

# Your fund selection

# Welcome

The purpose of this guide is to help you understand the types of funds available under your pension, bond, endowment or other Aviva products (which we will call your 'plan' throughout this guide). The fund list has been downloaded from a live database, so you can be confident you have the latest information available. However, the fund list may have been filtered to meet your requirements so may not reflect the full range available under your plan.

Before you get to the fund list, please read through the next few pages carefully to understand what the fund information means.

**This guide is for information only and is not financial advice. We recommend you speak to a financial adviser before you make any investment decisions. If you don't have an adviser, you can find one in your local area at [www.unbiased.co.uk](http://www.unbiased.co.uk).**

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# Understanding the basics

The payments made into your plan will be invested in a fund or funds, to give your money the potential to grow. It is important that you are happy with the way your money is invested.

## Aviva's fund types

We categorise our funds by 'fund type' so that they can be compared more easily.

These fund types are mainly decided by the types of 'asset class' a fund invests in. An asset is anything of value that can be invested in. Assets with similar characteristics are grouped together to form 'asset classes'. There are four main asset classes – equities (shares), cash/money market, bonds and property – each with different pros and cons.

An investment fund will invest in one or more asset classes. We categorise a fund based on what type and proportion of asset class/es it invests in. For example, funds in the 'Equities' category will mainly invest in equities. Some funds may also belong to more than one category. For example, an equity fund that aims to follow a specific stock market index will also be in the 'Tracker' category.

Knowing what category your funds are in lets you compare one fund with another of a similar nature.

Aviva's fund types are defined below.

### Cash/Money market

Cash/Money market funds are lower risk investments aimed at giving similar growth to bank/building society interest rates, however, investing in these funds is not the same as saving in a bank or building society account. Although this is the least risky of the asset types, these funds can still fall in value. In the long term an investment in this type of fund can be eroded due to the effects of fund charges, product charges and inflation. They invest in cash and cash alternatives:

- Cash means a range of short-term deposits – similar to a bank/building society account.
- Cash alternatives are money market securities, which are interest-generating investments, issued by governments, banks and other major institutions.

### Corporate bonds

Corporate bonds are issued by UK and international companies as a way for them to borrow money. The company pays interest on the loan and promises to repay the debt at a certain point in the future.

They are seen as riskier investments than UK government bonds (gilts), which are loans to the UK government. This is because companies are more likely to fail to repay the loan than the UK government. However, corporate bonds often offer a higher rate of return to compensate for this higher risk. The highest risk bonds tend to offer the highest potential returns; these are known as high yield bonds.

A corporate bond fund will usually invest in a range of bonds which means you're spreading the risk in case one company can't pay back the money it owes.

Interest rate movements have an impact on corporate bond and fund unit prices. So for example, as interest rates rise, bond prices fall. This would affect the value of your investment.

If you need to access your money quickly it is possible that, in extreme market conditions, it could be hard to sell holdings in corporate bond funds. This means there could be a delay in receiving your money.

## Distribution (applicable to bonds only)

Distribution funds aim to provide a regular income. They invest in income-generating assets like shares that pay dividends; corporate bonds that pay interest; and commercial (business) property that receives rental income. You receive the income produced by the fund, minus any fund charges. The amount of any income payments can vary and isn't guaranteed.

## Equities (Shares)

Equities are shares in companies listed on stock exchanges around the world. As shares can rise and fall in value very easily, equities are riskier than most other investments. However, they usually offer the greatest chance of higher returns over the long term.

Some funds invest in shares traded only in certain countries, while others invest in companies from all over the world. Others only invest in certain types of company, such as technology companies. Generally, the more specialised the fund is, the higher the risk to your investment.

## Ethical

Funds where the choice of investments is influenced by social, environmental or other ethical criteria.

The fund managers of some ethical funds carry out ethical screening to meet their investment aims. This means they will check companies against certain moral standards before investing in them. Because ethical funds are therefore unable to invest in certain sectors and companies they may be more sensitive to price swings than other funds.

## Gilts

UK government bonds, also known as gilts, are issued by the UK government as a way for it to borrow money, usually for a fixed term. The government pays interest on the loan. As gilts are issued by the UK government, which has strong credit ratings and has never failed to pay back the money it has borrowed, this type of bond is generally regarded as lower risk than bonds issued by companies.

As gilts can be bought and sold on the open market, their value can rise and fall.

## Global bonds

Global bond funds invest in bonds issued by companies (corporate bonds) and governments from around the world.

## Guaranteed (applicable to bonds only)

The guaranteed funds offer a fifth anniversary guarantee on a percentage of your original investment into the fund. Any withdrawals or switches out of the guaranteed funds before the fifth anniversary will reduce the guarantee in proportion to the number of units cancelled, rather than the cash amounts taken from the fund. In this event, you may not get back the full amount of your original payment into the fund.

The funds invest in a mix of assets including equities. The proportion of your money invested in equities provides most opportunity for your investment to grow. The value of equities can go down as well as up depending on market conditions. If the market goes down, the fund manager will sell equities to make sure the value at the fifth anniversary doesn't go below the guaranteed amount. Similarly, if the markets go up, the fund manager may increase the equity proportion, so increasing the potential for growth. In short, as market conditions change during the five-year period, so will the proportion of equities in the fund, which could limit the growth potential.

On the fifth anniversary you can choose to:

- reinvest into another fund (including a new guaranteed fund)
- cash in your bond and invest in another product, or
- cash in your bond and take the money.

## Mixed asset

Mixed asset funds can invest in a range of asset classes, including company shares (equities) corporate bonds, government bonds, property and cash.

These funds can provide the benefits of diversification, meaning your money is spread across several asset classes, rather than putting all your eggs in one basket, so to speak. If one type of asset falls in value, another type may offset that reduction in value by performing well. In that way, it's possible that the overall value of your investment may not fall. On the other hand, because the fund's investments are spread between different asset types, if one type performs especially well you may miss out on some growth.

## Property

These funds invest mainly in commercial property, such as shopping centres and business offices. They may also invest in indirect property investments, including quoted property trusts and unregulated collective investment schemes.

The funds may also hold geared investments. With these, the investment manager borrows money to boost potential growth and income. The manager repays the loan from the returns and uses the remaining returns to increase profits for investors. Geared investments can carry a higher degree of risk than normal investments and can also fall sharply or suddenly in value.

A valuer's opinion often decides the value of property investments and it may not be possible to sell property investments immediately. That means there could be a delay if you want to move all or part of your investment out of funds investing in property. We may have to delay payments, or transferring or moving your money for up to six months.

If a property fund invests in a collective fund which suspends trading, the property fund may hold more cash than usual until the underlying collective fund begins trading again. This could restrict growth potential as cash investments have less potential for growth than property investments.

Please remember the value of property can go down as well as up and is not guaranteed.

## Specialist/Other

This type of investment covers funds that don't fit into the other fund types. For example, they may invest in assets such as infrastructure, commodities, derivatives and hedge funds or may be free to invest in any asset type at any time.

Each fund in this group will invest differently, so you should check its fact sheet for the fund objective, risk rating and asset details.

## Tracker

These funds aim to perform in line with a particular stock market index. They are often referred to as passive rather than active managed funds, where the fund manager makes the investment decisions.

Funds can track the index in three main ways and more than one method may be used. The fund manager can try to:

- hold the same assets as the index in the same proportions, which is also referred to as full replication.
- decide on a selection of holdings to still closely mirror the index performance, and/or
- use derivatives. (Derivatives are a financial contract whose value is based, or derived from, a traditional security or asset (stock, bond or commodity) or a market index.)

## With-Profits

This is a special type of mixed asset investment. It shares the profits and losses of a with-profits fund with investors through a system of bonuses. Your payment buys units in a with-profits fund. For most with-profits funds, the price of these units increases with the addition of regular bonuses. We don't guarantee to add a regular bonus to your investment each year.

You may receive a final bonus when you cash in or switch your investment out of a with-profits fund or in the event of your death. However, the application of a final bonus is not guaranteed.

The value of a with-profits investment can move up and down which means it may be worth less than has been paid in. However, the main difference between with-profits and other investments is that the value is smoothed over the long term.

Smoothing helps to reduce some of the significant ups and downs of investing in the stock market. We smooth the rises and falls in value by holding back some of the investment returns in good years. We then top up some of the investment returns in years where investment performance is lower.

There are times when we may apply a market value reduction which would reduce the value of your investment. This can happen following a large or sustained fall in the stock markets or when investment returns are below the level we normally expect. We apply a market value reduction to make sure all investors receive their fair share of the returns earned over the period of their investment.

We guarantee we will not apply a market value reduction on your death.

**If you're a pension customer** and you keep your money invested in a pension with-profits fund until the retirement date you originally chose, in most cases we will not apply a market value reduction. This doesn't apply:

- if you started your plan within five years of your chosen retirement date
- to new one-off investments or increases to regular contributions (other than automatic increases which have already been agreed by us) made within five years of your chosen retirement date
- to any existing investment moved into a with-profits fund within five years of your chosen retirement date
- to switches out of a with-profits fund.

If you move out of a with-profits fund before or after your originally selected retirement date, we may apply a market value reduction when you take your benefits.

You can find out more about with-profits funds on our website [www.withprofitsfunds.co.uk](http://www.withprofitsfunds.co.uk) or contact us on 0800 015 4785 for a copy of our guide.

With-profits funds are not available to any money moved to income drawdown.

## Please note: For all funds

In certain circumstances we may need to delay payments, transfers and switching your funds as outlined in your plan terms and conditions. This could, for example, be as a result of adverse market conditions or where it would lead to the unfair treatment of other investors. The delay may be up to one month for most funds or up to six months if the fund you've invested in cannot be easily converted to cash. This includes a property fund or a fund that's fully or partly invested in the form of land or buildings. After such a delay, the unit price used will be the price applicable at the end of the deferred period. For further details, please refer to your Terms and Conditions or Key Features.

# Aviva's risk ratings

Aviva calculates its risk ratings using historical performance data, based upon the methods set by European Union rules. We also carry out further research using information from the underlying fund's investment manager(s). We review each fund's risk rating annually and it may change over time. The timing of your investment decisions is very important and you should consult a financial adviser. Past performance is not a guarantee of future performance.

Our risk ratings go from 1 to 7, with 1 being the lowest and 7 the highest. As a point of reference, a fund with a risk rating of 4 (medium volatility) would typically experience the volatility you would expect from a fund invested in a range of different types of investment (for example shares, property and bonds) without any bias to a particular investment type.

