

Your Personalised and Generic Disclosure Documents

You are receiving two separate disclosure documents in relation to your chosen product and funds. One is a personalised disclosure **Your Personal Illustration** required under the Life Assurance (Provision of Information) Regulations 2001 (as amended) and the other is a generic disclosure in the form of a **Key Information Document (KID)** required under the Packaged Retail and Insurance-based Investment Products (PRIIPs) regulations.

In the document headed **Your Personal Illustration** you are provided with a personalised illustration of the development of your investment over time. The illustration is personalised in the sense that it is based on all of the specific premium and other options chosen by you in relation to the policy.

The **Key Information Document (KID)** provides you with information about your policy but is based on a standard premium and standard recommended holding term.

The table below provides a comparison of the key features of each document.

	Your Personal Illustration	Key Information Document
Details of the product manufacturer	Similar.	Similar.
How to complain	Similar.	Similar.
Description of policy cancellation rules	Similar.	Similar.
Product information	Similar.	Similar.
Description of early encashment rules	Similar.	Similar.
Product suitability	Similar.	Similar.
Reduction in yield	Range of costs considered is not as wide as that used to calculate these figures in a KID.	Wider range of costs used to calculate these figures than those used in a Personal Illustration.
Disclosure of costs	Shows the projected expenses and charges across a wide range of future years.	Shows the breakdown of costs by type in a table. In addition to this, the breakdown is shown in terms of the impact on return in a separate table.
Illustrative values	Shows illustrative future policy values over a wide range of future time periods that are specific to your personal circumstances.	Shows illustrative values based on a standard premium size for a recommended holding period and certain shorter holding periods.
Disclosure of intermediary remuneration	Disclosure of the projected remuneration, if any, paid by Friends First to your Financial Broker.	No such explicit disclosure is made in the KID document.
Taxation	Shows the projected policy values after payment of personal exit taxation.	Shows the values for the different investment scenarios before the payment of exit taxation. The figures do not take into account an individual's personal tax situation.
Information about the intermediary	Provides information about the intermediary who arranged this policy for you.	Does not provide any information about the intermediary.
Cancellation and amendment of the policy by the insurer	Provides information about the insurer's right to cancel or amend the policy.	Does not provide any information about the insurer's right to cancel or amend the policy.

For more information please speak to your Financial Broker.



Aviva Life & Pensions Ireland DAC, also trading as Friends First,

is regulated by the Central Bank of Ireland.