



# Lifestyle Strategies from Aviva

**With our lifestyle options,  
experts will manage your  
pension investments for you**

**For pensions that can change your world, it takes Aviva.**





Our Lifestyle options recognise that your investment needs will differ depending on your term to retirement. They are designed to match your changing needs by moving from funds with a higher level of risk and potential return when you are further from retirement to funds with a lower level of risk and lower potential returns as you near retirement. You don't have to take any action as this happens automatically every month 20 years before your retirement date within your policy. Lifestyle strategies may be an ideal solution for you if you're seeking a retirement strategy that delivers simplicity, requires minimum engagement and offers the peace of mind of sensible and appropriate asset allocation tailored to your retirement date.

## How does it work?



### Choose an ARF or annuity option

We offer you ARF and annuity options. Talk with your financial broker about how you'd like to invest your retirement savings.



### Let our fund managers invest

Choose one of our three world-class fund managers to manage your money. We automatically de-risk your portfolio as you near retirement.



### Watch your performance

The fund manager will manage your money 24/7, so just sit back and see how your investments perform.

## What is an ARF?

An Approved Retirement Fund (ARF) is a personal retirement fund where you can keep your money invested after retirement. You can withdraw from it regularly to give yourself an income. ARF payments are taxable as income. Any money left in the fund after your death can be left to your next of kin.

## What is an Annuity?

An annuity provides a regular income for the rest of your life, no matter how long you live. You can buy an annuity with the money from your pension fund. Annuity payments are taxable as income.

# Why lifestyle choice?

## Choice of two lifestyle options

We offer **Annuity** and **ARF** lifestyle strategies which tailor their asset allocation to your post retirement choice.

## Tailored to meet your needs

We offer ready-made solutions tailored to your retirement date. If you ask us to change your retirement age (within the Revenue limits), the fund allocations within the each of the lifestyle strategies will be altered to take account of the higher or lower number of years before you will retire. You can also change your fund manager or switch from an ARF to an Annuity lifestyle strategy. There is no charge for changing your retirement strategy choice or fund manager.

## Cost effective




Aviva Multi-Asset ESG Active Funds, Cantor Fitzgerald Multi-Asset Funds and L&G Multi-Index Funds are available at our standard annual management charges.

## Suitable for novice and sophisticated investors alike

Lifestyle strategies offer a real solution to the novice investor, where too much choice can be overwhelming. Sophisticated investors also find lifestyle strategies appealing as they offer a cost-effective way of getting exposure to a properly diversified, professionally managed retirement planning portfolio, without the hassle of building and managing it themselves.

## Choose from three world-class managers

Your lifestyle options are supported with a choice of three world-class, multi award winning fund managers.

		
<b>Aviva Investors manage €250 billion in assets worldwide including over €111 billion in Multi-Asset Funds<sup>1</sup>.</b>	<b>LGIM, now established for over 40 years, is one of Europe's largest asset managers<sup>2</sup> and a major global investor, with total assets of over €1.3 trillion<sup>3</sup>.</b>	<b>Cantor Fitzgerald Asset Management Europe (formerly Merrion Investment Managers) is part of global financial services firm Cantor Fitzgerald. It is one of Ireland's leading pension and investment fund managers in the Irish market since its inception in 1986.</b>
<b>ARF and Annuity Option available</b>	<b>ARF and Annuity Option available</b>	<b>ARF and Annuity Option available</b>

1. Source: Aviva Investors 31 December 2022. 2. Source: IPE 2022. 3. Source: LGIM 31 December 2022.

**To learn more about Aviva's Multi-Asset Funds please see our *Your Investment Guide* brochure.**

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

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

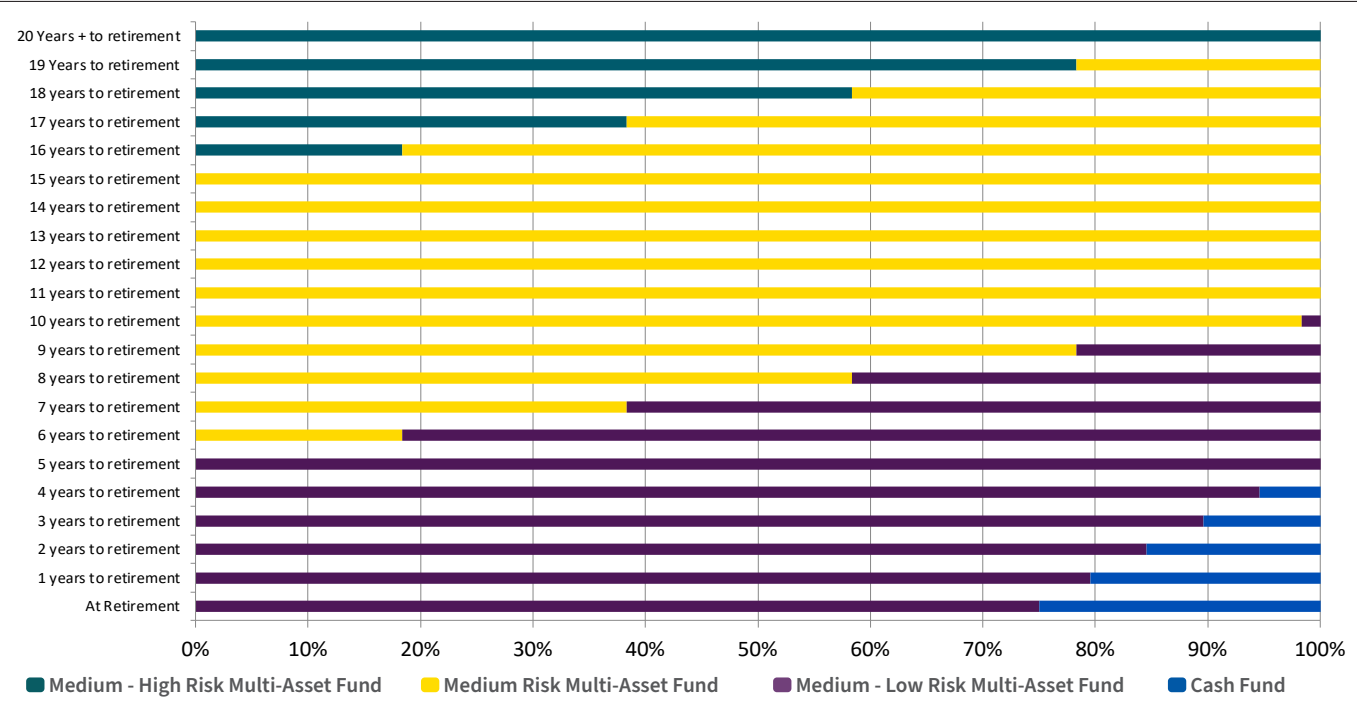
**Warning: If you invest in these funds you may lose some or all of the money you invest.**