Risk rating	Risk rating description
<b>1</b> <b>Lowest volatility</b>	The historical performance of funds with this risk rating has typically experienced the lowest volatility of all the funds Aviva has rated. This means that these funds have the lowest potential for substantial changes in value compared with other Aviva funds.
<b>2</b> <b>Low volatility</b>	The historical performance of funds with this risk rating has typically experienced low volatility compared with other funds Aviva has rated. This means that these funds have a low potential for substantial changes in value compared with other Aviva funds.
<b>3</b> <b>Low to Medium volatility</b>	The historical performance of funds with this risk rating has typically experienced low to medium volatility compared with other funds Aviva has rated. This means that these funds have a low to medium potential for substantial changes in value compared with other Aviva funds.
<b>4</b> <b>Medium volatility</b>	The historical performance of funds with this risk rating has typically experienced medium volatility compared with other funds Aviva has rated. This means that these funds have a medium potential for substantial changes in value compared with other Aviva funds.
<b>5</b> <b>Medium to High volatility</b>	The historical performance of funds with this risk rating has typically experienced medium to high volatility compared with other funds Aviva has rated. This means that these funds have a medium to high potential for substantial changes in value compared with other Aviva funds.
<b>6</b> <b>High volatility</b>	The historical performance of funds with this risk rating has typically experienced high volatility compared with other funds Aviva has rated. This means that these funds have a high potential for substantial changes in value compared with other Aviva funds.
<b>7</b> <b>Highest volatility</b>	The historical performance of funds with this risk rating has typically experienced the highest volatility of all the funds Aviva has rated. This means that these funds have the highest potential for substantial changes in value compared with other Aviva funds.



# Fund risk warnings

There are risks associated with investing in funds, or types of funds. To help you understand these risks, we assign risk warnings to each fund. We explain all of these warnings in detail below. Please note that not all of these warnings apply to each fund and there is no direct relationship between the number of fund risk warnings and the investment risk rating for each fund.

Risk	Description
<b>A – General</b>	<b>Investment is not guaranteed:</b> The value of an investment is not guaranteed and can go down as well as up. You could get back less than you have paid in.
	<b>Specialist funds:</b> Some funds invest only in a specific or limited range of sectors and this will be set out in the fund’s aim. These funds may carry more risk than funds that can invest across a broader range or a variety of sectors.
	<b>Suspend trading:</b> Fund managers often have the ability, in certain circumstances, to suspend trading in their funds for as long as necessary. When this occurs, we will need to delay the ‘cashing in’ or switching of units in the relevant fund. You may not be able to access your money during this period.
	<b>Derivatives:</b> Derivatives are financial contracts whose value is based on the prices of other assets. Most funds can invest in derivatives for the purpose of managing the fund more efficiently or reducing risk.  Some funds also use derivatives to increase potential returns, known as ‘speculation’. For those funds we apply an additional risk warning (see Risk F).
<b>B – Foreign Exchange</b>	When funds invest in overseas assets the value will go up and down in line with movements in exchange rates as well as the changes in value of the fund’s holdings.
<b>C – Emerging Markets</b>	Where a fund invests in emerging markets, its value is likely to move up and down by large amounts and more frequently than one that invests in developed markets. These markets may not be as strictly regulated and securities may be harder to buy and sell than those in more developed markets. These markets may also be politically unstable which can result in the fund carrying more risk.
<b>D – Smaller Companies</b>	Where a fund invests in the shares of smaller companies, its value is likely to move up and down by large amounts and more frequently than one that invests in larger company shares. The shares can also be more difficult to buy and sell, so smaller companies funds can carry more risk.
<b>E – Fixed Interest</b>	Where a fund invests in fixed interest securities, such as company, government, index-linked or convertible bonds, changes in interest rates or inflation can contribute to the value of the investment going up or down. For example, if interest rates rise, the value is likely to fall.
<b>F – Derivatives</b>	Derivatives are financial contracts whose value is based on the prices of other assets.  The fund invests in derivatives as part of its investment strategy, over and above their use for managing the fund more efficiently. Under certain circumstances, derivatives can result in large movements in the value of the fund and increase the risk profile, compared to a fund that only invests in, for example, equities. The fund may also be exposed to the risk that the company issuing the derivative may not honour their obligations, which could lead to losses
<b>G – Cash/Money Market Funds</b>	These are different to cash deposit accounts and their value can fall. Also, in a low interest rate environment the product or fund charges may be greater than the return, so you could get back less than you have paid in.
<b>H – Property funds</b>	The fund invests substantially in property funds, property shares or direct property. You should bear in mind that <ul style="list-style-type: none"> <li>• Properties are not always readily saleable and this can lead to times in which clients are unable to ‘cash in’ or switch part or all of their holding and you may not be able to access your money during this time</li> <li>• Property valuations are made by independent valuers, but are ultimately subjective and a matter of judgement</li> <li>• Property transaction costs are high due to legal costs, valuations and stamp duty, which will affect the fund’s returns.</li> </ul>

Risk	Description
<b>I – High Yield Bonds</b>	The fund invests in high yield (non- investment grade) bonds. Non-investment grade bonds carry a higher risk that the issuer may not be able to pay interest or return capital. In addition, economic conditions and interest rate movements will have a greater effect on their price. There may be times when these bonds are not easy to buy and sell. In exceptional circumstances, we may need to delay the ‘cashing in’ or switching of units in the fund and you may not be able to access your money during this period.
<b>J – Reinsured Funds</b>	Where a fund invests in an underlying fund operated by another insurance company through a reinsurance agreement, if the other insurance company were to become insolvent, you could lose some or all of the value of your investment in this fund.

# Charges

Some funds carry certain charges.

If a fund has a particular charge, you will see this disclosed on the fund centre. This charge is in addition to your product charges (which you will find details of in your policy document).

Below we have defined what the fund charges are.

## **Extra management charge/additional yearly charge**

With certain funds you'll have to pay an extra charge; this reflects the extra cost of managing these funds. The charge you'll pay will vary depending on the fund you choose. **For bond customers:** for funds with a guarantee, the extra charge will only apply up to the guarantee point.

## **Fund manager expense charge (FMEC)**

FMECs are additional charges that cover the fund manager's expenses connected with buying, selling, valuing, owning and maintaining the assets in the funds. This charge is taken into account in the unit price. FMECs may vary from year to year.

## **Total additional yearly charge**

This is the total sum of the extra management charge/additional yearly charge and any fund manager expense charge (FMEC).

## **Annual charge**

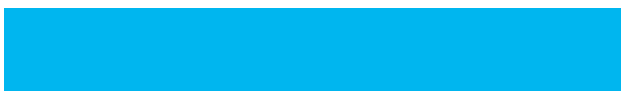
This is an annual management charge which is taken into account in the fund's buying or selling price. It isn't explicitly deducted from your investment.

You can find the daily fund prices at our online fund centre – visit <http://www.aviva.co.uk/retirement/fund-centre/> or call us on 0800 068 6800 (Monday to Friday 8am - 8pm, Saturday 8.30am - 5pm and Sunday 10am - 4pm).

# Funds

Your financial adviser will help you select the fund(s) most appropriate to your needs, depending on the level of risk you're willing to take. Please note: We review our funds regularly and the details may change from time to time. The Fund Centre will always show the latest information. It is important that you regularly review your funds to ensure they still meet your needs. The fund factsheet and guide explains more about how each fund has different aims and levels of risk, available in our Fund Centre via our website, <http://www.aviva.co.uk/retirement/fund-centre/>.

The following table shows the investment funds you can choose from. It shows each fund's risk rating, risk warnings, the additional yearly charge and the fund manager's expense charge.



For use with:-

**Personal Pension and Your Pension Select (started on or after 13 December 2004)**

<b>Fund name</b>	<b>Fund status</b>	<b>Aviva risk rating</b>	<b>Aviva risk warnings</b>	<b>Investment fund type</b>	<b>Additional yearly charge</b>	<b>Fund manager expense charge (FMEC)</b>	<b>Total additional yearly charge</b>
Aviva Pension BlackRock Sterling Liquidity S6	Open	1	A, E, G	Cash/Money market	0.05	0	0.05
Aviva Pension Deposit S6	Open	1	A, B, E, G	Cash/Money market	0	0	0
Aviva Pension Gilt S6	Open	3	A, E	Gilts	0	0	0
Aviva Pension Index Linked Gilt S6	Open	5	A, E	Gilts	0	0	0
Aviva Pension M&G Gilt & Fixed Interest S6	Open	3	A, E, F	Gilts	0.5	0.16	0.66
Aviva Pension Schroder Gilt & Fixed Interest S6	Open	4	A, B, E, F, I	Gilts	0.3	0.07	0.37
Aviva Pension BlackRock Over 15 years Gilt Index Tracker S6	Open	5	A, E, J	Gilts, Tracker	0	0	0
Aviva Pension BlackRock Over 5 yrs Index-Lkd Gilt Tracker S6	Open	5	A, E, J	Gilts, Tracker	0	0	0
Aviva Pension Long Gilt S6	Open	5	A, E	Gilts, Tracker	0	0	0
Aviva Pension Liontrust Sustainable Future Corporate Bond S2	Open	3	A, B, E, F, I	Corporate bonds, Ethical	0	0	0
Aviva Pension Kames Ethical Corporate Bond S6	Open	3	A, E	Corporate bonds, Ethical, Global bonds	0.5	0.05	0.55
Aviva Pension M&G Optimal Income S6	Open	3	A, E, F, I	Corporate bonds, Gilts, Global bonds	0.65	0.16	0.81
Aviva Pension Strategic Bond S6	Open	3	A, B, E, F, I	Corporate bonds, Gilts, Global bonds	0.25	0	0.25
Aviva Pension Artemis High Income S6	Open	5	A, B, E, I, F	Corporate bonds, Global bonds	0.5	0.07	0.57
Aviva Pension Artemis Strategic Bond S6	Open	3	A, B, E, F, I	Corporate bonds, Global bonds	0.4	0.08	0.48
Aviva Pension BlackRock Corporate Bond S6	Open	3	A, E, F, I	Corporate bonds, Global bonds	0.4	0.07	0.47
Aviva Pension Corporate Bond S6	Open	3	A, E, F	Corporate bonds, Global bonds	0	0	0
Aviva Pension Fidelity Money Builder Income S6	Open	3	A, E, F	Corporate bonds, Global bonds	0.45	0.16	0.61
Aviva Pension High Yield Bond S6	Open	3	A, B, E, F, I	Corporate bonds, Global bonds	0.25	0	0.25
Aviva Pension Higher Income Plus S6	Open	3	A, B, C, E, F, I	Corporate bonds, Global bonds	0.2	0	0.2
Aviva Pension Invesco Perpetual Corporate Bond S6	Open	3	A, E, F, I	Corporate bonds, Global bonds	0.5	0.16	0.66
Aviva Pension Invesco Perpetual Monthly Income Plus S6	Open	3	A, B, E, F, I	Corporate bonds, Global bonds	0.5	0.17	0.67

