



# Performance Scenarios

**Investment: €10,000**

Scenarios		1 year	5 Years 6 Months
Stress scenario	What you might get back after costs (total return)	€10,088.00	€11,308.00
	Average return per year (AER)	0.88%	2.38%
Unfavourable scenario	What you might get back after costs (total return)	€10,088.00	€11,308.00
	Average return per year (AER)	0.88%	2.38%
Moderate scenario	What you might get back after costs (total return)	€10,088.00	€11,308.00
	Average return per year (AER)	0.88%	2.38%
Favourable scenario	What you might get back after costs (total return)	€10,088.00	€11,308.00
	Average return per year (AER)	0.88%	2.38%

This table shows the money you could get back over the next 5 Year 6 Months, under different scenarios, assuming you invest €10,000. The scenarios show illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are based on the fixed return of your fund after the deduction of the annual management charge (AMC) and reflect the fixed return applicable at maturity only.

You will need to consider this in conjunction with the Key Information Document for the Investment Bond Option you have chosen.

## What happens if Aviva Life & Pensions Ireland dac is unable to pay out?

There is no Irish investor compensation or guarantee scheme that would apply to losses under this product.

## What are the costs?

The amounts shown here are the cumulative costs of the fund itself, for two different holding periods. They include potential early exit penalties within the fund. The figures assume you invest €10,000.

## Costs over time

There may be other costs and charges associated with the product you purchase from Aviva, which are disclosed in the product specific KIDs. The Financial Broker advising you about this fund may also have additional charges. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment €10,000	If you cash in after Year 1	If you cash in after 5 year 6 months
Total Costs	€225	€375
Impact on return (RIY) per year	2.25%	0.75%

## How long should I hold it and can I take my money out early?

### Recommended holding period: 5 Year 6 Months

The recommended holding period of your fund is the fixed term of 5 Year 6 Months. The Investment Bond product is intended as an open-ended investment. You may access the fund value at any time after the initial 5 Year 6 Months holding period.

## How can I complain?

Please contact our Customer Relations Manager by writing to Aviva Life & Pensions Ireland dac, Building 12, Cherrywood Business Park, Loughlinstown, Co Dublin. D18 W2P5. Alternatively, you can contact us on 1890 646 464 or email us at [csc@aviva.com](mailto:csc@aviva.com).

## Other relevant information

You will need to consider this in conjunction with the Key Information Document for the Investment Bond Option you have chosen. Please see [www.Aviva.ie/kids](http://www.Aviva.ie/kids) for information.

Aviva Life & Pensions Ireland Designated Activity Company, a private company limited by shares.

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