



Aviva **My Future ESG** Lifestyle Strategies

We focus on your pension so you don't have to

For investments that can change your world, it takes Aviva.

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My Future ESG Strategies Summary

Managing your pension savings automatically, whatever stage of life you are at

Your pension works by investing your contributions in a fund or funds. The aim of these funds is to grow in value over time, helping you to save for retirement. But investments can fall in value as well as rise, so it is a good idea to review how they're doing. You may not have the time or the expertise to do this by yourself, and this is where Aviva My Future ESG Lifestyle Strategies may be a good choice for you.

Investing your pension savings into Aviva My Future ESG Lifestyle Strategies has four main benefits over the years of your pension savings:

1. Managing investment risk

Saving for retirement is a long journey and building the financial resources you need for later in life can take time. For this reason, we think of your pension savings in three stages – growth, consolidation, and pre-retirement.

- Growth phase:** This is the first stage of the retirement journey and it invests in the Aviva ESG Fixed 80 Fund. Here, your pension contributions are mainly invested in company shares, also known as equities. The goal here is to maximise the growth potential of your pension contributions when you are far away from retirement.
- Consolidation phase:** This stage begins when you are within 15 years of your planned retirement date. At this point, your savings start to move into lower-risk funds gradually and automatically. We do this to help protect the value of the pension fund you have built up during the growth phase from market fluctuations.
- Pre-retirement:** This stage begins when you are within 5 years of your planned retirement date. Here we continue to de-risk your portfolio with funds that are aligned to how you'd like to take your income at retirement.

2. Personalised solution

My Future ESG Lifestyle Strategies offer three different investment options depending on how you'd like to fund your retirement income;

My Future ESG Lifestyle Strategies ARF	My Future ESG Lifestyle Strategies Annuity	My Future ESG Lifestyle Strategies Cash
This option is designed for people who intend to convert their pension savings into a retirement investment product called an Approved Retirement Fund (ARF) when they retire. As a result, if you chose this option, your savings will be adjusted over time to prepare to purchase an ARF.	This option is designed for people who intend to convert their pension savings into a regular guaranteed income for life by buying an Annuity when they retire. As a result, if you choose this option, your savings will be adjusted over time to prepare for the purchase of an Annuity.	This option is designed for people who are targeting to fund a lump sum only.

You won't have to make investment decisions or choose funds. You simply tell us when you'd like to retire and how you'd like to take your retirement income and we'll automatically adjust your pension savings to your unique circumstances.

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.

3. Low-cost professionally managed solution

The low-cost investment strategy offers an alternative to changing your investment funds independently as you head towards retirement. This strategy is suitable for novice and sophisticated investors alike who would like a passive approach to managing their pension.

4. Doing good

The Fixed Allocation Funds, which are core components in each strategy 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.

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 beneficiaries under your will.

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.

Please refer to the Glossary for an explanation of the terms used throughout this guide.

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.



A hiker with a large backpack is walking on a grassy hill, looking out over a body of water and distant mountains. The scene is captured during sunset or sunrise, with warm, golden light illuminating the landscape. The hiker is wearing a red jacket, black pants, and a blue cap. The backpack is dark blue with a large yellow roll-up bag attached. The text "My Future ESG Lifestyle Strategies in detail" is overlaid on a dark blue rectangular background on the left side of the image.

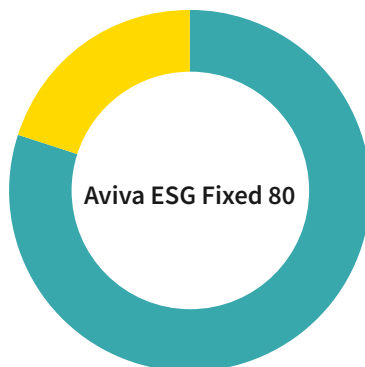

My Future ESG Lifestyle Strategies in detail

How we invest your pension contributions and reduce risk

Retirement is a long journey and building the financial resources to support you in retirement can take decades. My Future ESG Lifestyle Strategies thinks about your retirement savings in three distinct phases, the risk and return profile of your retirement savings will be different in each phase and will depend on how far you are from retirement. One major benefit of My Future ESG Lifestyle Strategies is that you can be confident that we will automatically reduce the risk and return profile of your retirement savings the closer you get to retirement.

Phase 1: Growth Phase

With more than 15 years to retirement, you have time on your side to weather the ups and downs of investing in riskier investments. Here we aim to maximise the growth potential of your pension savings.

