

# Investing in your future... and theirs

Your guide to responsible  
investment options from Aviva





# What if your investments could change your world?

Where you invest your savings, investments and pensions doesn't just affect your pocket, it affects the planet too. If you're one of the 8 in 10 Irish pension holders who wants their investments to have a positive impact<sup>1</sup>, you'll find what you need with Aviva. We believe that when you invest you should expect more than just strong performance. That's why we offer a broad range of sustainable solutions from some of the world's leading fund managers to allow you invest in line with your values.

This range includes:

A range of readymade ESG multi-asset funds.

A range of funds and ETFs which span a range of different asset classes which allow you to build and manage your own portfolio.

Investments across a range of different sustainable styles to match your values.



1. Source: iReach survey carried out on behalf of Aviva October 2022. Survey covers 458 Irish pension holders.

# Different styles of sustainable investments

While they all share the goal of producing better outcomes for Investors and the planet, there are some key differences on how different styles of sustainable investments work which are important to know before how you chose how to invest.



## ESG

### (Environmental Social and Governance)

ESG investing considers the company's environmental, social, and governance practices, alongside more traditional financial measures.



## Ethical

Ethical investments often actively avoid or choose investments based on specific ethical guidelines.



## Thematic

Thematic investing strategies consider long-term trends, ideas and values. Examples of this include Clean Water or Forestation.



## Impact

Impact investing often actively select companies whose positive impact on the world can be measured. E.g. Climate Change.

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

*The information in this document does not constitute investment advice. It does not take into account the investment objectives, financial position or needs of any particular investor. Before making an investment decision, you should consult suitably qualified and independent investment, taxation and regulatory advisors to discuss your specific situation and investment objectives. The investment strategies and risk profiles outlined in this document may not be suitable for your specific investment needs.*





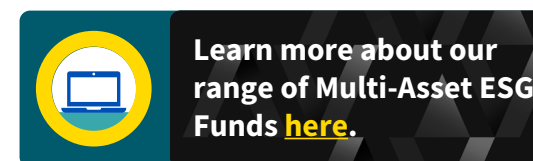
# Create a better tomorrow with Sustainable Investments from Aviva

If you're considering sustainable investing, we've sustainable investment options across our three ranges classified as Article 8 or Article 9 investments under the Sustainable Finance Disclosure Regulations (you can find more information on these regulations later in the document).






Readymade multi-asset ESG funds in our **Managed for You** range, where Aviva Investors do all the hard work for you

Fund	Fund Manager	SFDR Rating	Sustainability style	Asset Class	May be suitable for you if:
Aviva Multi-Asset ESG Active 3			ESG	Multi-Asset Active Bias	You want a diversified ready made multi-asset ESG portfolio aligned towards your attitude to risk and sustainability.
Aviva Multi-Asset ESG Active 4					
Aviva Multi-Asset ESG Active 5					
Aviva Multi-Asset ESG Passive Plus 3				Multi-Asset Passive Bias	
Aviva Multi-Asset ESG Passive Plus 4					
Aviva Multi-Asset ESG Passive Plus 5					
Aviva Fixed ESG 20					
Aviva Fixed ESG 40					
Aviva Fixed ESG 60					
Aviva Fixed ESG 80				Fixed Allocation	



# Build your own sustainable portfolios with our **Managed with You** range of funds managed by Aviva Investors

Fund	Fund Manager	SFDR Rating	Sustainability style	Asset Class	May be suitable for you if:
High Yield Equity Fund			ESG	Equity	You want to build and manage your own fund portfolio aligned towards your attitude to risk and sustainability.
Global Leaders Equity Fund				Equity	
Global Equity ESG Passive Fund				Equity	
European Equity ESG Passive Fund				Equity	
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland)				Alternatives	
Aviva Global Emerging Market Fund				Equity	
Aviva Cash Fund				Cash	
Aviva Bond Fund				Government Bond	
Aviva Long Bond Fund				Government Bond	
Aviva Corporate Bond Fund				Corporate Bond	



Learn more about our range of Managed with You range of funds [here](#).



# Dedicated ESG Analysts

**Aviva Investors has a dedicated team of 40+<sup>1</sup> investment experts whose single focus is to push for change on societies biggest issues through investor action.**



**Abigail Herron**  
Global Head of ESG and  
Strategic Partnerships



**Steve Waygood**  
Chief Responsible  
Investment Officer



**Mirza Baig**  
Global Head of ESG  
Investments



## Recognised leadership in ESG investing

### Rated 5 stars

by the UN PRI in 2021 for Strategy & Governance; highest score received every year since becoming a founding member<sup>2</sup>

### Rated A

by ShareAction in 2023 77 of the largest global asset managers were rated, Aviva Investors is one of only four managers to hold A rating<sup>3</sup>

1. Source: Aviva Investors 31 December 2022. 2. Source: UNPRI 2021. 3. Source: Share Action, February 2023.

# Aviva Investors' ESG highlights



## Tackling climate change

- Launched the **Aviva Investors Climate Transition Engagement Programme** which targets the 30 of the world's largest carbon emitters who are responsible for around one third of the world's emissions.
- In March 2021, Aviva announces it's Net Zero 2040 ambition. This includes Aviva Investors being a net zero company for investments.