Aviva Pension Janus Henderson Fixed Interest Monthly Income S6	Open	3	A, E, F, I	Corporate bonds, Global bonds	0.5	0.16	0.66
Aviva Pension Janus Henderson Sterling Bond S6	Open	3	A, E, F	Corporate bonds, Global bonds	0.5	0.31	0.81
Aviva Pension Jupiter Strategic Bond S6	Open	3	A, B, C, E, F, I	Corporate bonds, Global bonds	0.6	0.23	0.83
Aviva Pension Kames High Yield Bond S6	Open	3	A, C, E, F, I	Corporate bonds, Global bonds	0.5	0	0.5
Aviva Pension Kames Investment Grade Bond S6	Open	3	A, B, E, F, I	Corporate bonds, Global bonds	0.6	0	0.6
Aviva Pension Kames Sterling Corporate Bond S6	Open	3	A, E, F, I	Corporate bonds, Global bonds	0.4	0.05	0.45
Aviva Pension Kames Strategic Bond S6	Open	3	A, B, C, E, F, I	Corporate bonds, Global bonds	0.65	0	0.65
Aviva Pension M&G Corporate Bond S6	Open	3	A, E, F	Corporate bonds, Global bonds	0.4	0.15	0.55
Aviva Pension M&G Strategic Corporate Bond S6	Open	3	A, E, F, I	Corporate bonds, Global bonds	0.5	0.16	0.66
Aviva Pension Man GLG Strategic Bond S6	Open	4	A, B, C, E, F, I	Corporate bonds, Global bonds	0.6	0.15	0.75
Aviva Pension Managed High Income S6	Open	3	A, B, C, E, F, I	Corporate bonds, Global bonds	0	0	0
Aviva Pension Old Mutual Corporate Bond S6	Open	3	A, B, E, F, I	Corporate bonds, Global bonds	0.5	0.15	0.65
Aviva Pension Schroder Absolute Return Bond S6	Open	3	A, B, E, F, I	Corporate bonds, Global bonds, Specialist/Other	0.7	0.13	0.83
Aviva Pension BlackRock Corporate Bond Index Tracker S6	Open	3	A, E, F, I	Corporate bonds, Global bonds, Tracker	0	0	0
Aviva Pension BlackRock Over 15 yrs Corp Bond Tracker S6	Open	5	A, E, J	Corporate bonds, Global bonds, Tracker	0	0	0
Aviva Pension Global Bond S6	Open	3	A, B, C, E	Global bonds	0	0	0
Aviva Pension Investec Emerging Market Local Currency Debt S6	Open	5	A, B, C, E, F, I	Global bonds	0.65	0.16	0.81
Aviva Pension Newton International Bond S6	Open	4	A, B, C, E, F	Global bonds	0.35	0.15	0.5
Aviva Pension Aberdeen Asia Pacific Equity S6	Open	7	A, B, C	Equities	0.8	0.2	1
Aviva Pension Artemis European Opportunities S6	Open	6	A, B, D, F	Equities	0.75	0.1	0.85
Aviva Pension Artemis Global Growth S6	Open	6	A, B, C, F	Equities	0.65	0.09	0.74
Aviva Pension Artemis Global Income S6	Open	6	A, B, C, D, F	Equities	0.75	0.06	0.81
Aviva Pension Artemis Income S6	Open	5	A, B, D, E, I	Equities	0.65	0	0.65
Aviva Pension Artemis UK Select S6	Open	6	A, B, D	Equities	0.7	0.08	0.78
Aviva Pension Artemis UK Smaller Companies S6	Open	5	A, B, D, F	Equities	0.7	0.09	0.79
Aviva Pension Artemis UK Special Situations S6	Open	5	A, B, D	Equities	0.7	0.06	0.76

Aviva Pension Artemis US Select S6	Open	5	A, B, D, F	Equities	0.75	0.1	0.85
Aviva Pension AXA Framlington American Growth S6	Open	6	A, B, D	Equities	0.6	0.07	0.67
Aviva Pension AXA Framlington Emerging Markets S6	Open	7	A, B, C	Equities	0.6	0.17	0.77
Aviva Pension AXA Framlington UK Select Opportunities S6	Open	6	A, D	Equities	0.6	0.08	0.68
Aviva Pension Baillie Gifford International S6	Open	6	A, B, C	Equities	0.35	0.05	0.4
Aviva Pension Baillie Gifford UK and Worldwide Equity S6	Open	5	A, B, C, D	Equities	0.3	0.07	0.37
Aviva Pension BlackRock China S6	Open	7	A, B, C, F	Equities	0.75	0.34	1.09
Aviva Pension BlackRock Continental European S6	Open	6	A, B	Equities	0.6	0.18	0.78
Aviva Pension BlackRock European Dynamic S6	Closed to new money	6	A, B	Equities	0.75	0.17	0.92
Aviva Pension BlackRock UK S6	Open	5	A, B, D	Equities	0.6	0.17	0.77
Aviva Pension BlackRock UK Smaller Cos S6	Open	6	A, D	Equities	0.6	0.17	0.77
Aviva Pension BlackRock UK Special Situations S6	Open	6	A, D	Equities	0.6	0.17	0.77
Aviva Pension BlackRock US Dynamic S6	Open	6	A, B, F	Equities	0.6	0.18	0.78
Aviva Pension BNY Mellon Long-Term Global Equity S6	Open	5	A, B, C	Equities	0.75	0.07	0.82
Aviva Pension European Equity S6	Open	6	A, B, D	Equities	0	0	0
Aviva Pension Fidelity American S6	Open	6	A, B, D	Equities	0.9	0.2	1.1
Aviva Pension Fidelity Asia S6	Open	7	A, B, C	Equities	0.75	0.24	0.99
Aviva Pension Fidelity EMEA S6	Open	7	A, B, C, D, F	Equities	0.75	0.39	1.14
Aviva Pension Fidelity Emerging Markets S6	Open	7	A, B, C, F	Equities	0.75	0.28	1.03
Aviva Pension Fidelity European S6	Open	6	A, B	Equities	0.9	0.21	1.11
Aviva Pension Fidelity Japan S6	Open	7	A, B, D, F	Equities	0.9	0.24	1.14
Aviva Pension Fidelity Moneybuilder Dividend S6	Open	5	A, B, D, F	Equities	0.5	0.17	0.67
Aviva Pension Fidelity UK Select S6	Open	5	A, B, D, F	Equities	0.75	0.2	0.95
Aviva Pension Fidelity Wealthbuilder S6	Open	5	A, B, C, D, F	Equities	0.9	0.6	1.5
Aviva Pension Fidelity Worldwide Special Situations S2	Open	6	A, B, C, D, F	Equities	0.9	0	0.9
Aviva Pension First State Greater China Growth S6	Closed to new money	7	A, B, C, D	Equities	0.85	0.08	0.93
Aviva Pension Franklin UK Mid Cap S6	Open	6	A, B, D	Equities	0.75	0.07	0.82
Aviva Pension Global Equity S6	Open	5	A, B, C	Equities	0	0	0
Aviva Pension HSBC Islamic Global Equity Index S6	Open	5	A, B, C	Equities	0.3	0	0.3
Aviva Pension INVECO European Equity S2	Open	7	A, B	Equities	0.25	0	0.25
Aviva Pension INVECO Global Equity S2	Open	5	A, B, D	Equities	0.25	0	0.25
Aviva Pension INVECO International Equity S2	Open	6	A, B, C, D	Equities	0.25	0	0.25
Aviva Pension Invesco Perpetual Asian S6	Open	7	A, B, C	Equities	0.65	0.2	0.85
Aviva Pension Invesco Perpetual High Income S6	Open	5	A, B, D	Equities	0.65	0.17	0.82
Aviva Pension Invesco Perpetual Income S6	Open	5	A, B, D	Equities	0.65	0.16	0.81
Aviva Pension Invesco Perpetual Latin America S6	Open	7	A, B, C, D	Equities	0.65	0.25	0.9
Aviva Pension Invesco Perpetual UK Equity S6	Open	5	A, D, J	Equities	0.65	0	0.65
Aviva Pension Invesco Perpetual UK Focus S6	Open	6	A, B, D	Equities	0.65	0.17	0.82

