



Aviva Investment Bond Customer Guide

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About Aviva

Aviva has been helping clients look to the 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. Savings Plan gives you a flexible way to save for your future with tailored investment options to suit your needs. Whatever future you want, we will be there to help you achieve it.

Introducing Aviva Investment Bond

With interest rates still at low levels and with high levels of inflation, investments might seem more appealing than cash savings right now. And if you're thinking about investing some of your money, you'll find what you need with us. We offer different ways to invest, each with different options and risk levels, so that you feel totally comfortable with the investment you've made. What's more, we offer funds that are put together with responsible investing principles in mind. Helping your money do good in the world, with the opportunity to be rewarded for your efforts too.

What is Aviva Investment Bond?

Aviva Investment Bond gives you a straightforward way to invest a lump sum to help you achieve your medium and long-term financial goals. Aviva Investment Bond is a unit linked life insurance investment policy. This means your lump sum is used to buy units in our range of funds. You can also add additional lump sums in the future to your policy. The value of your policy is then linked to the value of the units in the funds you are invested in.



Before deciding to invest in Aviva Investment Bond, you should also read the following separate guides:

- 'Your Investment Guide' which aims to make investment decisions easier by explaining our fund range and the level of risk of each fund.
- The 'Your Aviva Investment Bond Product & Charges Summary' which will be given to you by your Financial Broker along with this guide.

Qualifying terms and conditions apply to fixed deposits. The interest earned in a fixed term deposit account is guaranteed. When you invest in a deposit account you may qualify for compensation under the Deposit Guarantee Scheme if the bank is unable to meet their obligations to you. A life assurance levy of 1% is chargeable on all premiums invested through Aviva Savings Plan and Investment Bond.

6 good reasons to invest with Aviva

1

The potential of a higher return

With lower deposit rates, investing the portion of your money set aside for the medium to long-term allows you to select from a range of funds which are invested across different risk profiles and assets, targeting capital growth.

2

The benefits of compound returns

As a rule of thumb, the longer you can leave your money invested, the better. And one of the reasons for this is that the longer it's invested, the more it could benefit from something called 'compound returns'. The principle operates on the basis that you've invested your money, and that your investments have grown in value. So after the first year, you've earned a return on your initial investment. In the second and any subsequent years, any returns you earned would be on both your initial investment and previous investment growth.

3

Investment choice

With a range of investments to choose from you can ensure that your money is invested in a fund to match your risk profile and investment time horizon. You can invest in multiple funds to match different time horizons you may have for your savings.

4

Responsible investments

Through Investment Bond, you can invest in funds that take environmental, social and governance (ESG) factors into account.

5

Flexible withdrawal options

With Investment Bond you can take regular and single withdrawals from your policy.

6

Tax benefits

Investment growth within your Investment Bond can grow tax free (Except for certain foreign and withholding taxes that cannot be reclaimed). Tax is only paid on the withdrawal of growth from your fund or on the 8th and subsequent 8 yearly anniversaries based on the growth within your policy.

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 this product you may lose some or all of the money you invest.

Warning: The income you get from this investment may go down as well as up.

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



Aviva Investment Bond

- the details

What is it?

Aviva Investment Bond is a unit-linked investment policy which allows you to invest a single contribution into a fund or a range of funds. We offer a number of Investment Bond options which your Financial Broker will discuss with you to decide which is the most suitable option for your needs. Your Financial Broker will give you a copy of 'Your Aviva Investment Bond Product & Charges Summary' document which outlines the specific features of your chosen option.

What happens to my contributions?

To make sure that all customers are treated equally and fairly, each fund is divided into a number of identical units. Your investment will be used to buy units in your choice of fund(s) and the value of each unit will move up and down in line with the market value of the fund's investment.

Who can have one?

Anyone between the age of 18 and 79 can invest in Investment Bond. Your investment policy can be opened in a single name or joint names.

Can I make partial withdrawals?

Yes, you can withdraw some of your money from Investment Bond at any time. The minimum withdrawal you can take is €500 per payment and after each withdrawal you must leave a residual value of at least €1,000 in your policy.

Can I make regular withdrawals?

Yes, you can set up a regular withdrawal from your Investment Bond at any time. The minimum withdrawal amount is €100 per month and this is payable directly into your bank account. After each withdrawal you must leave a residual value of at least €1,000 in your policy.

Is there a charge for making withdrawals?

A charge may apply to your partial or regular withdrawals for up to five years from your policy start date and can be up to five percent of the value of the amount withdrawn. The charge can also be less than this. The actual charge and the period for which it applies will depend on the way you set up your policy. Your Financial Broker will confirm whether this charge applies to your policy and how it works.

How much can I invest?

The minimum investment is €10,000.

What happens to my investment if I die?

In the event of your death while your policy is still in force, the amount payable will be 100.1% of the value of the units in the policy upon notification of death. If the policy is in joint names the payment will be made on the second of the two lives to die.

What are the charges?

Fund charges

The fund charges will depend on:

- which Investment Bond option you've selected, which determines the policy management charge; and
- which funds you're invested in, which determines the fund management charge.

The fund charge can be made up of a fund management charge (FMC), a policy management charge (PMC) or a rebate which is applied as bonus units to your policy.

Allocation rate

The allocation rate applied will depend on the amount of your single contribution which is invested in your Aviva Investment Bond. This is the percentage of your money that is used to buy units in your Aviva Investment Bond. Anything not invested is a charge. Your Financial Broker will discuss the options available and decide which is the most suitable to your needs.