Years to retirement	Aviva My Future ESG ARF Aviva My Future ESG Annuity Aviva My Future Cash	
100% Aviva ESG Fixed 80		
30	Aviva ESG Fixed 80 – the growth engine of your retirement savings <ul style="list-style-type: none">This fund invests 80% of your contributions in company shares and 20% in bonds.The fund is rebalanced quarterly to these target weights.The fund is passively managed with passive building blocks.The fund is classified as a medium to high risk fund. As the fund has a high allocation to equities it will be subject to significant fluctuations in value.The fund is managed by Aviva Investors, the global asset management business of the Aviva Group who manage more than €300 billion on behalf of clients worldwide¹.ESG considerations are built into how the funds are managed.	 <p>Aviva ESG Fixed 80</p> <ul style="list-style-type: none">20% Global Bonds80% Global Equities 
25		
20		
15		

1. Source: Aviva Investors to 31 December 2021.

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.

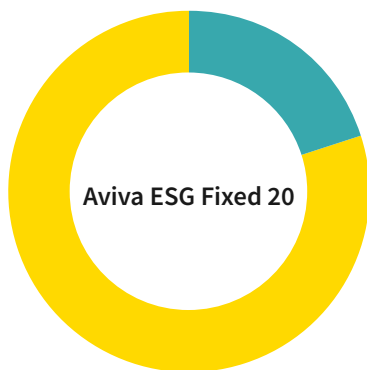
Warning: These funds may be affected by changes in currency exchange rates.

Phase 2: Consolidation

While you may still be looking for growth and inflation protection, you would like to gradually reduce the risk profile of your investments to help protect your pension savings against volatile markets. Here we will automatically and gradually move your pension savings from the Aviva ESG Fixed 80 Fund to the Aviva ESG Fixed 20 Fund.

The following table shows you how we move your fund from the Aviva ESG Fixed 80 Fund to the Aviva ESG Fixed 20 Fund between 15-5 years before retirement.

Years to retirement	Aviva My Future ESG ARF Aviva My Future ESG Annuity Aviva My Future Cash	
	Aviva ESG Fixed 80	Aviva ESG Fixed 20
15	100%	0%
13	80%	20%
10	50%	50%
7	20%	80%
5	0%	100%



- 80% Global Bonds
- 20% Global Equities



About the Aviva ESG Fixed 20 Fund

- This fund invests 20% of its assets in company shares and 80% in bonds. The fund is rebalanced quarterly to these weights.
- The fund is passively managed with passive building blocks.
- The fund is classified as a low to medium-risk fund. This means that while the fund tends to have a higher allocation to investments with lower risk or more defensive type characteristics, it will be subject to fluctuations in value.
- The fund is managed by Aviva Investors, the global asset management business of the Aviva Group which manages more than €300 billion on behalf of clients worldwide¹.
- ESG considerations are built into how the funds are managed.

1. Source: Aviva Investors to 31 December 2021.

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Phase 3: Pre Retirement

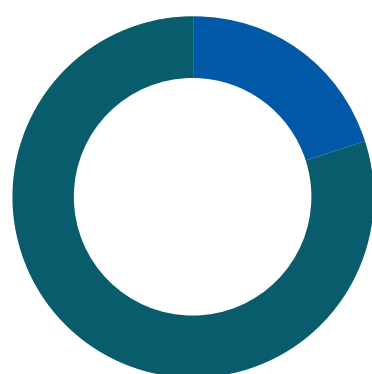
Here we will switch you to lower-risk funds that are aligned with your selected retirement income option.

Years to retirement	Aviva My Future ESG ARF		Aviva My Future ESG Annuity			Aviva My Future ESG Cash	
	Aviva ESG Fixed 20	Cash	Aviva ESG Fixed 20	Annuity	Cash	Aviva ESG Fixed 20	Cash
5	100%	0%	100%	0%	0%	100%	0%
4	95%	5%	80%	15%	5%	80%	20%
3	90%	10%	60%	30%	10%	60%	40%
2	85%	15%	40%	45%	15%	40%	60%
1	80%	20%	20%	60%	20%	20%	80%
At retirement	75%	25%	0%	75%	25%	0%	100%

At Retirement

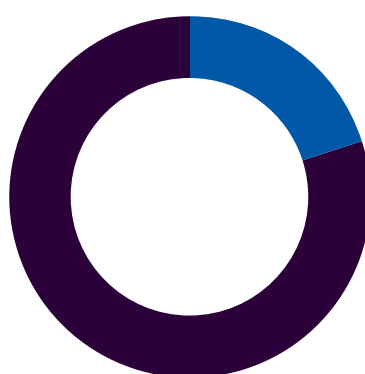
Your asset allocation will reflect your chosen retirement income option.