Aviva Pension INVECO UK Smaller Companies S2	Open	6	A, B, D	Equities	0.25	0	0.25
Aviva Pension Investec American S6	Open	6	A, B, F	Equities	0.6	0.1	0.7
Aviva Pension Investec Asia ex Japan S6	Open	7	A, B, F	Equities	0.7	0.21	0.91
Aviva Pension Investec Global Strategic Equity S6	Open	6	A, B, C, D, F	Equities	0.65	0.11	0.76
Aviva Pension Janus Henderson European Growth S6	Open	6	A, B	Equities	0.65	0.2	0.85
Aviva Pension Janus Henderson European Selected Opportunities S6	Open	6	A, B	Equities	0.75	0.2	0.95
Aviva Pension Janus Henderson UK Smaller Companies S6	Open	6	A, B, D	Equities	0.75	0.09	0.84
Aviva Pension JPM Emerging Markets S6	Open	7	A, B, C	Equities	0.65	0.18	0.83
Aviva Pension JPM Europe Dynamic S6	Open	7	A, B, D	Equities	0.6	0.19	0.79
Aviva Pension JPM European Smaller Cos S6	Open	7	A, B, D	Equities	0.6	0.18	0.78
Aviva Pension JPM US S6	Open	6	A, B	Equities	0.6	0.18	0.78
Aviva Pension Jupiter China S6	Open	7	A, B, C, D	Equities	0.8	0.3	1.1
Aviva Pension Jupiter Ecology S6	Open	5	A, B, D	Equities	0.8	0	0.8
Aviva Pension Jupiter Income S6	Open	5	A, B	Equities	0.8	0.19	0.99
Aviva Pension Jupiter Merlin Worldwide Portfolio S6	Open	5	A, B, C	Equities	1.5	1.07	2.57
Aviva Pension Jupiter UK Growth S6	Open	7	A, B	Equities	0.9	0.27	1.17
Aviva Pension Lazard European Alpha S6	Open	6	A, B	Equities	0.75	0.09	0.84
Aviva Pension Lazard Global Equity Income S6	Open	6	A, B, C, D	Equities	0.75	0	0.75
Aviva Pension Lazard Multicap UK Income S6	Open	5	A, B, D	Equities	0.75	0.06	0.81
Aviva Pension M&G Global Dividend S6	Open	6	A, B, C, D	Equities	0.75	0.16	0.91
Aviva Pension M&G Global Themes S6	Open	6	A, B, C, D	Equities	0.65	0.18	0.83
Aviva Pension M&G UK Select S6	Open	6	A, B, D	Equities	0.65	0.16	0.81
Aviva Pension Man GLG Japan CoreAlpha S6	Open	7	A, B	Equities	0.65	0.15	0.8
Aviva Pension Newton Global Income S6	Open	5	A, B, C, D	Equities	0.7	0.11	0.81
Aviva Pension Old Mutual UK Alpha S6	Open	5	A, B, F	Equities	0.7	0.11	0.81
Aviva Pension Old Mutual UK Mid Cap S6	Open	7	A, B, D	Equities	0.7	0.1	0.8
Aviva Pension Pacific Equity S6	Open	6	A, B, C	Equities	0	0	0
Aviva Pension Rathbone Global Opportunities S6	Open	6	A, B	Equities	0.7	0	0.7
Aviva Pension River & Mercantile UK Dynamic Equity S6	Open	6	A, B, D, F	Equities	0.75	0.09	0.84
Aviva Pension River & Mercantile UK Equity Smaller Companies S6	Open	5	A, B, D	Equities	0.9	0.07	0.97
Aviva Pension Schroder Asian Alpha Plus S6	Open	7	A, B, C, F	Equities	0.75	0.21	0.96
Aviva Pension Schroder Asian Income Maximiser S6	Open	6	A, B, C, F	Equities	0.75	0.2	0.95
Aviva Pension Schroder Core UK Equity S6	Open	6	A, B	Equities	0.65	0.18	0.83
Aviva Pension Schroder European Alpha Plus S6	Open	7	A, B	Equities	0.7	0.18	0.88
Aviva Pension Schroder European Recovery S6	Open	7	A, B	Equities	0.65	0.17	0.82
Aviva Pension Schroder Global Emerging Markets S6	Open	7	A, B, C	Equities	0.7	0.26	0.96
Aviva Pension Schroder Global Equity Income S6	Open	6	A, B, C, D	Equities	0.7	0.2	0.9
Aviva Pension Schroder Income Maximiser S6	Open	5	A, B, F	Equities	0.7	0.16	0.86
Aviva Pension Schroder Tokyo S6	Open	6	A, B, D	Equities	0.85	0.16	1.01



Aviva Pension Schroder UK Alpha Plus S6	Open	6	A, B, D	Equities	0.8	0.16	0.96
Aviva Pension Schroder UK Dynamic Smaller Companies S6	Open	6	A, B, D	Equities	0.75	0.17	0.92
Aviva Pension Schroder US Mid Cap S6	Open	6	A, B, D	Equities	0.7	0.16	0.86
Aviva Pension Standard Life UK Equity High Income S6	Open	5	A, B, D	Equities	0.75	0.09	0.84
Aviva Pension Standard Life UK Smaller Companies S6	Closed to new money	6	A, B, D	Equities	0.75	0.09	0.84
Aviva Pension Stewart Investors Asia Pacific Leaders S6	Open	5	A, B, C, D	Equities	0.75	0	0.75
Aviva Pension Stewart Investors Global Emerging Market Leaders S6	Closed to new money	6	A, B, C, D	Equities	0.75	0.07	0.82
Aviva Pension T. Rowe Price Emerging Markets Equity S6	Open	7	A, B, D	Equities	1	0.17	1.17
Aviva Pension Threadneedle European Select S6	Open	6	A, B	Equities	0.75	0.13	0.88
Aviva Pension Threadneedle Global Select S6	Open	6	A, B, C	Equities	0.75	0.17	0.92
Aviva Pension Threadneedle Latin America S6	Open	7	A, B, C, D	Equities	0.75	0.2	0.95
Aviva Pension Threadneedle UK Equity Income S6	Open	5	A, D	Equities	0.75	0.12	0.87
Aviva Pension UK Equity Income S6	Open	5	A, D	Equities	0.35	0	0.35
Aviva Pension UK Equity S6	Open	5	A, D	Equities	0	0	0
Aviva Pension BlackRock 50:50 Global Equity Index Tracker S6	Open	5	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock 60:40 Global Equity Index Tracker S6	Open	5	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock 70:30 Global Equity Index Tracker S6	Open	5	A, B, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock Emerging Markets Index Tracker S6	Open	7	A, B, C, D, J	Equities, Tracker	0.1	0.06	0.16
Aviva Pension BlackRock European Equity Index Tracker S6	Open	7	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock Japanese Equity Index Tracker S6	Open	7	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock Overseas Eq Consensus Tracker S6	Open	5	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock Pacific Rim Equity Index Tracker S6	Open	6	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock UK Equity Index Tracker S6	Open	5	A, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock US Equity Index Tracker S6	Open	5	A, B, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock World (ex-UK) Equity Index S6	Open	5	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension International Index Tracking S2	Open	5	A, B	Equities, Tracker	0	0	0
Aviva Pension UK Index Tracking S6	Open	5	A	Equities, Tracker	0	0	0
Aviva Pension US Equity S6	Open	5	A, B	Equities, Tracker	0	0	0
Aviva Pension F&C Responsible Global Equity S6	Open	6	A, B, C, F	Ethical, Equities	0.7	0.16	0.86
Aviva Pension F&C Responsible UK Equity Growth S6	Open	5	A, D	Ethical, Equities	0.7	0.2	0.9
Aviva Pension F&C Responsible UK Income S6	Open	4	A, D, E	Ethical, Equities	0.7	0.15	0.85
Aviva Pension Kames Ethical Equity S6	Open	6	A, D	Ethical, Equities	0.6	0	0.6
Aviva Pension Liontrust Sustainable Future Absolute Growth S6	Open	6	A, B	Ethical, Equities	0	0	0

Aviva Pension Liontrust Sustainable Future European Growth S6	Open	6	A, B, C	Ethical, Equities	0	0	0
Aviva Pension Liontrust Sustainable Future Global Growth S6	Open	7	A, B, C	Ethical, Equities	0	0	0
Aviva Pension Liontrust Sustainable Future UK Growth S2	Open	5	A, D, F	Ethical, Equities	0	0	0
Aviva Pension Liontrust UK Ethical S6	Open	5	A, B, D	Ethical, Equities	0	0	0
Aviva Pension Liontrust Sustainable Future Managed S6	Open	5	A, B, D, E, F, I	Ethical, Mixed asset	0	0	0
Aviva Pension 7IM AAP Adventurous S6	Open	5	A, B, C, E, F, I	Mixed asset	0.5	0.18	0.68
Aviva Pension 7IM AAP Balanced Fund S6	Open	4	A, B, C, E, F, I	Mixed asset	0.5	0.17	0.67
Aviva Pension 7IM AAP Moderately Adventurous S6	Open	4	A, B, C, E, F, I	Mixed asset	0.5	0.16	0.66
Aviva Pension 7IM AAP Moderately Cautious S6	Open	3	A, B, C, E, F, I	Mixed asset	0.5	0.19	0.69
Aviva Pension AXA Framlington Managed Balanced S6	Open	6	A, B, C, E	Mixed asset	0.6	0.07	0.67
Aviva Pension Baillie Gifford Managed S6	Open	5	A, B, C, D, E	Mixed asset	0.28	0.06	0.34
Aviva Pension Fidelity Multi Asset Strategic S6	Open	3	A, B, E, I, F	Mixed asset	0.6	0.6	1.2
Aviva Pension Flexible Investment S6	Open	5	A, B, C, D, F	Mixed asset	0.05	0	0.05
Aviva Pension INVESCO Managed S2	Open	5	A, B, D, E	Mixed asset	0.25	0	0.25
Aviva Pension Invesco Perpetual Distribution S6	Open	3	A, B, E, F, I	Mixed asset	0.6	0.16	0.76
Aviva Pension Investec Cautious Managed S6	Open	3	A, B, D, E, F	Mixed asset	0.57	0.1	0.67
Aviva Pension Janus Henderson Cautious Managed S6	Open	3	A, B, D, E	Mixed asset	0.65	0.19	0.84
Aviva Pension Jupiter Distribution and Growth S6	Open	4	A, B, D, E	Mixed asset	0.8	0.29	1.09
Aviva Pension Jupiter Merlin Balanced Portfolio S6	Open	4	A, B, D, E	Mixed asset	1.45	0.9	2.35
Aviva Pension Jupiter Merlin Growth Portfolio S6	Open	5	A, B, D, E	Mixed asset	1.6	0.18	1.78
Aviva Pension Jupiter Merlin Income Portfolio S6	Open	4	A, B, D, E, I	Mixed asset	1.4	0.73	2.13
Aviva Pension Lazard Managed Balanced S6	Open	5	A, B, C, E, I	Mixed asset	0.75	0.15	0.9
Aviva Pension Liontrust Sustainable Future Cautious Managed S6	Open	4	A, B, E, F, I	Mixed asset	0.3	0.65	0.95
Aviva Pension Liontrust Sustainable Future Defensive Managed S6	Open	3	A, B, D, E, F, I	Mixed asset	0.3	0.66	0.96
Aviva Pension Man GLG Balanced Managed S2	Open	4	A, B, E, F, I	Mixed asset	0.25	0	0.25
Aviva Pension Man GLG Stockmarket Managed S2	Open	5	A, B, C, D, E, F	Mixed asset	0.25	0	0.25
Aviva Pension Mixed Investment (0-35% Shares) S6	Open	2	A, B, D, E, F	Mixed asset	0	0	0
Aviva Pension Mixed Investment (20-60% Shares) S6	Open	3	A, B, D, E, F	Mixed asset	0	0	0
Aviva Pension Mixed Investment (40-85% Shares) S6	Open	4	A, B, C, D, E, F	Mixed asset	0	0	0
Aviva Pension Multi-Manager 20-60% Shares S6	Open	3	A, B, C, D, E, F, I	Mixed asset	0.9	0	0.9
Aviva Pension Multi-Manager 40-85% Shares S6	Open	4	A, B, C, D, E, F, I	Mixed asset	0.9	0	0.9
Aviva Pension Multi-Manager Flexible S6	Open	5	A, B, C, E, F	Mixed asset	0.9	0	0.9
Aviva Pension Newton Multi-Asset Balanced S6	Open	4	A, B, C, E, F	Mixed asset	0.7	0.11	0.81
Aviva Pension Newton Multi-Asset Diversified Return S6	Open	3	A, B, C, D, E, F	Mixed asset	0.45	0.05	0.5

