

Aviva Personal Retirement Savings Account (PRSA)



Aviva has been helping clients look to their future with confidence for over 300 years. Today, we continue that legacy by providing you with the products you need to take control of your financial future. Our PRSA gives you a flexible way to save for retirement with investment options to suit your needs. Whatever retirement you want, we will be there to help you achieve it.

Flexible contributions

You can pay regular contributions from as little as €50 per month or once off contributions from as little as €50 into your PRSA. You can also increase or decrease your regular contributions, or take a contribution holiday, if the need arises.

Investments that work for you

Aviva is the best place to invest to safeguard your retirement, whether you want a ready-made multi-asset solution or you want to work with your Financial Broker to create and manage a tailored portfolio by choosing which funds you invest in.

Aviva My Future Lifestyle Strategies

Our choice of three lifestyle strategies (ARF, Annuity & Cash) provide lower cost investments that automatically de-risk your pension as you near retirement, tailored to your selected option at retirement, allowing you to take a hands off approach in how your money is managed.

Aviva Online Service Centre

With Aviva's Online Service Centre, you can see the value of your pension, the funds your pension is invested in and the amount invested in each fund. You can also use online tools like our pensions calculator and investment risk profiler and view and download your policy documents.

Find out more: see www.aviva.ie and speak to your financial broker who can explain the options to you and tailor an Aviva PRSA to suit your needs.

Investments that can change your world

We all have different time horizons and preferences for how we like to invest and we aim to match our offerings with your needs. With the help of your Financial Broker, you can opt for a simple ready-made solution or build a portfolio of funds. Our investment range focuses on three key propositions:

1. Managed for You

Aviva's Multi-Asset ESG Funds are a range of ready-made portfolios that meet the different needs and risk profile of investors.

Aviva Multi-Asset ESG Active Range	Aviva Multi-Asset ESG Passive Plus Range	Aviva ESG Fixed Allocation Range
Aviva Multi-Asset ESG Active 3 Aviva Multi-Asset ESG Active 4 Aviva Multi-Asset ESG Active 5	Aviva Multi-Asset ESG Passive Plus 3 Aviva Multi-Asset ESG Passive Plus 4 Aviva Multi-Asset ESG Passive Plus 5	Aviva ESG Fixed 20 Aviva ESG Fixed 40 Aviva ESG Fixed 60 Aviva ESG Fixed 80

Reasons to invest

 Offering diversification	 Managed by experts	 Doing good	 Giving you value
There are three different solutions available. Each range aims to grow your savings by investing in a diverse range of assets depending on your preferred investment management approach and risk appetite.	Each fund is managed by the Multi-Asset team in Aviva Investors. This team manages over €111 billion on behalf of customers worldwide ¹ .	Each fund aims to deliver attractive returns through a strong focus on environmental, social, and governance (ESG) factors. The funds are classified as Article 8 Funds under SFDR ² .	The funds are available at our standard annual management charge or lower.

ESG investing considers a company's Environmental, Social, and Governance practices, alongside more traditional financial measures.

2. Managed with You

Build and manage your own portfolio by selecting funds from leading Fund Managers from our Aviva Select Range chosen by our investment team. This range includes:

- Specialist Multi-Asset Funds
- Alternative Strategies
- Property, and
- Single Asset Funds



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

1. Source: Aviva Investors 31 December 2022. 2. Aviva's range of Multi-Asset ESG Funds have been determined to comply with the requirements of Article 8 of the Sustainable Finance Disclosure Regulation in that they promote environmental and/or social characteristics. 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. Where funds invest in externally managed collective investment vehicles, Aviva Investors will undertake an ESG assessment before investing.

It takes Aviva.