**Warning: If you invest in these funds you will not have any access to your money before you retire.**

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

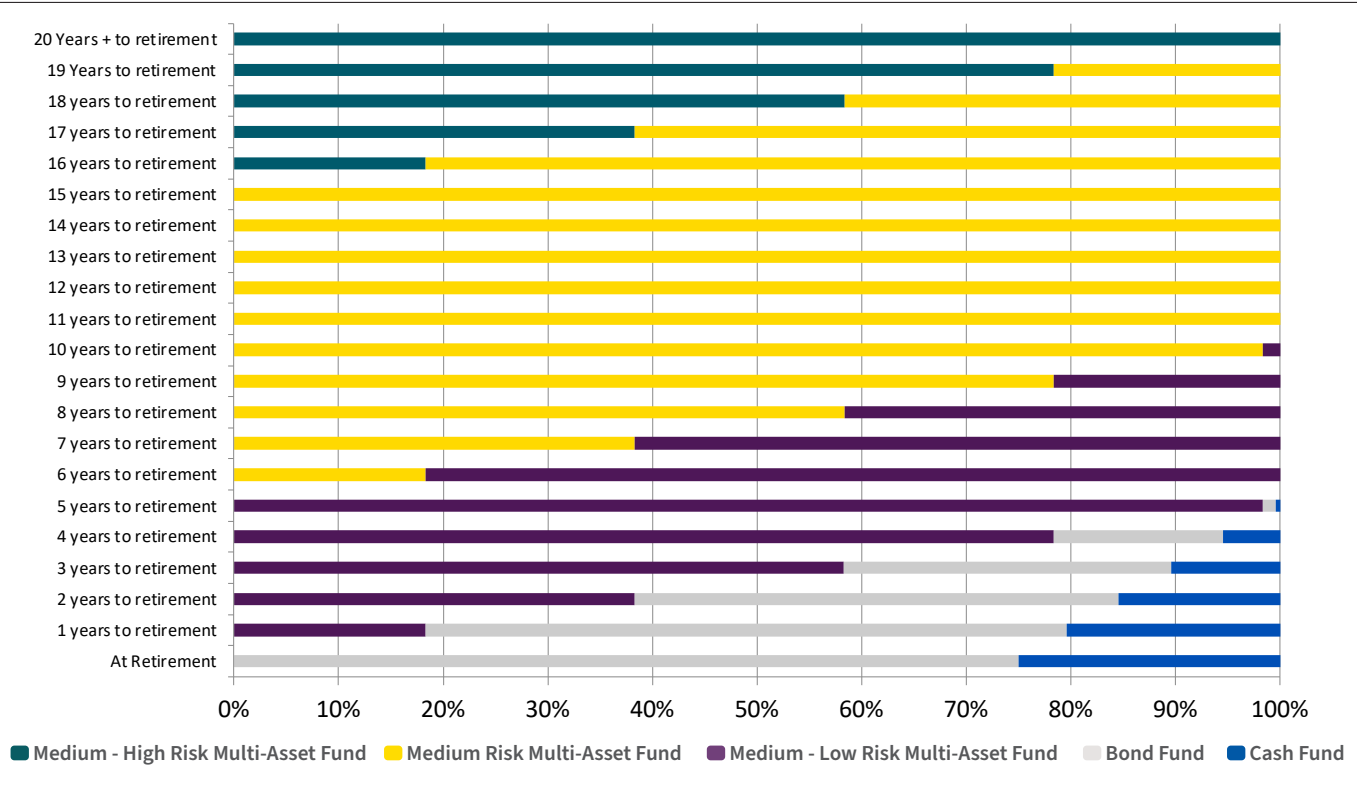
## Understanding the risk profile if you chose an ARF to fund your retirement income

The chart below illustrates how our Lifestyle choice de-risks as you move towards retirement if you chose an ARF option.



## Understanding the risk profile if you chose an Annuity to fund your retirement income

The chart below illustrates how our Lifestyle choice de-risks as you move towards retirement if you chose an Annuity option.



**Visit [www.aviva.ie](http://www.aviva.ie). Talk to your financial broker.**  
**If you don't have a financial broker you can find one on [www.aviva.ie](http://www.aviva.ie).**