Aviva Pension Newton Multi-Asset Growth S6	Open	5	A, B, C, E	Mixed asset	0.35	0.11	0.46
Aviva Pension Schroder Managed Balanced S6	Open	4	A, B, C, D, E, F, I	Mixed asset	0.4	0.1	0.5
Aviva Pension Schroder MM Diversity S6	Open	3	A, B, D, E	Mixed asset	1	0.22	1.22
Aviva Pension Property S2	Open	4	A, H	Property	0	0	0
Aviva Pension Schroder Global Cities Real Estate S6	Open	6	A, B, D, F, H	Equities, Property	0.7	0.18	0.88
Aviva Pension AXA Framlington Biotech S6	Open	7	A, B, D	Equities, Specialist/Other	0.75	0.07	0.82
Aviva Pension AXA Framlington Health S6	Open	7	A, B, D	Equities, Specialist/Other	0.6	0.07	0.67
Aviva Pension BlackRock Consensus S6	Open	4	A, B, D, E, H, J	Equities, Specialist/Other	0	0	0
Aviva Pension BlackRock Gold & General S6	Open	7	A, B, C, D, F	Equities, Specialist/Other	0.7	0.17	0.87
Aviva Pension Blended Portfolio 2 S6	Open	3	A, B, C, E, F, I	Mixed asset, Specialist/Other	0.1	0	0.1
Aviva Pension Blended Portfolio 4 S6	Open	4	A, B, C, E, F, I	Mixed asset, Specialist/Other	0.1	0	0.1
Aviva Pension Blended Portfolio 5 S6	Open	4	A, B, C, E, F, I	Mixed asset, Specialist/Other	0.1	0	0.1
Aviva Pension Blended Portfolio 7 S6	Open	5	A, B, C, E, F, I	Mixed asset, Specialist/Other	0.1	0	0.1
Aviva Pension BNY Mellon Absolute Return Bond S6	Open	3	A, B, C, E, F, I	Specialist/Other	0.75	0.11	0.86
Aviva Pension Diversified Assets Fund I S6	Open	3	A, B, C, E, F, I	Mixed asset, Specialist/Other	0	0	0
Aviva Pension Diversified Assets Fund II S6	Open	4	A, B, C, E, F, I	Mixed asset, Specialist/Other	0	0	0
Aviva Pension Diversified Assets Fund III S6	Open	5	A, B, C, E, F, I	Mixed asset, Specialist/Other	0	0	0
Aviva Pension First State Global Listed Infrastructure S6	Open	5	A, B, C	Equities, Specialist/Other	0.65	0.07	0.72
Aviva Pension First State Global Resources S6	Open	7	A, B, C, D	Equities, Specialist/Other	0.75	0.09	0.84
Aviva Pension Invesco Perpetual Global Targeted Returns S6	Open	3	A, B, C, E, F, I	Specialist/Other	0.7	0.17	0.87
Aviva Pension Investec Global Energy S6	Open	7	A, B, C, D, F	Equities, Specialist/Other	0.7	0.13	0.83
Aviva Pension Investec Global Gold S6	Open	7	A, B, C, D, F	Equities, Specialist/Other	0.7	0.22	0.92
Aviva Pension Janus Henderson UK Absolute Return S6	Open	3	A, B, F	Specialist/Other	0.65	1.05	1.7
Aviva Pension JPM Natural Resources S6	Open	7	A, B, C, D	Equities, Specialist/Other	0.6	0.18	0.78
Aviva Pension Jupiter Absolute Return S6	Open	3	A, B, E, F, I	Specialist/Other	0.55	0.23	0.78

Aviva Pension Jupiter Financial Opportunities S6	Open	7	A, B, C, D	Equities, Specialist/Other	0.95	0.24	1.19
Aviva Pension Multi-asset Fund I S6	Open	2	A, B, C, E, F	Mixed asset, Specialist/Other	0	0.36	0.36
Aviva Pension Multi-asset Fund II S6	Open	3	A, B, C, E, F	Mixed asset, Specialist/Other	0	0.3	0.3
Aviva Pension Multi-asset Fund III S6	Open	4	A, B, C, E, F	Mixed asset, Specialist/Other	0	0.24	0.24
Aviva Pension Multi-asset Fund IV S6	Open	4	A, B, C, E, F	Mixed asset, Specialist/Other	0	0.21	0.21
Aviva Pension Multi-asset Fund V S6	Open	5	A, B, C, E, F	Mixed asset, Specialist/Other	0	0.2	0.2
Aviva Pension Multi-Strategy Target Income S6	Open	3	A, B, C, E, F	Specialist/Other	0.7	0.1	0.8
Aviva Pension Multi-Strategy Target Return S6	Open	3	A, B, C, E, F	Specialist/Other	0.7	0.1	0.8
Aviva Pension Newton Real Return S6	Open	4	A, B, C, D, E, F	Specialist/Other	0.75	0.11	0.86
Aviva Pension Schroder Diversified Growth S6	Open	3	A, B, C, D, E, F, J	Specialist/Other	0.65	0.05	0.7
Aviva Pension Schroder European Equity Absolute Return S6	Open	3	A, B, E, F, I	Specialist/Other	0.5	0.19	0.69
Aviva Pension Schroder Global Healthcare S6	Open	7	A, B	Equities, Specialist/Other	0.7	0.17	0.87
Aviva Pension Standard Life Global Absolute Return Strategies S6	Open	3	A, B, C, D, E, F	Specialist/Other	0.75	0.09	0.84
Aviva Pension With-Profit 2 S2	Open	2	A, B, C, E, F	With-Profits	0	0	0

**\*Please note that the With-Profit fund is not available on Aviva Income Drawdown plans. See below for funds available with Aviva Income Drawdown**

#### What is the Fund Series?

The fund series number helps you to find more information for these funds in our Fund Centre at [aviva.co.uk/funds/pension-funds](http://aviva.co.uk/funds/pension-funds). The funds in this guide are listed as being in series 2, series 6, or both. If a fund is in both series there may be a difference in the price of units in the series 2 version compared to the series 6 version, and also a difference in the Total Additional Yearly Charge (however the charge we show in that column is the current maximum charge for that fund that can apply). For funds that are in both series, you can find out which version would be available to you by either asking your Financial Adviser, or you can call us on 0800 068 6800. If you already have a plan with us, you can research and change your investments on line with MyAviva. Please login or register for MyAviva by visiting [aviva.co.uk/existing-customers/](http://aviva.co.uk/existing-customers/)

#### Aviva Income Drawdown

Fund name	Fund status	Aviva risk rating	Aviva risk warnings	Investment fund type	Additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge
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Aviva Pension BlackRock Sterling Liquidity S6	Open	1	A, E, G	Cash/Money market	0.05	0	0.05
Aviva Pension Deposit S6	Open	1	A, B, E, G	Cash/Money market	0	0	0
Aviva Pension Gilt S6	Open	3	A, E	Gilts	0	0	0
Aviva Pension Index Linked Gilt S6	Open	5	A, E	Gilts	0	0	0
Aviva Pension M&G Gilt & Fixed Interest S6	Open	3	A, E, F	Gilts	0.5	0.16	0.66
Aviva Pension Schroder Gilt & Fixed Interest S6	Open	4	A, B, E, F, I	Gilts	0.3	0.07	0.37
Aviva Pension BlackRock Over 15 years Gilt Index Tracker S6	Open	5	A, E, J	Gilts, Tracker	0	0	0
Aviva Pension BlackRock Over 5 yrs Index-Lkd Gilt Tracker S6	Open	5	A, E, J	Gilts, Tracker	0	0	0
Aviva Pension Long Gilt S6	Open	5	A, E	Gilts, Tracker	0	0	0
Aviva Pension Liontrust Sustainable Future Corporate Bond S2	Open	3	A, B, E, F, I	Corporate bonds, Ethical	0	0	0
Aviva Pension Kames Ethical Corporate Bond S6	Open	3	A, E	Corporate bonds, Ethical, Global bonds	0.5	0.05	0.55
Aviva Pension M&G Optimal Income S6	Open	3	A, E, F, I	Corporate bonds, Gilts, Global bonds	0.65	0.16	0.81
Aviva Pension Strategic Bond S6	Open	3	A, B, E, F, I	Corporate bonds, Gilts, Global bonds	0.25	0	0.25
Aviva Pension Artemis High Income S6	Open	3	A, B, E, I, F	Corporate bonds, Global bonds	0.5	0.07	0.57
Aviva Pension Artemis Strategic Bond S6	Open	3	A, B, E, F, I	Corporate bonds, Global bonds	0.4	0.08	0.48
Aviva Pension BlackRock Corporate Bond S6	Open	3	A, E, F, I	Corporate bonds, Global bonds	0.4	0.07	0.47
Aviva Pension Corporate Bond S6	Open	3	A, E, F	Corporate bonds, Global bonds	0	0	0
Aviva Pension Fidelity Money Builder Income S6	Open	3	A, E, F	Corporate bonds, Global bonds	0.45	0.16	0.61
Aviva Pension High Yield Bond S6	Open	3	A, B, E, F, I	Corporate bonds, Global bonds	0.25	0	0.25
Aviva Pension Higher Income Plus S6	Open	3	A, B, C, E, F, I	Corporate bonds, Global bonds	0.2	0	0.2
Aviva Pension Invesco Perpetual Corporate Bond S6	Open	3	A, E, F, I	Corporate bonds, Global bonds	0.5	0.16	0.66
Aviva Pension Invesco Perpetual Monthly Income Plus S6	Open	3	A, B, E, F, I	Corporate bonds, Global bonds	0.5	0.17	0.67
Aviva Pension Janus Henderson Fixed Interest Monthly Income S6	Open	3	A, E, F, I	Corporate bonds, Global bonds	0.5	0.16	0.66
Aviva Pension Janus Henderson Sterling Bond S6	Open	3	A, E, F	Corporate bonds, Global bonds	0.5	0.31	0.81

