities and bonds, with a fixed allocation to each asset class which is rebalanced quarterly and reviewed annually.</li> <li>• All four funds are designated as Article 8 or Light Green Funds under European Sustainability Regulations<sup>2</sup>. This means ESG considerations are built into how the funds are managed.</li> </ul>
<b>Aviva My Future ESG Lifestyle Strategies<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• This strategy offers a default investment solution that is tailored to an individual's selected normal retirement age (NRA). My Future ESG Strategies aim to grow your money when retirement's a long way off, then reduce the risk of your savings falling in value as you get closer to your retirement date.</li> <li>• This is a low-cost pension savings solution that is professionally managed with little maintenance required by the individual.</li> <li>• Choice of three targeted strategies that direct your investment to the appropriate funds that best match how you would like to fund your retirement income.</li> <li>• The Fixed Allocation Funds which are component funds within the strategy are designated as Article 8 or Light Green Funds under European Sustainability Regulations. This means ESG considerations are built into how the funds are managed.</li> </ul>

1. This is the overall fund bias but there may be active investment funds in Aviva Multi-Asset ESG Passive Plus and there may be passive investment funds in Aviva Multi-Asset ESG Active. 2. The European Regulations are the Sustainable Finance Disclosure Regulation (Regulation (EU) 2019/2088) (SFDR). This regulation is designed to improve transparency in relation to sustainability risks and impacts in relation to financial products in the market and make it easier for investors to distinguish and compare the available sustainable investing strategies. 3. Available only through – Personal Pensions, Executive Pensions and Personal Retirement Bonds.

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# Our Managed with You range

## Build and manage your own portfolio with our Aviva Select Funds

If you value control and wish to have more of a say in your investments, you may opt to build and manage your own portfolio selecting investments from our Managed with You range. Here you can build and manage a portfolio of funds with your Financial Broker from a shortlist of Aviva Select Funds.

The Aviva Select Funds have been hand-picked by our investment team and include multi-asset solutions from specialist fund managers, property funds, alternative strategies, and a range of active and passive funds focused on single asset classes (equities, bonds and cash).

### Aviva Select Funds

 <b>Specialist multi-asset funds</b>	 <b>Alternative strategies</b>	 <b>Property</b>	 <b>Single asset funds</b>
 	 		  

# Our Managed by You range

## Create a bespoke and highly tailored portfolio with our Self-Directed Investment Option (SDIO)

Through our Self-Directed Investment Option (SDIO) platform you can work with your Financial Broker to select and manage a portfolio of investments from a wide range of structured products, shares, ETFs and funds. SDIO can be used on a stand-alone basis or combined with other funds available through the Aviva fund range in both the Managed for You and Managed with You ranges. You can choose from four different types of accounts, depending on your needs and requirements. Your Financial Broker can help you to decide which one will work best for you.

### Our SDIO Range



2. Only available through Cantor Fitzgerald for SDIO

# What is ESG?

**ESG investing incorporates environmental, social and governance (ESG) elements into a fund's investment process, in addition to financial considerations.**

 <p><b>Environmental</b></p> <p>How the company interacts with the environment</p>	 <p><b>Social</b></p> <p>How the company interacts with society</p>	 <p><b>Governance</b></p> <p>How the company is run</p>
<ul style="list-style-type: none"> <li>• Climate change</li> <li>• Natural resources</li> <li>• Pollution and waste</li> <li>• Energy use</li> </ul>	<ul style="list-style-type: none"> <li>• Working conditions</li> <li>• Health and safety</li> <li>• Employee relations and diversity</li> <li>• Data protection</li> </ul>	<ul style="list-style-type: none"> <li>• Executive pay</li> <li>• Bribery and corruption controls</li> <li>• Board diversity</li> <li>• Risk management</li> </ul>

## Investing your money to make a difference

Aviva research indicates that when explained clearly, environmental, social and governance investing, or ESG investing for short, is important to 80% of Irish customers<sup>1</sup>. **Aviva was named the ESG provider of the Year at the 2021 Irish Pension Awards and won the ESG Investment Award at the 2023 Business & Finance ESG Awards.** We offer responsible investing options across our Managed for You, Managed with You and Managed by You propositions. For example, in our Managed for You and Managed with You options you can invest in funds from Aviva Investors, the fund management arm of the Aviva Group. Read on to learn more about Aviva Investors approach to ESG investing.

With a dedicated team of 40+ environmental, social, and governance (“ESG”) Analysts<sup>2</sup>, Aviva Investors has built ESG considerations into their investment processes<sup>3</sup>. Aviva Investors is a pioneer in responsible investments, they have been considering ESG criteria since 1970. Today, they are recognised as a global leader in ESG investments. In 2023, they were named as one of only 4 managers out of 77 global investment managers to receive an **“A” rating** by Share Action for their approach to ESG investing<sup>4</sup>.

