

# Participating Fund With Profit

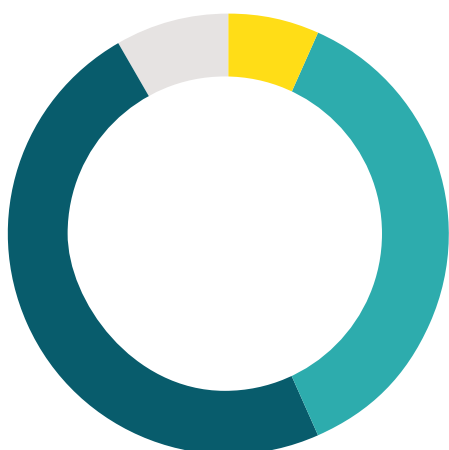
## Fund Snapshot

Fund Manager	Aviva Life & Pensions Ireland DAC
Risk Rating	N/A
Fund Type	Mixed
Fund size	€449m*

## Additional Information

This fact sheet covers all Fund Series of this fund. Please check your policy documentation for details of which Fund Series you are invested in.

### Asset Split as at 31/12/2023



- Equities 0.1%
- Property 6.6%
- Government Bonds 36.9%
- Corporate Bonds 48.3%
- Cash 8.1%

## Fund Summary

The With Profit Fund aims to meet policyholder guarantees and targets a modest outperformance. The fund invests through the Participating Fund, which in turn invests in a wide range of assets including property, corporate and government bonds and cash. In light of the severe economic conditions experienced in 2008, the investment strategy is heavily weighted towards government bonds, with some allocation to property and cash. The fund will share in the profits made from these investments in the form of bonuses. Annual, Regular Bonuses - where added - are applied over the life of the investment in the form of unit price increases. Once added, these bonuses cannot be taken away so long as the units are held for the full life of the plan. This guarantee applies no matter what happens to investment conditions. In some circumstances you may also receive a 'Terminal bonus' depending on investment earnings. If you wish to withdraw from the fund early, the value you receive will be based on the value of the underlying investments at that time (unless the company decides otherwise). This is sometimes described as a Market Value Adjustment. There are several different With Profit funds (or series). Please check your online account or policy documentation for the series applicable to you. Some (older) series have guaranteed bonus rates of between 2.5% and 4% p.a. These (older) series will receive growth through these guaranteed bonus rates and are therefore unlikely to receive a Terminal Bonus at maturity. Funds with a 0% (no investment loss) bonus guarantee, however, are unlikely to receive Regular Bonuses but will receive the benefit of investment returns achieved in the form of a Terminal Bonus at maturity. Investment returns earned on the equity and property assets held in the overall With Profit fund will be allocated mainly to these funds with a 0% bonus guarantee.

## Guaranteed Regular Bonus as at 31/12/2023

Fund Name	Series Launch Date	Guaranteed Regular Bonus (% p.a.)
With Profit (Pensions)	22/04/1987	4.00%
With Profit (Life, net)	22/04/1987	3.00%
With Profit 2 (Pensions)	22/03/1999	2.50%
With Profit 2 (Life, net)	11/11/1991	0.00%
With Profit 3 (Life, gross)	01/06/2000	0.00%
With Profit 3 (Life, net)	22/04/1987	0.00%
With Profit 4 (Life, gross)	27/04/2001	0.00%
With Profit 4 (Life, net)	24/03/1999	0.00%
With Profit 5 (Pensions)	01/04/2003	0.00%

This fund should be considered as being a long term investment. The value you will receive may be less than the face value of your units. This is described as a Market Value Adjustment. Bonuses outlook is for low or nil bonuses. Access to your investment in this fund may in periods of adverse investment conditions be restricted for up to one month. Asset Information source: Aviva Life and Pensions, unless otherwise stated. Performance figures are as per 'price date'. \*Fund size refers to assets under management in underlying fund. The returns shown include the reinvestment of net income and are net of trading costs and management fees but before other insurance contract charges and as such do not represent the returns on insurance contracts linked to these funds. Details of all charges for a particular product are available on request. 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.

**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 this fund you may lose some or all of the money you invest.**

**Warning: This fund may be affected by changes in currency exchange rates.**