Aviva Pension Jupiter Strategic Bond S6	Open	3	A, B, C, E, F, I	Corporate bonds, Global bonds	0.6	0.23	0.83
Aviva Pension Kames High Yield Bond S6	Open	3	A, C, E, F, I	Corporate bonds, Global bonds	0.5	0	0.5
Aviva Pension Kames Investment Grade Bond S6	Open	3	A, B, E, F, I	Corporate bonds, Global bonds	0.6	0	0.6
Aviva Pension Kames Sterling Corporate Bond S6	Open	3	A, E, F, I	Corporate bonds, Global bonds	0.4	0.05	0.45
Aviva Pension Kames Strategic Bond S6	Open	3	A, B, C, E, F, I	Corporate bonds, Global bonds	0.65	0	0.65
Aviva Pension M&G Corporate Bond S6	Open	3	A, E, F	Corporate bonds, Global bonds	0.4	0.15	0.55
Aviva Pension M&G Strategic Corporate Bond S6	Open	3	A, E, F, I	Corporate bonds, Global bonds	0.5	0.16	0.66
Aviva Pension Man GLG Strategic Bond S6	Open	4	A, B, C, E, F, I	Corporate bonds, Global bonds	0.6	0.15	0.75
Aviva Pension Managed High Income S6	Open	3	A, B, C, E, F, I	Corporate bonds, Global bonds	0	0	0
Aviva Pension Old Mutual Corporate Bond S6	Open	3	A, B, E, F, I	Corporate bonds, Global bonds	0.5	0.15	0.65
Aviva Pension Schroder Absolute Return Bond S6	Open	3	A, B, E, F, I	Corporate bonds, Global bonds, Specialist/Other	0.7	0.13	0.83
Aviva Pension BlackRock Corporate Bond Index Tracker S6	Open	3	A, E, F, I	Corporate bonds, Global bonds, Tracker	0	0	0
Aviva Pension BlackRock Over 15 yrs Corp Bond Tracker S6	Open	5	A, E, J	Corporate bonds, Global bonds, Tracker	0	0	0
Aviva Pension Global Bond S6	Open	3	A, B, C, E	Global bonds	0	0	0
Aviva Pension Investec Emerging Market Local Currency Debt S6	Open	5	A, B, C, E, F, I	Global bonds	0.65	0.16	0.81
Aviva Pension Newton International Bond S6	Open	4	A, B, C, E, F	Global bonds	0.35	0.15	0.5
Aviva Pension Aberdeen Asia Pacific Equity S6	Open	7	A, B, C	Equities	0.8	0.2	1
Aviva Pension Artemis European Opportunities S6	Open	6	A, B, D, F	Equities	0.75	0.1	0.85
Aviva Pension Artemis Global Growth S6	Open	6	A, B, C, F	Equities	0.65	0.09	0.74
Aviva Pension Artemis Global Income S6	Open	6	A, B, C, D, F	Equities	0.75	0.06	0.81
Aviva Pension Artemis Income S6	Open	5	A, B, D, E, I	Equities	0.65	0	0.65
Aviva Pension Artemis UK Select S6	Open	6	A, B, D	Equities	0.7	0.08	0.78

Aviva Pension Artemis UK Smaller Companies S6	Open	5	A, B, D, F	Equities	0.7	0.09	0.79
Aviva Pension Artemis UK Special Situations S6	Open	5	A, B, D	Equities	0.7	0.06	0.76
Aviva Pension Artemis US Select S6	Open	5	A, B, D, F	Equities	0.75	0.1	0.85
Aviva Pension AXA Framlington American Growth S6	Open	6	A, B, D	Equities	0.6	0.07	0.67
Aviva Pension AXA Framlington Emerging Markets S6	Open	7	A, B, C	Equities	0.6	0.17	0.77
Aviva Pension AXA Framlington UK Select Opportunities S6	Open	6	A, D	Equities	0.6	0.08	0.68
Aviva Pension Baillie Gifford International S6	Open	6	A, B, C	Equities	0.35	0.05	0.4
Aviva Pension Baillie Gifford UK and Worldwide Equity S6	Open	5	A, B, C, D	Equities	0.3	0.07	0.37
Aviva Pension BlackRock China S6	Open	7	A, B, C, F	Equities	0.75	0.34	1.09
Aviva Pension BlackRock Continental European S6	Open	6	A, B	Equities	0.6	0.18	0.78
Aviva Pension BlackRock European Dynamic S6	Closed to new money	6	A, B	Equities	0.75	0.17	0.92
Aviva Pension BlackRock UK S6	Open	5	A, B, D	Equities	0.6	0.17	0.77
Aviva Pension BlackRock UK Smaller Cos S6	Open	6	A, D	Equities	0.6	0.17	0.77
Aviva Pension BlackRock UK Special Situations S6	Open	6	A, D	Equities	0.6	0.17	0.77
Aviva Pension BlackRock US Dynamic S6	Open	6	A, B, F	Equities	0.6	0.18	0.78
Aviva Pension BNY Mellon Long-Term Global Equity S6	Open	5	A, B, C	Equities	0.75	0.07	0.82
Aviva Pension European Equity S6	Open	6	A, B, D	Equities	0	0	0
Aviva Pension Fidelity American S6	Open	6	A, B, D	Equities	0.9	0.2	1.1
Aviva Pension Fidelity Asia S6	Open	7	A, B, C	Equities	0.75	0.24	0.99
Aviva Pension Fidelity EMEA S6	Open	7	A, B, C, D, F	Equities	0.75	0.39	1.14
Aviva Pension Fidelity Emerging Markets S6	Open	7	A, B, C, F	Equities	0.75	0.28	1.03
Aviva Pension Fidelity European S6	Open	6	A, B	Equities	0.9	0.21	1.11
Aviva Pension Fidelity Japan S6	Open	7	A, B, D, F	Equities	0.9	0.24	1.14
Aviva Pension Fidelity Moneybuilder Dividend S6	Open	5	A, B, D, F	Equities	0.5	0.17	0.67
Aviva Pension Fidelity UK Select S6	Open	5	A, B, D, F	Equities	0.75	0.2	0.95
Aviva Pension Fidelity Wealthbuilder S6	Open	5	A, B, C, D, F	Equities	0.9	0.6	1.5
Aviva Pension Fidelity Worldwide Special Situations S2	Open	6	A, B, C, D, F	Equities	0.9	0	0.9
Aviva Pension First State Greater China Growth S6	Closed to new money	7	A, B, C, D	Equities	0.85	0.08	0.93
Aviva Pension Franklin UK Mid Cap S6	Open	6	A, B, D	Equities	0.75	0.07	0.82
Aviva Pension Global Equity S6	Open	5	A, B, C	Equities	0	0	0
Aviva Pension HSBC Islamic Global Equity Index S6	Open	5	A, B, C	Equities	0.3	0	0.3
Aviva Pension INVESCO European Equity S2	Open	7	A, B	Equities	0.25	0	0.25
Aviva Pension INVESCO Global Equity S2	Open	5	A, B, D	Equities	0.25	0	0.25
Aviva Pension INVESCO International Equity S2	Open	6	A, B, C, D	Equities	0.25	0	0.25

Aviva Pension Invesco Perpetual Asian S6	Open	7	A, B, C	Equities	0.65	0.2	0.85
Aviva Pension Invesco Perpetual High Income S6	Open	5	A, B, D	Equities	0.65	0.17	0.82
Aviva Pension Invesco Perpetual Income S6	Open	5	A, B, D	Equities	0.65	0.16	0.81
Aviva Pension Invesco Perpetual Latin America S6	Open	7	A, B, C, D	Equities	0.65	0.25	0.9
Aviva Pension Invesco Perpetual UK Equity S6	Open	5	A, D, J	Equities	0.65	0	0.65
Aviva Pension Invesco Perpetual UK Focus S6	Open	6	A, B, D	Equities	0.65	0.17	0.82
Aviva Pension INVESCO UK Smaller Companies S2	Open	6	A, B, D	Equities	0.25	0	0.25
Aviva Pension Investec American S6	Open	6	A, B, F	Equities	0.6	0.1	0.7
Aviva Pension Investec Asia ex Japan S6	Open	7	A, B, F	Equities	0.7	0.21	0.91
Aviva Pension Investec Global Strategic Equity S6	Open	6	A, B, C, D, F	Equities	0.65	0.11	0.76
Aviva Pension Janus Henderson European Growth S6	Open	6	A, B	Equities	0.65	0.2	0.85
Aviva Pension Janus Henderson European Selected Opportunities S6	Open	6	A, B	Equities	0.75	0.2	0.95
Aviva Pension Janus Henderson UK Smaller Companies S6	Open	6	A, B, D	Equities	0.75	0.09	0.84
Aviva Pension JPM Emerging Markets S6	Open	7	A, B, C	Equities	0.65	0.18	0.83
Aviva Pension JPM Europe Dynamic S6	Open	7	A, B, D	Equities	0.6	0.19	0.79
Aviva Pension JPM European Smaller Cos S6	Open	7	A, B, D	Equities	0.6	0.18	0.78
Aviva Pension JPM US S6	Open	6	A, B	Equities	0.6	0.18	0.78
Aviva Pension Jupiter China S6	Open	7	A, B, C, D	Equities	0.8	0.3	1.1
Aviva Pension Jupiter Ecology S6	Open	5	A, B, D	Equities	0.8	0	0.8
Aviva Pension Jupiter Income S6	Open	5	A, B	Equities	0.8	0.19	0.99
Aviva Pension Jupiter Merlin Worldwide Portfolio S6	Open	5	A, B, C	Equities	1.5	1.07	2.57
Aviva Pension Jupiter UK Growth S6	Open	7	A, B	Equities	0.9	0.27	1.17
Aviva Pension Lazard European Alpha S6	Open	6	A, B	Equities	0.75	0.09	0.84
Aviva Pension Lazard Global Equity Income S6	Open	5	A, B, C, D	Equities	0.75	0	0.75
Aviva Pension Lazard Multicap UK Income S6	Open	5	A, B, D	Equities	0.75	0.06	0.81
Aviva Pension M&G Global Dividend S6	Open	6	A, B, C, D	Equities	0.75	0.16	0.91
Aviva Pension M&G Global Themes S6	Open	6	A, B, C, D	Equities	0.65	0.18	0.83
Aviva Pension M&G UK Select S6	Open	6	A, B, D	Equities	0.65	0.16	0.81
Aviva Pension Man GLG Japan CoreAlpha S6	Open	7	A, B	Equities	0.65	0.15	0.8
Aviva Pension Newton Global Income S6	Open	5	A, B, C, D	Equities	0.7	0.11	0.81
Aviva Pension Old Mutual UK Alpha S6	Open	5	A, B, F	Equities	0.7	0.11	0.81
Aviva Pension Old Mutual UK Mid Cap S6	Open	7	A, B, D	Equities	0.7	0.1	0.8
Aviva Pension Pacific Equity S6	Open	6	A, B, C	Equities	0	0	0
Aviva Pension Rathbone Global Opportunities S6	Open	6	A, B	Equities	0.7	0	0.7
Aviva Pension River & Mercantile UK Dynamic Equity S6	Open	6	A, B, D, F	Equities	0.75	0.09	0.84