1. The research was carried out by iReach Insights Limited and was part of a nationwide study conducted as part of the iReach Consumer Decisions Omnibus Survey with 458 respondents. The fieldwork was undertaken at the end of October 2022. 2. Source: Aviva Investors 31 December 2022. 3. Aviva's Multi-Asset ESG range of funds have been determined to comply with the requirements of Article 8 of the Sustainable Finance Disclosure Regulation in that they promote environmental and social characteristics. For more information on the Sustainable Finance Disclosure Regulation (“SFDR”), please click here: <https://www.aviva.ie/fund-range/responsible-investments/to-see-Aviva-Sustainability-Policy>. Other than the stated exclusions (see the Aviva Multi-Asset ESG Active customer brochure for details), the fund's mandate does not require it rule out any company, industry, or sector for investment. The team may invest in securities of companies that might not meet one's own personal preferences. Where funds invest in externally managed collective investment vehicles, Aviva Investors will undertake an ESG assessment before investing. 4. Source: Share Action February 2023.

# Aviva announces Net Zero 2040 Ambition

**The most ambitious target of any major global insurer.**

## Aviva Funds classified as Light Green

Aviva's flagship Multi-Asset ESG Range categorised as Article 8 or Light Green Funds under European Regulations<sup>1</sup>.

## Aviva Investors' A rated by Share Action for responsible investing<sup>2</sup>

Only 4 out of 77 Global Investment managers to receive this rating.

## Aviva Investors 5 star rating by UNPRI

**(United Nations Principles for Responsible Investment)<sup>3</sup>**

For ESG strategy and governance.

## Aviva Investors ESG in action<sup>4</sup>

### Tackling climate change

Launched Climate Engagement Escalation Programme targeting 30 largest carbon emitters.

### Committed to voting

Voted on 73,458 resolutions in 2022. Voted against 27% of management resolutions including 49% on pay proposals.

### Engaging at scale

Undertook 3,328 company engagements in 2022.

1. The European Commission designed the Sustainable Finance Disclosure Regulation (SFDR) to improve transparency in relation to sustainability risks and impacts in relation to financial products in the market and to make it easier for investors to distinguish and compare the available sustainable investing strategies. Our Aviva Multi-Asset ESG Funds are classified as Article 8 or Light Green Funds under SFDR. The team may invest in securities of companies that might not meet one's personal preferences. Where funds invest in externally managed collective investment vehicles, Aviva Investors will undertake an ESG assessment before investing. For more information on SFDR and our approach to sustainability, please see our sustainability policy which you can download on [www.aviva.com](http://www.aviva.com). 2. Source: Share Action 2023. 3. Source: UNPRI 2021. 4. Source: Aviva Investors Annual Review 2022.



# Frequently Asked Questions

## When can I take out a Personal Pension Plan?

For the Aviva Personal Pension Plan the minimum age is 19 next birthday and the maximum age is 72 next birthday.

## How much can I put into my Personal Pension?

There's no limit to the amount you can pay into your Personal Pension, but tax relief is only available on amounts up to a certain level depending on your income, your age and Revenue limits. This is set out in the table below (July 2020):

Age attained during the year	Tax relief available (based on a percentage of your earnings)
Under age 30	15%
30 to 39	20%
40 to 49	25%
50 to 54	30%
55 to 59	35%
Aged 60 and above	40%

There's a limit on how much of your earnings can be taken into account for the purposes of the above percentages. The maximum earnings limit is currently set at €115,000 (in 2020). So, if your earnings are greater than this figure, your tax relief will only be based on your earnings up to €115,000 – anything above that limit doesn't qualify for tax relief.

## How does the tax relief on a Personal Pension work?

Tax relief reduces the real cost of your pension. You do not have to pay tax on any money (which falls within the limits set out above) that you put into a Personal Pension. The tax you save is calculated at the highest rate of income tax that you pay (currently 20% or 40%). An example of how this works is set out below:

Tax relief on personal pensions	
Monthly pension contribution	€100.00
Tax relief @ 40%	€40.00
Total net monthly cost to you	€60.00
If you pay income tax at the 20% rate, your tax relief will be €20.00 and your total net monthly cost will be €80.00	

## How do I claim the tax relief?

If you're self-employed, you'll need to include your pension contributions in your self-assessment tax returns to get income tax relief. If you're an employee and your personal contributions are taken from your bank account, you can apply to your local inspector of taxes to have your tax credits adjusted to reflect your pension contributions.

## Can I take my money out if I need it in the future?

Once you've put money into a personal pension you can't withdraw it until you reach age 60.

## What happens if I have to retire early because of ill health?

If you have to retire early because of ill health, you can take your benefits from your personal pension immediately.

## What happens if I die before I retire?

If you die before you retire, we'll pay the value of your Aviva Personal Pension to your estate. As with any inheritance, your beneficiaries may have to pay inheritance tax on any benefits we pay to them.

## Can I use my Aviva Personal Pension as security for a loan?

No. You can't transfer the rights to your Aviva Personal Pension Plan to a bank or another institution as security for a loan.

