

Aviva My Future ESG Lifestyle Strategies

Deciding how to invest your pension contributions can seem like a daunting task. When you choose My Future ESG Lifestyle Strategies from Aviva as your default pension savings option you won't have to make investment decisions. You simply tell us your expected retirement date and how you'd like to take your retirement income and we'll gradually and automatically reduce the risk profile of your savings the closer you get to retirement.

Risk management

My Future ESG Lifestyle Strategies aim to grow your money when retirement's a long way off, then reduce the risk of your savings falling in value as you get closer to your retirement date.

Low-cost professionally managed solution

A low-cost alternative to changing your investment funds independently as you head towards retirement. Suitable for novice and sophisticated investors alike who want a passive approach to managing their pension.

Responsibility built-in

Fixed Allocation Funds, which are core components in all strategies aim to deliver attractive returns through a strong focus on environmental, social, and governance (ESG) factors. They are all classified as Article 8 or light green funds under European Sustainability Regulations¹.

Personalised solution

Tailored to your normal retirement age and whether you'd like to fund your retirement income through an: Approved Retirement Fund (ARF), Annuity, Cash for those who are funding for a lump sum only

You can also take your retirement income using a combination of an ARF, Annuity and Cash. Your allocation to each income option will determine how we change how your money is invested.

1. The European Regulations are the Sustainable Finance Disclosure Regulation (Regulation (EU) 2019/2088) (SFDR). This regulation is designed to improve transparency in relation to sustainability risks and impacts in relation to financial products in the market and make it easier for investors to distinguish and compare the available sustainable investing strategies. For more information on the Sustainable Finance Disclosure Regulation ("SFDR"), please go to: <https://www.aviva.ie/fund-range/responsible-investments/> to see Aviva Sustainability Policy.

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

Warning: The income you get from your ARF 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 this product you will not have any access to your money until you retire.

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

Three distinct investment phases that gradually and automatically reduce the risk and return profile of your pension savings

Risk and return profile of your retirement savings will be different in each of the 3 phases and will depend on how far you are from retirement.

1. Growth phase	2. Consolidation phase	3. Pre-Retirement phase
<ul style="list-style-type: none"> With more than 15 years to retirement, you have time to weather the ups and downs of investing in riskier investments. Here we aim to maximise the growth potential of your pension savings. 100% invested in Aviva ESG Fixed 80. This fund invests 80% of your pension contributions in global company shares and 20% in bonds. The Fund is rebalanced quarterly to these weights. 	<ul style="list-style-type: none"> 15 to 5 years to retirement. You'd like to gradually reduce the risk profile of your investments to protect your savings against volatile markets. We will automatically and gradually on a monthly basis move your pension savings from Aviva ESG Fixed 80 to Aviva ESG Fixed 20 Fund. The Aviva ESG Fixed 20 Fund invests 20% of your contributions in global company shares and 80% in bonds. The Fund is balanced quarterly to these weights. 	<ul style="list-style-type: none"> Less than 5 years to retirement. Retirement is around the corner and you're concerned with preserving the value of your pension and meeting your income requirements post-retirement. We will automatically and gradually move your pension savings into lower-risk funds that will suit whether you chose an ARF, Annuity, or cash lump sum to provide your retirement income.

The following table gives an overview of your allocation to different funds when you use **My Future ESG Lifestyle Strategies** to save for retirement.

Years to retirement	Aviva My Future ESG ARF			Aviva My Future ESG Annuity				Aviva My Future ESG Cash		
	ESG Fixed 80	ESG Fixed 20	Cash	ESG Fixed 80	ESG Fixed 20	Annuity	Cash	ESG Fixed 80	ESG Fixed 20	Cash
15 +	100%	0%	0%	100%	0%	0%	0%	100%	0%	0%
13	80%	20%	0%	80%	20%	0%	0%	80%	20%	0%
10	50%	50%	0%	50%	50%	0%	0%	50%	50%	0%
7	20%	80%	0%	20%	80%	0%	0%	20%	80%	0%
5	0%	100%	0%	0%	100%	0%	0%	0%	100%	0%
3	0%	90%	10%	0%	60%	30%	10%	0%	60%	40%
1	0%	80%	20%	0%	20%	60%	20%	0%	20%	80%
At Retirement	0%	75%	25%	0%	0%	75%	25%	0%	0%	100%

■ Growth phase ■ Consolidation phase ■ Pre-Retirement phase

My Future ESG Lifestyle Strategy may be suitable for you if you want a hands-off, cost-effective, and professionally managed pension that aims to grow your money, diversify your pension savings and manage risk. Talk to your Financial Broker today.

Visit www.aviva.ie/myfuture.