Aviva Pension River & Mercantile UK Equity Smaller Companies S6	Open	5	A, B, D	Equities	0.9	0.07	0.97
Aviva Pension Schroder Asian Alpha Plus S6	Open	7	A, B, C, F	Equities	0.75	0.21	0.96
Aviva Pension Schroder Asian Income Maximiser S6	Open	6	A, B, C, F	Equities	0.75	0.2	0.95
Aviva Pension Schroder Core UK Equity S6	Open	6	A, B	Equities	0.65	0.18	0.83
Aviva Pension Schroder European Alpha Plus S6	Open	7	A, B	Equities	0.7	0.18	0.88
Aviva Pension Schroder European Recovery S6	Open	7	A, B	Equities	0.65	0.17	0.82
Aviva Pension Schroder Global Emerging Markets S6	Open	7	A, B, C	Equities	0.7	0.26	0.96
Aviva Pension Schroder Global Equity Income S6	Open	6	A, B, C, D	Equities	0.7	0.2	0.9
Aviva Pension Schroder Income Maximiser S6	Open	5	A, B, F	Equities	0.7	0.16	0.86
Aviva Pension Schroder Tokyo S6	Open	6	A, B, D	Equities	0.85	0.16	1.01
Aviva Pension Schroder UK Alpha Plus S6	Open	6	A, B, D	Equities	0.8	0.16	0.96
Aviva Pension Schroder UK Dynamic Smaller Companies S6	Open	6	A, B, D	Equities	0.75	0.17	0.92
Aviva Pension Schroder US Mid Cap S6	Open	6	A, B, D	Equities	0.7	0.16	0.86
Aviva Pension Standard Life UK Equity High Income S6	Open	5	A, B, D	Equities	0.75	0.09	0.84
Aviva Pension Standard Life UK Smaller Companies S6	Closed to new money	6	A, B, D	Equities	0.75	0.09	0.84
Aviva Pension Stewart Investors Asia Pacific Leaders S6	Open	5	A, B, C, D	Equities	0.75	0	0.75
Aviva Pension Stewart Investors Global Emerging Market Leaders S6	Closed to new money	6	A, B, C, D	Equities	0.75	0.07	0.82
Aviva Pension T. Rowe Price Emerging Markets Equity S6	Open	7	A, B, D	Equities	1	0.17	1.17
Aviva Pension Threadneedle European Select S6	Open	6	A, B	Equities	0.75	0.13	0.88
Aviva Pension Threadneedle Global Select S6	Open	6	A, B, C	Equities	0.75	0.17	0.92
Aviva Pension Threadneedle Latin America S6	Open	7	A, B, C, D	Equities	0.75	0.2	0.95
Aviva Pension Threadneedle UK Equity Income S6	Open	5	A, D	Equities	0.75	0.12	0.87
Aviva Pension UK Equity Income S6	Open	5	A, D	Equities	0.35	0	0.35
Aviva Pension UK Equity S6	Open	5	A, D	Equities	0	0	0
Aviva Pension BlackRock 50:50 Global Equity Index Tracker S6	Open	5	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock 60:40 Global Equity Index Tracker S6	Open	5	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock 70:30 Global Equity Index Tracker S6	Open	5	A, B, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock Emerging Markets Index Tracker S6	Open	7	A, B, C, D, J	Equities, Tracker	0.1	0.06	0.16
Aviva Pension BlackRock European Equity Index Tracker S6	Open	7	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock Japanese Equity Index Tracker S6	Open	7	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock Overseas Eq Consensus Tracker S6	Open	5	A, B, D, J	Equities, Tracker	0	0	0

Aviva Pension BlackRock Pacific Rim Equity Index Tracker S6	Open	6	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock UK Equity Index Tracker S6	Open	5	A, D, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock US Equity Index Tracker S6	Open	5	A, B, J	Equities, Tracker	0	0	0
Aviva Pension BlackRock World (ex-UK) Equity Index S6	Open	5	A, B, D, J	Equities, Tracker	0	0	0
Aviva Pension International Index Tracking S2	Open	5	A, B	Equities, Tracker	0	0	0
Aviva Pension UK Index Tracking S6	Open	5	A	Equities, Tracker	0	0	0
Aviva Pension US Equity S6	Open	5	A, B	Equities, Tracker	0	0	0
Aviva Pension F&C Responsible Global Equity S6	Open	6	A, B, C, F	Ethical, Equities	0.7	0.16	0.86
Aviva Pension F&C Responsible UK Equity Growth S6	Open	5	A, D	Ethical, Equities	0.7	0.2	0.9
Aviva Pension F&C Responsible UK Income S6	Open	4	A, D, E	Ethical, Equities	0.7	0.15	0.85
Aviva Pension Kames Ethical Equity S6	Open	3	A, D	Ethical, Equities	0.6	0	0.6
Aviva Pension Liontrust Sustainable Future Absolute Growth S6	Open	6	A, B	Ethical, Equities	0	0	0
Aviva Pension Liontrust Sustainable Future European Growth S6	Open	6	A, B, C	Ethical, Equities	0	0	0
Aviva Pension Liontrust Sustainable Future Global Growth S6	Open	7	A, B, C	Ethical, Equities	0	0	0
Aviva Pension Liontrust Sustainable Future UK Growth S2	Open	5	A, D, F	Ethical, Equities	0	0	0
Aviva Pension Liontrust UK Ethical S6	Open	5	A, B, D	Ethical, Equities	0	0	0
Aviva Pension Liontrust Sustainable Future Managed S6	Open	5	A, B, D, E, F, I	Ethical, Mixed asset	0	0	0
Aviva Pension 7IM AAP Adventurous S6	Open	5	I	Mixed asset	0.5	0.18	0.68
Aviva Pension 7IM AAP Balanced Fund S6	Open	4	A, B, C, E, F, I	Mixed asset	0.5	0.17	0.67
Aviva Pension 7IM AAP Moderately Adventurous S6	Open	4	A, B, C, E, F, I	Mixed asset	0.5	0.16	0.66
Aviva Pension 7IM AAP Moderately Cautious S6	Open	3	A, B, C, E, F, I	Mixed asset	0.5	0.19	0.69
Aviva Pension AXA Framlington Managed Balanced S6	Open	4	A, B, C, E	Mixed asset	0.6	0.07	0.67
Aviva Pension Baillie Gifford Managed S6	Open	5	A, B, C, D, E	Mixed asset	0.28	0.06	0.34
Aviva Pension Fidelity Multi Asset Strategic S6	Open	3	A, B, E, I, F	Mixed asset	0.6	0.6	1.2
Aviva Pension Flexible Investment S6	Open	5	A, B, C, D, F	Mixed asset	0.05	0	0.05
Aviva Pension INVESCO Managed S2	Open	5	A, B, D, E	Mixed asset	0.25	0	0.25
Aviva Pension Invesco Perpetual Distribution S6	Open	3	A, B, E, F, I	Mixed asset	0.6	0.16	0.76
Aviva Pension Investec Cautious Managed S6	Open	3	A, B, D, E, F	Mixed asset	0.57	0.1	0.67
Aviva Pension Janus Henderson Cautious Managed S6	Open	3	A, B, D, E	Mixed asset	0.65	0.19	0.84
Aviva Pension Jupiter Distribution and Growth S6	Open	4	A, B, D, E	Mixed asset	0.8	0.29	1.09
Aviva Pension Jupiter Merlin Balanced Portfolio S6	Open	4	A, B, D, E	Mixed asset	1.45	0.9	2.35

Aviva Pension Jupiter Merlin Growth Portfolio S6	Open	5	A, B, D, E	Mixed asset	1.6	0.18	1.78
Aviva Pension Jupiter Merlin Income Portfolio S6	Open	4	A, B, D, E, I	Mixed asset	1.4	0.73	2.13
Aviva Pension Lazard Managed Balanced S6	Open	5	A, B, C, E, I	Mixed asset	0.75	0.15	0.9
Aviva Pension Liontrust Sustainable Future Cautious Managed S6	Open	4	A, B, E, F, I	Mixed asset	0.3	0.65	0.95
Aviva Pension Liontrust Sustainable Future Defensive Managed S6	Open	3	A, B, D, E, F, I	Mixed asset	0.3	0.66	0.96
Aviva Pension Man GLG Balanced Managed S2	Open	4	A, B, E, F, I	Mixed asset	0.25	0	0.25
Aviva Pension Man GLG Stockmarket Managed S2	Open	5	A, B, C, D, E, F	Mixed asset	0.25	0	0.25
Aviva Pension Mixed Investment (0-35% Shares) S6	Open	2	A, B, D, E, F	Mixed asset	0	0	0
Aviva Pension Mixed Investment (20-60% Shares) S6	Open	3	A, B, D, E, F	Mixed asset	0	0	0
Aviva Pension Mixed Investment (40-85% Shares) S6	Open	4	A, B, C, D, E, F	Mixed asset	0	0	0
Aviva Pension Multi-Manager 20-60% Shares S6	Open	3	A, B, C, D, E, F, I	Mixed asset	0.9	0	0.9
Aviva Pension Multi-Manager 40-85% Shares S6	Open	4	A, B, C, D, E, F, I	Mixed asset	0.9	0	0.9
Aviva Pension Multi-Manager Flexible S6	Open	5	A, B, C, E, F	Mixed asset	0.9	0	0.9
Aviva Pension Newton Multi-Asset Balanced S6	Open	4	A, B, C, E, F	Mixed asset	0.7	0.11	0.81
Aviva Pension Newton Multi-Asset Diversified Return S6	Open	3	A, B, C, D, E, F	Mixed asset	0.45	0.05	0.5
Aviva Pension Newton Multi-Asset Growth S6	Open	5	A, B, C, E	Mixed asset	0.35	0.11	0.46
Aviva Pension Schroder Managed Balanced S6	Open	4	A, B, C, D, E, F, I	Mixed asset	0.4	0.1	0.5
Aviva Pension Schroder MM Diversity S6	Open	3	A, B, D, E	Mixed asset	1	0.22	1.22
Aviva Pension Property S2	Open	4	A, H	Property	0	0	0
Aviva Pension Schroder Global Cities Real Estate S6	Open	6	A, B, D, F, H	Equities, Property	0.7	0.18	0.88
Aviva Pension AXA Framlington Biotech S6	Open	7	A, B, D	Equities, Specialist/Other	0.75	0.07	0.82
Aviva Pension AXA Framlington Health S6	Open	7	A, B, D	Equities, Specialist/Other	0.6	0.07	0.67
Aviva Pension BlackRock Consensus S6	Open	4	A, B, D, E, H, J	Equities, Specialist/Other	0	0	0
Aviva Pension BlackRock Gold & General S6	Open	7	A, B, C, D, F	Equities, Specialist/Other	0.7	0.17	0.87
Aviva Pension Blended Portfolio 2 S6	Open	3	A, B, C, E, F, I	Mixed asset, Specialist/Other	0.1	0	0.1
Aviva Pension Blended Portfolio 3 S6	Open	3	A, B, C, E, F, I	Mixed asset, Specialist/Other	0.1	0	0.1
Aviva Pension Blended Portfolio 4 S6	Open	4	A, B, C, E, F, I	Mixed asset, Specialist/Other	0.1	0	0.1

