Aviva Investors
Liquidity solutions

A range of pooled and bespoke investment solutions designed to meet your liquidity management needs.
About Aviva Investors

Aviva Investors is a global asset management business dedicated to building and providing our clients with focused investment solutions. Our clients range from large corporate and institutional investors including pension schemes and local government organisations to wealth managers to individual investors. We have more than 1000 employees across 13 countries, so our investment professionals are well placed to understand the complexities of local markets.

We manage over £223 billion of assets on behalf of our clients worldwide, and have the support of the UK’s largest general insurer, Aviva plc.

The investment strategies we provide span all major asset classes, with particular expertise in fixed income and real estate. Success is driven by our expert investment professionals, whose specialist knowledge of local markets is supported by our global infrastructure.

We offer investment solutions that balance risk and reward, drawing from expertise across global markets. Common to all is our commitment to sound corporate governance. We work with integrity, everywhere.

Addressing your needs

We offer a range of Euro, Sterling and US Dollar-denominated short term and standard money market funds and bespoke solutions for institutional investors. Our strategies are an actively managed alternative to bank deposits - a way of diversifying cash across a wide range of high-quality money market instruments.

Liquidity funds:
Aviva Investors has been a provider of money market funds since June 2002. We offer a range of short-term (LVNAV** and VNAV*) and standard (VNAV*) money market funds in sterling, euro and US Dollar, with different risk/return profiles. For maximum capital security, certain funds invest in government securities. Others may invest in but aren’t limited to money market instruments including commercial paper, certificates of deposit, freely transferable promissory notes, debentures, asset-backed securities and bond issues.

Bespoke solutions:
Aviva Investors has over four decades of experience in managing bespoke segregated cash mandates on behalf of institutional investors. Our segregated mandates provide investors with control over the investment guidelines and individual holdings/ratings within the portfolios. We work with clients to create portfolios that reflect their cash flow needs and risk/return criteria. Investors have direct ownership of the underlying investments and can fine tune the portfolio to meet their needs. Bespoke solutions include detailed reporting packages including weekly and monthly valuations and a quarterly investment review.

1. Source: Aviva Investors as at 31 December 2022.
3. Sterling Liquidity Plus Fund - The Aviva Investors Sterling Liquidity Plus Fund is a Standard Variable Net Asset Value (VNAV) Money Market Fund. Sterling Government Liquidity Fund - The Aviva Investors Sterling Government Liquidity Fund is a Short-Term Low-Volatility Net Asset Value (LVNAV) Money Market Fund. Euro Liquidity Fund - The Aviva Investors Euro Liquidity Fund is a Short-Term Variable Net Asset Value (VNAV) Money Market Fund. US Dollar Liquidity Fund - The Aviva Investors US Dollar Liquidity Fund is a Short-Term Low-Volatility Net Asset Value (LVNAV) Money Market Fund. Funds are authorised or made available in certain jurisdictions on a fund-by-fund basis. This document is intended only to highlight the breadth of Aviva Investors liquidity capability and is made available on request only. No aspect of this document should be considered as an offer to invest. Please see ‘important information’ on the back page.

* VNAV: Variable Net Asset Value - Valued using mark-to-market accounting. Valuations may fluctuate according to market interest rates, changing credit spreads and other credit events.
** LVNAV: Low Volatility Net Asset Value – Trades at a stable valuation in most market circumstances.
Why Aviva Investors?

Cash management is a core capability at Aviva Investors, developed over many decades of managing cash and fixed income assets for our parent, Aviva plc and many third party investors. We currently manage over £30.7 billion equivalent for our liquidity clients.

Our approach to capital preservation, yield and client service are what set us apart. Security of capital is of utmost importance. It is imperative that we maintain liquid and stable vehicles to deliver the outcomes that our clients are seeking to meet their cash management requirements. At the same time, we aim to deliver competitive yields without diluting capital security. We prioritise exceptional client service, managing the experience with focus and attention to detail.

Our competitive advantage

- **Global team**
  - 21 analysts located in 4 geographical locations
  - Local knowledge of investments

- **Track record**
  - Key player in the sterling market
  - Aim to consistently outperform the benchmark whilst maintaining credit worthiness of the portfolio

- **Specialist credit analysts**
  - Specialisms in secured and unsecured investments

Source: Aviva Investors as at 31 December 2022.

Key risks

The value of an investment and any income from it can go down as well as up. Investors may not get back the original amount invested. 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. 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.

“At Aviva Investors, we draw on the extensive experience of our fund managers, utilise the resources of our global credit team and apply a range of techniques and strategies that enable our clients to achieve attractive returns without compromising security or liquidity.”

Tony Callcott
Global Head of Liquidity Sales

Source: Aviva Investors as at 31 December 2022.
Find out more

If you would like to find out more please contact one of the team:

Tony Callcott
Global Head of Liquidity Sales
Tel: +44 (0)20 7809 6680
Email: anthony.callcott@avivainvestors.com

Beth Jones
Sales Director, Liquidity – Global Financial Institutions
Tel: +44 (0)20 7809 6281
Email: beth.jones@avivainvestors.com

Scott Playle
Sales Director, Liquidity – Global Corporates
Tel: +44 (0)20 7809 6357
Email: scott.playle@avivainvestors.com

Contact us

Aviva Investors
St Helen’s, 1 Undershaft
London EC3P 3DQ
+44 (0)20 7809 6000
www.avivainvestors.com

Important Information

THIS IS A MARKETING COMMUNICATION

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 In Europe this document is issued by Aviva Investors Luxembourg S.A. Registered Office: 2 rue du Fort Bourbon, 1st Floor, 1249 Luxembourg. Supervised by Commission de Surveillance du Secteur Financier. An Aviva company. In the UK Issued by Aviva Investors Global Services Limited. Registered in England No. 1151805. Registered Office: St Helens, 1 Undershaft, London EC3P 3DQ. Authorised and regulated by the Financial Conduct Authority. Firm Reference No. 119178.

411007 - 20/03/2024