Aviva My Future ESG Lifestyle Strategy ARF



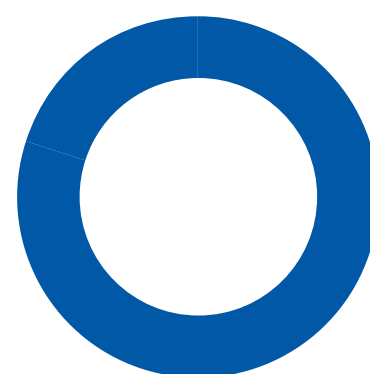
■ Aviva ESG Fixed 20
■ Aviva Cash

Aviva My Future ESG Lifestyle Strategy Annuity



■ Aviva Annuity Fund
■ Aviva Cash

Aviva My Future ESG Lifestyle Strategy Cash



■ Aviva Cash

About the Annuity Fund

- This fund invests primarily in Eurozone Government Bonds and will also have a small allocation to cash.
- The underlying funds within the Annuity Fund are actively managed by Aviva Investors.
- It is designed to support those who are purchasing an Annuity at retirement.
- The fund is classified as a low to medium-risk fund. This means that while the fund tends to have a higher allocation to investments with lower risk or more defensive type characteristics, it will be subject to fluctuations in value.
- The fund is managed by Aviva Investors, the global asset management business of the Aviva Group which manages more than €300 billion on behalf of clients worldwide¹.

About the Cash Fund

- This fund invests in cash, various money market securities, and money market funds. The fund aims to generate returns in line with one week Euro LIBID (London Interbank Bid Rate).
- The fund is designed to fund the cash-free lump sum at retirement.
- The fund is classified as a low-risk fund.
- There is no unit price guarantee on this fund. If interest rates are lower than the annual management charge the unit price of the fund will fall and the cash fund will make a loss.

1. Source: Aviva Investors to 31 December 2021.



Learn more

To learn more about the operation, risks and benefits of investing in **Aviva's ESG Fixed Allocations Funds** please see the [**Aviva Multi-Asset ESG Funds Customer Guide**](#). For more information on the operation, risks and benefits of investing in our Annuity and Cash Funds please see the [**Your Investment Guide**](#).

More about My Future ESG Lifestyle Strategies

Flexibility

- Your investment strategy can be amended if you choose to take your benefits earlier or later than planned.
- 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.
- At any time up to 5 years before your planned retirement date, you can move into a different My Future ESG Strategy if you change your mind about how you'd like to take your retirement income.
- You can choose to leave the My Future ESG Strategy at any time and invest in other funds available through Aviva.

Great value

My Future ESG Lifestyle Strategies are competitively priced and is currently 0.1% lower per year than our standard annual management charge. You can speak with your Financial Broker about the charges that are applicable to your product.

Understanding ESG

In the past investors have researched and considered financial factors and metrics when making decisions about their investments. ESG investing incorporates environment, social, and governance (ESG) elements into a fund's investment process, in addition to financial considerations.

 Environmental How the company interacts with the environment	 Social How the company interacts with society	 Governance How the company is run
<ul style="list-style-type: none"> • Climate change • Natural resources • Pollution and waste • Energy use 	<ul style="list-style-type: none"> • Working conditions • Health and safety • Employee relations and diversity • Data protection 	<ul style="list-style-type: none"> • Executive pay • Bribery and corruption controls • Board diversity • Risk management

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A young child with short blonde hair is seen from behind, standing in a field of tall yellow flowers. The child is wearing a green dress with a floral pattern at the bottom, a pink and white striped long-sleeved shirt, white socks, and colorful rain boots. Their arms are slightly outstretched. The background shows a line of trees under a cloudy sky at dusk or dawn.

My Future ESG Lifestyle Strategies and responsible investing

The Fixed Allocation Funds in My Future are classified as light green (or Article 8) funds under European Sustainability Regulations¹

Under Article 8 of SFDR, Aviva Fixed Allocation Funds have binding ESG considerations to (i) achieve a higher ESG score than that of the Fund's benchmark; and (ii) to exclude companies that derive all or part of their revenue from the manufacture of controversial weapons, coal and unconventional fossil fuels (tar sands and arctic oil) and the manufacture of tobacco-related products. Where possible, the range will also seek to exclude companies contravening core international norms and conventions, as described in the United Nations Global Compact Principles.

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.

Aviva Investors - a global asset manager with responsibility built-in

Aviva's ESG Fixed Allocation range is managed by Aviva Investors, the global asset management business of the Aviva Group. It combines its insurance heritage, investment capabilities, and sustainability expertise to deliver wealth and retirement outcomes that matter most to investors. It manages over €300 billion on behalf of customers worldwide¹. Aviva Investors is a pioneer in responsible investing whose Environmental, Social, and Governance (ESG) credentials date back to 1970. Today, Aviva Investors is recognised as a global leader for its approach to responsible investment^{2,3}.