Aviva Pension Blended Portfolio 5 S6	Open	4	A, B, C, E, F, I	Mixed asset, Specialist/Other	0.1	0	0.1
Aviva Pension Blended Portfolio 6 S6	Open	5	A, B, C, E, F, I	Mixed asset, Specialist/Other	0.1	0	0.1
Aviva Pension Blended Portfolio 7 S6	Open	5	A, B, C, E, F, I	Mixed asset, Specialist/Other	0.1	0	0.1
Aviva Pension BNY Mellon Absolute Return Bond S6	Open	3	A, B, C, E, F, I	Specialist/Other	0.75	0.11	0.86
Aviva Pension Diversified Assets Fund I S6	Open	3	A, B, C, E, F, I	Mixed asset, Specialist/Other	0	0	0
Aviva Pension Diversified Assets Fund II S6	Open	4	A, B, C, E, F, I	Mixed asset, Specialist/Other	0	0	0
Aviva Pension Diversified Assets Fund III S6	Open	5	A, B, C, E, F, I	Mixed asset, Specialist/Other	0	0	0
Aviva Pension First State Global Listed Infrastructure S6	Open	5	A, B, C	Equities, Specialist/Other	0.65	0.07	0.72
Aviva Pension First State Global Resources S6	Open	7	A, B, C, D	Equities, Specialist/Other	0.75	0.09	0.84
Aviva Pension Invesco Perpetual Global Targeted Returns S6	Open	3	A, B, C, E, F, I	Specialist/Other	0.7	0.17	0.87
Aviva Pension Investec Global Energy S6	Open	7	A, B, C, D, F	Equities, Specialist/Other	0.7	0.13	0.83
Aviva Pension Investec Global Gold S6	Open	7	A, B, C, D, F	Equities, Specialist/Other	0.7	0.22	0.92
Aviva Pension Janus Henderson UK Absolute Return S6	Open	3	A, B, F	Specialist/Other	0.65	1.05	1.7
Aviva Pension JPM Natural Resources S6	Open	7	A, B, C, D	Equities, Specialist/Other	0.6	0.18	0.78
Aviva Pension Jupiter Absolute Return S6	Open	3	A, B, E, F, I	Specialist/Other	0.55	0.23	0.78
Aviva Pension Jupiter Financial Opportunities S6	Open	7	A, B, C, D	Equities, Specialist/Other	0.95	0.24	1.19
Aviva Pension Multi-asset Fund I S6	Open	2	A, B, C, E, F	Mixed asset, Specialist/Other	0	0.36	0.36
Aviva Pension Multi-asset Fund II S6	Open	3	A, B, C, E, F	Mixed asset, Specialist/Other	0	0.3	0.3
Aviva Pension Multi-asset Fund III S6	Open	4	A, B, C, E, F	Mixed asset, Specialist/Other	0	0.24	0.24
Aviva Pension Multi-asset Fund IV S6	Open	4	A, B, C, E, F	Mixed asset, Specialist/Other	0	0.21	0.21
Aviva Pension Multi-asset Fund V S6	Open	5	A, B, C, E, F	Mixed asset, Specialist/Other	0	0.2	0.2
Aviva Pension Multi-Strategy Target Income S6	Open	3	A, B, C, E, F	Specialist/Other	0.7	0.1	0.8

Aviva Pension Multi-Strategy Target Return S6	Open	3	A, B, C, E, F	Specialist/Other	0.7	0.1	0.8
Aviva Pension Newton Real Return S6	Open	4	A, B, C, D, E, F	Specialist/Other	0.75	0.11	0.86
Aviva Pension Schroder Diversified Growth S6	Open	3	A, B, C, D, E, F, J	Specialist/Other	0.65	0.05	0.7
Aviva Pension Schroder European Equity Absolute Return S6	Open	3	A, B, E, F, I	Specialist/Other	0.5	0.19	0.69
Aviva Pension Schroder Global Healthcare S6	Open	7	A, B	Equities, Specialist/Other	0.7	0.17	0.87
Aviva Pension Standard Life Global Absolute Return Strategies S6	Open	3	A, B, C, D, E, F	Specialist/Other	0.75	0.09	0.84

# Other investment options

If you're a pension customer, you may have access to a range of 'auto-switching' investment options, called 'lifestage', 'lifestyle' or 'phased switching'.

With these types of 'auto-switching' options, we make most of the investment decisions, so you don't have to. This is ideal if you don't want to spend much time managing your investments.

We have several investment options available, depending on the type of pension plan you have.

They all have different risk levels, so if you decide to choose one of these options, make sure it's suitable for your circumstances and the level of risk you're comfortable with.

You can access guides to these investment options online at [www.aviva.co.uk/retirement/fund-centre/pension-funds/other-investment-options/](http://www.aviva.co.uk/retirement/fund-centre/pension-funds/other-investment-options/) or give us a call on 0800 068 6800 to ask for a copy (Monday to Friday 8am - 8pm, Saturday 8.30am - 5pm and Sunday 10am - 4pm).

**Please note if you have a workplace pension scheme:** As well as the options below, your employer may also offer different investment options specific to their scheme. There's no guarantee these options are the most suitable for you. For details of what these investment approaches are, please ask your employer.

If you're unsure if these options are available under your plan, check your policy documents. But as a guide, we have listed which products have access to these types of investment options:

Low-involvement investment options (there are no investment decisions for you to make)		
<p><b>Future Focus 1 Drawdown Lifestage Approach</b></p> <p><b>Future Focus 2 Drawdown Lifestage Approach</b></p> <p><b>Future Focus 2 Annuity Lifestage Approach</b></p> <p><b>Future Focus 2 Lump Sum Lifestage Approach</b></p> <p><b>Future Focus 3 Drawdown Lifestage Approach</b></p>	<p><b>Mixed Investments Drawdown Lifestyle approach,</b></p> <p><b>Mixed Investments Annuity Lifestyle approach</b></p> <p><b>Global Shares Drawdown Lifestyle approach and Global Shares Annuity Lifestyle approach</b></p>	<p><b>Stakeholder Mixed Investments Drawdown Lifestyle approach and Stakeholder Mixed Investments Annuity Lifestyle approach</b></p>
<p>Available for the following pension plans:</p> <ul style="list-style-type: none"><li>• Your Company Pension</li><li>• Your Company Stakeholder Pension</li><li>• Your Personal Pension</li></ul>	<p>Available for the following pension plans:</p> <ul style="list-style-type: none"><li>• Your Company Pension</li><li>• Your Company Stakeholder Pension</li><li>• Your Personal Pension</li><li>• Millennium Variable Money Purchase Plan &amp; Variable Group AVC Plan</li><li>• '98 Series Personal and Group Personal Pensions</li><li>• Defined Contribution Scheme Replacement</li></ul>	<p>If you have one of the following plans, you will automatically be invested in the Stakeholder Mixed Investments Annuity Lifestyle approach; unless your employer has made an alternative choice for you, or you make your own investment decisions. The Stakeholder Mixed Investments Annuity Lifestyle approach is only available to Aviva stakeholder pension planholders where no investment choice has been made. You can't choose this investment approach.</p> <ul style="list-style-type: none"><li>• Your Company Stakeholder Pension</li><li>• Stakeholder Pension</li><li>• Your Pension @ Aviva (Stakeholder Pension) (SQ policies)</li></ul>

## High-involvement investment options (you will have to make some or all of your investment decisions)

### Self-style Drawdown approach and Self-style Annuity approach

Available for the following pension plans:

- Your Company Pension
- Your Company Stakeholder Pension
- Your Personal Pension
- Millennium Variable Money Purchase Plan & Variable Group AVC Plan
- '98 Series Personal and Group Personal Pensions
- Defined Contribution Scheme Replacement

### Phased Switching Drawdown approach and Phased Switching Annuity

Available for the following pension plans:

- Your Company Pension
- Your Company Stakeholder Pension
- Your Personal Pension
- Millennium Variable Money Purchase Plan & Variable Group AVC Plan
- '98 Series Personal and Group Personal Pensions
- Defined Contribution Scheme Replacement
- Personal Pension
- Stakeholder Pension
- Your Pension @ Aviva
- Your Pension Select @ Aviva

### Choose your own funds

An option available to all, you can choose from your own range of funds with no auto-switching element.

# What happens next?

Now that you've read through this guide, you might want to take action. Here's what to do, depending on your circumstances.

Firstly, if you're thinking about switching the funds you're invested in, we recommend you speak to a financial adviser. If you don't already have one, you can find one in your local area at [www.unbiased.co.uk](http://www.unbiased.co.uk). Please be aware that an adviser may charge for their services.

## If you're a new customer

Your application options will differ depending on the product you want to invest through. Please follow the application process for your product, making your investment choices when you are asked for them.

If you're an existing endowment customer

**Call us on** 0800 092 2436

Monday to Friday 8am - 8pm

Saturday 8.30am - 5pm

Sunday closed

Calls may be recorded

If you're an existing bond customer

**Call us on** 0800 096 3530

Monday to Thursday 8am - 8pm

Friday 8am - 5.30pm

Saturday 8.30am - 2pm

Sunday closed

Calls may be recorded

If you're an existing pension customer

**Call us on** the number shown on your annual statement.

## Online

You may be able to use MyAviva to monitor and make changes to your pension plan. You'll need to register with MyAviva to be able to do this.

Visit [www.aviva.co.uk/existing-customers/](http://www.aviva.co.uk/existing-customers/)



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