

Key Information Document



Aviva 5 Year 6 Months Fixed Return Fund Series 11

Purpose

This document provides you with key information about this fund. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this fund and needs to be considered in conjunction with the product specific KID for the Investment Bond Option you have chosen. It will help you compare it with other products.

Product

The Investment Bond, is issued by Aviva Life & Pensions Ireland DAC, registered in Ireland No. 165970. The website is aviva.ie and the phone number is (01) 8987850. Aviva Life & Pensions Ireland DAC is regulated by the Central Bank of Ireland.

Alert: You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

The Investment Bond is a unit-linked investment product offering access to a range of investment funds. The investor may choose the investment fund or investment funds in which he/she wishes to invest. You have chosen the Aviva 5 Year 6 Months Fixed Return Fund Series 11. The fund invests in a Fixed Deposit with NatWest Markets NV with a credit rating of A1.

Term

The fund has a fixed term of 5 Years 6 Months, commencing on 5 September 2025. It matures 5 March 2031.

Objectives

This fund is designed to provide a fixed return over a fixed 5 Year 6 Months period.

Intended Retail Investor

This fund is designed for customers who are seeking an investment consistent with the fund objectives as outlined above and are comfortable with the possible performance scenarios outlined below.

What are the risks and what could I get in return?

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this fund compared to other funds. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.



The risk indicator assumes you keep the fund for the full 7 years. The actual risk can vary significantly if you cash in your fund at an early stage and you may get back less.

We have classified this product as 1 out of 7, which is a low-risk class.

This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you. You are not entitled to receive a minimum percentage of your capital. The amount you will receive will be related to the value of the funds at the time of death or surrender of your fund.

Performance Scenarios

Investment: €10,000

Scenarios		1 year	5 Years 6 Months
Stress scenario	What you might get back after costs (total return)	€10,107	€11,413
	Average return per year (AER)	1.07%	2.57%
Unfavourable scenario	What you might get back after costs (total return)	€10,107	€11,413
	Average return per year (AER)	1.07%	2.57%
Moderate scenario	What you might get back after costs (total return)	€10,107	€11,413
	Average return per year (AER)	1.07%	2.57%
Favourable scenario	What you might get back after costs (total return)	€10,107	€11,413
	Average return per year (AER)	1.07%	2.57%

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.

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 for information.

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

Registered in Ireland No. 165970. Registered office at Building 12, Cherrywood Business Park, Loughlinstown, Co. Dublin, D18 W2P5.

Aviva Life & Pensions Ireland Designated Activity Company, trading as Aviva Life & Pensions Ireland and Friends First, is regulated by the Central Bank of Ireland. Tel (01) 898 7950 www.aviva.ie