

Aviva Investors Liquidity Funds

Fund Range



	Sterling Government Liquidity Fund¹ (Irish UCITS)	Sterling Liquidity Fund² (Irish UCITS)	Sterling Standard Liquidity Fund³ (Irish UCITS)	Sterling Liquidity Plus Fund⁴ (Irish UCITS)	Euro Liquidity Fund⁵ (Irish UCITS)	US Dollar Liquidity Fund⁶ (Irish UCITS)	GBP and EUR ReturnPlus Fund⁷ (SICAV-SIF)
Objective	To provide liquidity and security of government exposure.	To maximise current income consistent with the preservation of principal and liquidity.	To provide incrementally higher returns than short-term money market funds while preserving both principal and liquidity.	To provide an investment return with low level of capital volatility whilst maintaining liquidity.	To maximise current income consistent with the preservation of principal and liquidity.	To maximise current income consistent with the preservation of principal and liquidity.	Enhance returns on excess cash by investing in short-maturity, highly rated fixed-income securities where T+0 liquidity is deemed unnecessary.
Rating:[*] Moody's S&P	Aaa-mf	Aaa-mf AAAm			Aaa-mf	Aaa-mf	The fund is unrated
Fitch Ratings			AAAf	AAAf/S1		AAAmf	
Investment Horizon	0 – 3 months	0 – 3 months	3 – 6 months	3 – 6 months	0 – 3 months	0 – 3 months	1 to 3 years
Minimum Investment Restrictions	Min. rating A2/P1 – Moody's repo cp A/A-1 S&P	Min. rating A2/P1 – Moody's A/A-1 S&P	Min. rating A2/P1 – Moody's repo cp A/A-1 S&P	Min. rating F2- Fitch	Min. rating A2/P1 – Moody's	Min. rating F1 – Fitch. A2/P1 – Moody's	Single A rated and above**
Maximum WAM	60 days	60 days	6 months	No limit	60 days	60 days	5 years
Settlement	T+0	T+0	T+1	T+2	T+0	T+0	T+3
Dealing cut-off	1pm (Irish time)	1.30pm (Irish time)	1pm (Irish time)	1pm (Irish time) on trade date	12 noon (Irish time)	1pm (Irish time)	N/A
Minimum Initial Investment	£1 million	£1 million	£1 million	£1 million	€1 million	\$1 million	£1 million & €1 million
Share Classes Available (mgmt fee -bps)	Share Class 1 (20bps) Inc Share Class 2 (15bps) Inc Share Class 3 (10bps) Inc Share Class 5 (20bps) Acc Share Class 6 (15bps) Acc Share Class 7 (10bps) Acc	Share Class 1 (20bps) Share Class 2 (15bps) Share Class 3 (10bps)	Share Class 5 (20bps) Share Class 6 (15bps) Share Class 7 (10bps)	Share Class 1 (20bps) Share Class 2 (15bps) Share Class 3 (10bps)	Share Class 1 (20bps) Acc Share Class 2 (15bps) Acc Share Class 3 (10bps) Acc Share Class 6 (20bps) Inc Share Class 7 (15bps) Inc Share Class 8 (10bps) Inc	Share Class 1 (20bps) Share Class 2 (15bps) Share Class 3 (10bps)	Share Class Institutional (15bps)
W Share Classes (T+1 settlement)	Share Class W (10bps) Acc Share Class W (10bps) Inc	Share Class W (10bps) Acc Share Class W (10bps) Inc			Share Class W (10bps) Acc Share Class W (10bps) Inc	Share Class W (10bps) Acc Share Class W (10bps) Inc	

* Credit ratings referred to in this document have been financed by the Money Market Fund.

** Single A rated must be sovereign related.

¹ **Sterling Government Liquidity Fund** - The Aviva Investors Sterling Government Liquidity Fund is a Short-Term Low-Volatility Net Asset Value (LVNAV) Money Market Fund.

² **Sterling Liquidity Fund** - The Aviva Investors Sterling Liquidity Fund is a Short-Term Low-Volatility Net Asset Value (LVNAV) Money Market Fund.

³ **Sterling Standard Liquidity Fund** - The Aviva Investors Sterling Standard Liquidity Fund is a VNAV standard Money Market Fund.

⁴ **Sterling Liquidity Plus Fund** - The Aviva Investors Sterling Liquidity Plus Fund is an ultra short duration bond fund - Variable Net Asset Value (VNAV).

⁵ **Euro Liquidity Fund** - The Aviva Investors Euro Liquidity Fund is a Short-Term Variable Net Asset Value (VNAV) Money Market Fund.

⁶ **US Dollar Liquidity Fund** - The Aviva Investors US Dollar Liquidity Fund is a Short-Term Low-Volatility Net Asset Value (LVNAV) Money Market Fund.

⁷ **GBP and EUR ReturnPlus Fund** - The Aviva Investors GBP and EUR ReturnPlus Fund is a global fixed income bond fund.

This is not a guaranteed investment, an investment in a Money Market Fund is different from an investment in deposits and can fluctuate in price meaning you may not get back the original amount you invested. This investment does not rely on external support for guaranteeing liquidity or stabilising the NAV per unit or share. The risk of loss of the principal is to be borne by the investor.

Key risks

Investment Risk & Currency Risk

The value of investments and the income from them will change over time. The Fund price may fall as well as rise and as a result you may not get back the original amount you invested.

Money Market Securities Risk

The Fund invests in money market instruments such as short term bank debt, the market prices/value of which can rise as well as fall on a daily basis. Their values are affected by changes in interest rates, inflation and any decline in creditworthiness of the issuer.