## What is the minimum term for setting up an Aviva Personal Pension?

The minimum investment period for paying regular contributions to the Aviva Personal Pension is 3 years.

## How can I pay my contributions?

You can pay regular or single contributions to the Aviva Personal Pension. The Aviva Personal Pension can also accept transfers from other personal pensions. You can pay regular contributions by direct debit every month.

You can pay in a single contribution at anytime by electronic funds transfer. You can do this instead of, or as well as, paying regular contributions.

## Can I change how much I pay into my Aviva Personal Pension?

Yes. You can increase your contributions at any time. You can also reduce your contribution to the minimum allowed (currency €100 monthly or €1,000 yearly) or to take a break from making contributions if you want to.

However, don't forget that reducing or stopping your contributions will affect the value of your pension fund when you retire. Before making any decision to reduce or stop your contributions you should speak with your financial broker.

## Can I save more automatically?

Yes. When you take out an Aviva Personal Pension, you can choose to have contributions increase by 5% each year. Before making any decision on your contributions you should speak with your financial broker.

## What are my options at retirement?

Our separate 'Retirement Guide' explains all of the various options that may be available to you at retirement. Ask your financial broker for a copy or download it from [www.aviva.ie](http://www.aviva.ie)

# Get in touch



### In writing

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### By email

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### Connect with us...

Twitter - [@avivaireland](https://twitter.com/avivaireland)

Youtube - [Youtube.com/avivaireland](https://www.youtube.com/avivaireland)



YouTube

LinkedIn

# Important information

## Can I change my mind?

Yes. You can change your mind within 30 days of receiving your cancellation notice which is sent when you take out your Aviva Personal Pension. If, after taking out your Aviva Personal Pension, you feel that it's not suitable, you can cancel it by writing to us at our registered office:

The Customer Experience Manager, Aviva Life & Pensions Ireland DAC, Building 12, Cherrywood Business Park, Loughlinstown, Co Dublin, D18 W2P5.

We'll refund any regular contributions you have made. We'll also arrange to return any single contributions and/ or transfer payments, less any fall in investment values during the period and in line with Revenue rules. Before cancelling your Aviva Personal Pension you should talk to your financial broker.

## What if I have a complaint?

Aviva is committed to the provision of the highest possible standards of customer service. However, if you are ever dissatisfied with any aspect of our service, do please let us know. We take all complaints very seriously – and aim to rectify any shortcomings as speedily as possible. If you wish to complain about any aspect of the service you have received, please contact Aviva directly at the address as above. If your complaint is not dealt with to your satisfaction, you may refer your complaint to the Financial Services and Pensions Ombudsman. Their contact details are as follows:

Financial Services and Pensions Ombudsman Lincoln House, Lincoln Place, Dublin 2, D02 VH29 Tel: +353 1 567 7000  
Email: [info@fspo.ie](mailto:info@fspo.ie) Website: [www.fspo.ie](http://www.fspo.ie)

Full details of the remit of the Financial Services and Pensions Ombudsman can be obtained directly from their office.

### Law applicable to your Aviva Personal Pension

The Aviva Personal Pension is issued in the Republic of Ireland and is subject to the laws of the Republic of Ireland.

## Important fund information

### The information below applies to the Aviva Personal Pension described in this brochure.

- From time to time, some of the funds may also hold a proportion of their assets in cash.
- Investment values and unit prices are not guaranteed; they can fall as well as rise, as a result of stockmarket and/or currency fluctuations – and you may not get back the full amount invested.
- Property investments cannot be sold as easily or quickly as equities or bonds – so, in order to protect the interest of the remaining investors, in some circumstances, encashment of units from funds that invest directly or indirectly in property may be deferred for a period not exceeding six months. For all other funds, encashments of units may be deferred for a period not exceeding three months. Please see a copy of the policy conditions for further information.
- There may be circumstances when the number and/or amount of investor withdrawals from the fund leads to a need to sell a proportion of the underlying assets. In such circumstances, Aviva reserves the right to adjust the unit price of the funds, to reflect the costs involved in selling the necessary assets. As a result, investors withdrawing money would bear the costs of realising all or part of their investment. For funds holding a significant proportion of property-related assets, given the costs associated with buying and selling properties, this adjustment can be significantly higher than that applying to funds invested in other asset classes.
- Aviva reserves the right to increase the fund charges and fees subject to any legislative limits. Should any increase in the fund charges and fees occur the policyholder will be given 30 days notice of such an increase. The fund charges apply to the value of the investments and are deducted daily from the fund and/ or taken monthly by cancellation of units. Aviva may from time to time close or merge the funds or offer the opportunity to invest in new funds not listed previously. These new funds may have fund charges different to those shown previously.

**Warning: Past performance is not a reliable guide to future performance.**  
**Warning: The value of your investment may go down as well as up.**  
**Warning: If you invest in these funds you may lose some or all of the money you invest.**  
**Warning: The income you get from this investment may go down as well as up.**  
**Warning: These funds may be affected by changes in currency exchange rates.**

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