In 2022, Aviva Investors voted in favour of 80% of shareholder resolutions on climate and social issues<sup>1</sup>.



## Commitment to voting

In 2022, Aviva Investors voted on 73,438 resolutions at 6,732 shareholder meetings, representing 27% of votes against management resolutions including 49% of pay proposals<sup>1</sup>.



## Engaging at scale








In 2022, Aviva Investors undertook 3,328 company engagements on ESG matters<sup>1</sup>.




<sup>1</sup>. Source: Aviva Investors December 2022.



# Build your own sustainable portfolios with our **Managed with You** range of funds

Fund	Fund Manager	SFDR Rating	Sustainability style	Asset Class	May be suitable for you if:
Irish Commercial Property Fund			ESG	Property	You want to build and manage your own fund portfolio aligned with your attitude to risk and sustainability.
L&G Multi-Index III				Multi-Asset	
L&G Multi-Index IV					
L&G Multi-Index V					
Stewardship Ethical Equity			Ethical	Equity (Active)	
Global Smaller Companies Equity Fund			ESG		
Global Mid Cap Equity Fund					
Concept K				Alternatives	
Cantor Fitzgerald Multi-Asset 30			Multi-Asset		
Cantor Fitzgerald Multi-Asset 50					
Cantor Fitzgerald Multi-Asset 70					



Learn more about our range of Managed with You range of funds [here](#).

# Frequently asked questions

## Why is sustainable investing important?

The climate crisis and rising inequality are the greatest threats facing humanity. When you invest your savings and pension in a sustainable way you're creating a better future not only for you but also the planet and society as a whole. Indeed, research from Aviva found that by simply making your pension green, you can cut your carbon footprint 21 times more than becoming a vegetarian, giving up flying and switching energy provider combined<sup>1</sup>. It's a good idea to check where your pensions and savings are currently invested to ensure they align with your values.

## Do I have to sacrifice returns to invest sustainably?

Sustainable investing is a way of enhancing traditional financial analysis, not replacing it. As well as risk and return, sustainable funds consider a third risk – impact risk. Active sustainable funds seek out well run companies who look after their workers, their communities, and the environment who often have more resilient investment models and are often well positioned to thrive in the future. Indeed, research from ESG Book has shown that incorporating an ESG approach into investment methodology has the potential to improve returns<sup>2</sup> over the medium to long-term.

## What is greenwashing and how do I avoid it?

Greenwashing is the process whereby an investment attempts to exaggerate its green credentials. The EU Sustainable Finance Disclosure Regulation is a regulation that is designed to make it easier for investors to distinguish and compare between the many sustainable investing strategies that are now available. Investing in an Article 8 or Article 9 fund is a potential way to protect yourself against greenwashing as sustainability integration is binding for the investment.

### Understanding the three categories of investments under these regulations:

- Article 6: Funds without a sustainability scope.
- Article 8: Funds that promote environmental or social characteristics (light green).
- Article 9: Funds that have sustainable investment as their objective (dark green).

*1. In May 2021, Make My Money Matter, Aviva and Route 2 undertook a piece of research to understand the power of our pensions in tackling the climate crisis. This research compared the impacts of switching from a 'default pension' to a more sustainable option versus the impacts of making other lifestyle choices. A 'Green' pension refers to a more sustainable pension, with reduced carbon emissions, aligned to the Paris Agreement and limiting global warming to 1.5 degrees, including net zero emissions before 2050 and halving emissions in this decade..*

*2. Source: Reuters July 2022.*



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# Time to take action?

**Talk to your Financial Broker today to ensure your savings, investments and pensions align to your values.**

## General Advice Disclaimer

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The funds referred to in this document may be linked to an insurance based investment product and the Key Information Document (KID) for this product is available at [www.aviva.ie/KIDs](http://www.aviva.ie/KIDs). The Risk Ratings of the funds referred to in this document differ from the corresponding Summary Risk Indicators shown in the KID. An explanation of the differences between the Risk Rating and the Summary Risk Indicator is available at [www.aviva.ie/KIDs](http://www.aviva.ie/KIDs).

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## To make a difference, **It takes Aviva.**

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