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Note for UK Investors in relation to the Sterling Liquidity Plus Fund

This Fund is domiciled in Ireland and is authorised by the Central Bank of Ireland. The Fund is recognised in the UK under the Overseas Funds Regime but is not a UK-authorised Fund and therefore is not subject to UK sustainable investment labelling disclosure requirements. UK investors should be aware that they can make a complaint about the fund, its management company, or its depository. However, complaints may not be eligible for resolution by the UK's Financial Ombudsman Service and any claims for losses related to the management company or depository will not be covered by the Financial Services Compensation Scheme (FSCS). UK investors should consider seeking their own financial advice before making any decisions to invest and refer to the scheme prospectus for further information.

Important Information (Irish UCITS)

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Except where stated as otherwise, the source of all information is Aviva Investors Global Services Limited ("Aviva Investors"). Unless stated otherwise any opinions expressed are those of Aviva Investors. They should not be viewed as indicating any guarantee of return from an investment managed by Aviva Investors nor as advice of any nature. The value of an investment and any income from it may go down as well as up and the investor may not get back the original amount invested. Past performance is not a guide to the future. The content of this presentation does not purport to be representational or provide warranties above and beyond those contained in the Prospectus and subscription documentation of the Fund. The Prospectus and the subscription document contain the full terms, conditions, representations and warranties in respect of the Fund. The underlying holdings of the fund should be considered in order to establish an appropriate minimum holding period. The content of this presentation does not purport to be representational or provide warranties above and beyond those contained in the legal documentation and subscription documentation of the Fund. The legal documentation and the subscription documents contain the full terms, conditions, representations and warranties in respect of the Fund. Nothing in this presentation is intended to or should be construed as advice or recommendations of any nature. This document is not a recommendation to sell or purchase any investment. It does not form part of any contract for the sale or purchase of any investment. Changes in exchange rates between currencies or the conversion from one currency to another may also cause the value of the investments to diminish or increase. The value of Shares expressed in a currency other than the Base Currency will be subject to exchange rate risk in relation to the Base Currency. You may switch between funds in the Aviva Investors Liquidity Funds p.l.c. Details on switching are provided in the Share Dealings section of the Fund's prospectus. The sub-fund is subject to the tax laws and regulations of Ireland. Depending on your own country of residence, this might have an impact on your investment. This document should not be taken as a recommendation or offer by anyone in any jurisdiction in which such an offer is not authorised or to any person to whom it is unlawful to make such an offer or solicitation. The Prospectus and Key Investor information Document (KIID) are available at www.avivainvestors.com

Where relevant, information on our approach to the sustainability aspects of the fund and the Sustainable Finance disclosure regulation (SFDR) including policies and procedures can be found on the following link: <https://www.avivainvestors.com/en-gb/capabilities/sustainable-finance-disclosure-regulation/>

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Important Information (Return Plus)

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The Aviva Investors ReturnPlus range are sub-funds of The Aviva Investors Global SICAV-SIF "The Fund".

The Fund is an open-ended investment company organised as a limited liability company (société anonyme) under the laws of the Grand Duchy of Luxembourg and qualifies as a société d'investissement à capital variable – fonds d'investissement spécialisé (SICAV-SIF). The Fund is authorised as a UCI under the Law and qualifies as an alternative investment fund ("AIF") within the meaning of the AIFM Law.

Unless stated otherwise any opinions expressed are those of Aviva Investors. They should not be viewed as indicating any guarantee of return from an investment managed by Aviva Investors nor as personalised advice of any nature. This document should not be taken as a recommendation or offer by anyone in any jurisdiction in which such an offer is not authorised or to any person to whom it is unlawful to make such an offer or solicitation. The legal documentation and the subscription documents should be read before an investment is made. Portfolio holdings are subject to change at any time without notice and information about specific securities should not be construed as a recommendation to buy or sell any securities.

In relation to each member state of the EEA and the UK (each a "Relevant State") which has implemented the Alternative Investment Fund Managers Directive (Directive (2011/61/EU)) (the "AIFMD") / as AIFMD forms part of local law of the Relevant State, this information may only be distributed and units may only be offered or placed in a Relevant State to the extent that: (1) the Fund is permitted to be marketed to professional investors in the Relevant State in accordance with AIFMD (as implemented into the local law/regulation / as it forms part of local law of the Relevant State); or (2) this information may otherwise be lawfully distributed and the units may otherwise be lawfully offered or placed in that Relevant State (including at the initiative of the investor).

The Prospectus is available in English, together with the Report and Accounts of the SICAV SIF, free of charge from Aviva Investors Luxembourg, 2 rue du Fort Bourbon 1st Floor, L-1249 Luxembourg, Grand Duchy of Luxembourg R.C.S. Luxembourg B25708, Aviva Investors, 80 Fenchurch Street, London EC3M 4AE. You can also download copies at www.avivainvestors.com.

Where relevant, information on our approach to the sustainability aspects of the fund and the Sustainable Finance disclosure regulation (SFDR) including policies and procedures can be found on the following link: <https://www.avivainvestors.com/en-gb/capabilities/sustainable-finance-disclosure-regulation/>

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Sustainability Risk

The level of sustainability risk may fluctuate depending on which investment opportunities the Investment Manager identifies. This means that the fund is exposed to Sustainability Risk which may impact the value of investments over the long term.

Credit and interest rate risk

Bond values are affected by changes in interest rates and the bond issuer's creditworthiness. Bonds that offer the potential for a higher income typically have a greater risk of default.

Illiquid Securities Risk

Some investments could be hard to value or to sell at a desired time, or at a price considered to be fair (especially in large quantities). As a result their prices can be volatile.