ESG Provider of the Year at the 2021 Irish Pension Awards	A rated by Share Action for responsible investing	A+ rated by UNPRI (United Nations Principles for Responsible Investment)	30+
 <p>Irish Pensions AWARDS 2021</p> <p>WINNER ESG or SRI Provider of the Year</p>	Only 5 out of 75 Global Investment managers received this rating ² .	For ESG strategy and governance ³ .	Dedicated ESG Analysts. Their role is to push for vital change on society's biggest issues with investor action ¹ .

1. Source: Aviva Investors 31 December 2021. 2. Source: Share Action 2020. 3. Source: UNPRI 2020.

Summary

My Future ESG Lifestyle Strategies may be suitable for you if you want a ready-made, cost-effective and professionally managed pension that aims to grow your money, diversify your pension savings and manage risk.

Learn more

The world of investing can seem complex. Always remember that you're not on your own. Your Financial Broker is there to help. They will work with you to identify your goals, involving you in the process always to make well-informed decisions. Find your local Financial Broker at www.brokersireland.ie.

For more information visit www.aviva.ie/myfuture

Glossary

What is a fund?

In a fund, customers' money is pooled with that of other investors. In turn, the fund could invest in anything from company shares to government bonds, property, other funds or a mixture of different assets or strategies. A fund manager oversees the fund and makes the decisions about which assets it should hold, in what quantities, and when they should be bought and sold.

What is a passive fund?

A passive or index-tracking fund, sometimes called a tracker fund or a passive fund, is one that simply aims to replicate the performance of a given market, represented by an index. An index tracking fund offers a cost-effective, simple way for customers to access market returns.

What is a fixed allocation fund?

These funds are diversified across different asset classes, like equities and bonds. They are passively managed with passive management. They are automatically rebalanced to target risk levels at regular intervals.

What is an equity?

A financial instrument that gives the holder part ownership in a company with unlimited upside potential but significant risk of loss of capital.

What is a bond?

A type of 'IOU' issued by governments, public companies or other institutions. The issuer agrees to repay the borrowed amount on an agreed date or dates. Bonds usually pay a fixed interest rate over that time, so the bondholder earns an income from the bond.

What is a corporate bond?

A corporate bond is a bond issued by a corporation and sold to investors.

What is a government bond?

A government bond is a bond issued by a government and sold to investors.

What is volatility?

Volatility is a measure of the extent that the price of a fund, company share price, or equity market index moves up and down over a period of time. Generally, the larger the difference from the average return (i.e. the higher the volatility), the riskier the fund. Investment markets cannot be accurately predicted as unexpected events do happen but volatility can give an indication of the ups and downs that a fund has experienced previously.



Welcome to Aviva Online Service Centre

Username Forgot Registration Number/PIN

8 Digit Registration Number

Date Of Birth

DD/MM/YYYY

Personal Access Code

2m 5k 6k

Log in

Register for Aviva Online Service Centre

New user? Register here.

Register online for faster, easier access 24 hours a day

You will have access to your policy details, current values, annual statements and other correspondence. You can also update your contact and bank details as well as request tax certificates.

Register today on www.aviva.ie/customer-service

Aviva

with you today for a better tomorrow

Our Purpose

Aviva's purpose is to be 'with you today, for a better tomorrow'. We exist to be with people when it really matters, throughout their lives. And we are here to help them make the most of life. Whether it is protecting what people value most in their lives or helping them build a better future to look forward to, we've got the products and services to live up to our promise. Our purpose applies equally to how we approach looking after our people, contributing to our communities and helping protect our planet.

Our heritage

Aviva has been operating in the Irish market since 1780 and serves over one million customers through our life and general insurance businesses. We're part of the Aviva Group with over 18.5 million customers across our core markets of the UK, Ireland and Canada. We are proud to be title sponsor of Aviva Stadium, the ancestral and spiritual home of Irish rugby and soccer fans.

Our future

For over three centuries, Aviva has been a company that understands the importance of thinking for the long term and facing up to challenges ahead. With the climate disaster looming, those challenges have never been more pressing or threatening than they are today. Living up to our purpose of working towards a better tomorrow has never felt more important.

This is why we have set ourselves the challenge of becoming Net Zero across our operations, supply chain underwriting and investments by 2040, the most demanding carbon reduction plan of any major insurer in the world today.

For a better tomorrow. It takes Aviva.



The information in this document does not constitute investment advice. It does not consider 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 suit your specific investment needs.

The “do no significant harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

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

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