Early exit charge

Aviva Investment Bond is a medium to long term investment, and for that reason we have designed it for at least a 5-year period. If you decide to transfer your money or take your benefits early, an early exit charge may apply. Where an early exit charge applies this will be disclosed on the policy schedule.

Policy servicing fee

A policy servicing fee may apply. Where a policy fee does apply this will be disclosed in your policy schedule.

Fund switching charge

You can change your choice of investment funds at any time. We don't charge you for switching between investment funds.

For full details of the charges applicable on your Aviva Investment Bond, please read '*Your Aviva Investment Bond Product & Charges Summary*' document which will be provided to you by your Financial Broker.

Risks

All investment choices are made at your own risk so it is important to seek the advice of a Financial Broker when making investment decisions.

Aviva Life & Pensions Ireland DAC ("Aviva") is not responsible for the performance or solvency of any of the funds available through the Aviva Investment Bond providers.

External fund managers are responsible for the management of certain funds, including the choice of securities in which they invest the funds. This means that Aviva is not responsible for the performance of these funds, or the solvency of the external fund managers.

In order to maintain fairness between those remaining in and those leaving a fund, we may, in exceptional circumstances, delay selling or switching all or part of policyholders' funds. Please see the 'Important fund information' on page 18-19.

The value of investments linked to this policy may be affected by fluctuations in a range of factors including interest rates, exchange rates, and economic and political situations.

Counterparty risk

The value of investments with any fund manager may be affected if any of the institutions with whom money is placed suffers insolvency or any other financial difficulties. The value of units will reflect the value of the assets recovered from that manager. Aviva will not use any of our assets to make up any shortfall.

For more information on the risks associated with investing in funds available through the Aviva Investment Bond, please see the separate 'Your Investment Guide' and speak to your Financial Broker.

The current tax position

In accordance with the Taxes Consolidation Act, 1997 (as amended), a tax liability – levied on any profit that the policy has achieved - may arise when:

- a withdrawal is made from the policy (subject to the terms of your policy)
- you cash-in the policy (subject to the terms of your policy)
- the value of the policy is paid out on death (subject to the terms of your policy)
- the policy at any time during its lifetime, is assigned* or transferred to another party
- the policy is assigned into a trust after the inception date or the trust attaching to the policy is revoked
- the expiration of 8, 16, 24 or any other multiple of 8 years that has occurred since your policy commenced

All tax deductions will be made automatically from the policy, at the prevailing rate for life assurance policies, currently 41% for individuals and 25% for companies (December 2020). If you are a company and wish to avail of the corporate exit rate, please make sure you supply documentary evidence of your Company Tax Reference Number. This evidence must be confirmation of your Company Tax Reference Number on your company headed notepaper. If we do not receive this confirmation, tax will be levied at the individual rate.

**Other than in certain cases, such as when the assignment is to provide security for a borrowing - or the assignment is between spouses.*

Life Assurance Premium Levy

In accordance with the Stamp Duties Consolidation Act 1999 (as amended) a levy is payable on life assurance premiums (currently 1%). Aviva will pay this levy out of the money received from you and the balance will be invested in your Investment Bond policy.

Revenue reporting requirements

Under the Return of Payments (Insurance Undertakings) Regulations 2011, we're legally obliged to make an annual return to the Revenue detailing all policy payments made to you during each year of your policy.

This means that each year we, like all other financial institutions, will have to issue details to the Revenue on a yearly basis of any withdrawals, encashments, maturities etc. taken from your investment/savings policy(s) with us during any year while the policy remains in force.

Under the Foreign Account Tax Compliance Act (FATCA) and Automatic Exchange of Information (AEOI), we are obliged to collect certain information about each policyholders' residency for tax purposes, and in certain circumstances we may be required to share this information with the Irish Revenue.



Investments that work for you

Options available through Investment Bond

We all have different 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, a completely bespoke portfolio or something in-between.

Our investment range focuses on two key propositions:



Managed for You

Simple ready-made multi-asset ESG solutions from Aviva with responsibility built into how the funds are managed.



Managed with You

Build and manage your own portfolio by selecting funds from our Aviva Select Range chosen by our investment team.

We offer responsible investing options across all ranges. You can also mix and match between the two ranges. We are confident that our approach will enable you to find exactly the solution that works best for you.

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Our Managed for You Range

A simpler way to invest with responsibility built-in Aviva Multi-Asset ESG Range

If you value simplicity when you invest, we offer a range of ready-made, multi-asset funds through our Managed for You range. This range of funds has built environmental, social, and governance, or ESG for short, considerations into how they are managed. This means your investment makes a positive impact on some of the most important issues facing us today, such as rising inequality and climate change.

Our Aviva Multi-Asset ESG Range

Multi-Asset ESG Active	Multi-Asset ESG Passive Plus	ESG Fixed Allocation
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Reasons to invest

 <p>Offering diversification</p> <p>Each fund spreads your investment across a diverse range of asset classes and regions while aiming to achieve a certain investment objective and risk level.</p>	 <p>Managed by our experts</p> <p>Each fund is managed by the Multi-Asset team in Aviva Investors. This team manages over €111 billion on behalf of customers worldwide¹.</p>	 <p>Doing good</p> <p>Each fund aims to deliver attractive returns through a strong focus on environmental, social, and governance (ESG) factors. Each fund has been classified as a light green (Article 8) investment under European Sustainability Regulations².</p>	 <p>Giving you value</p> <p>The funds are available at our standard annual management charge or lower.</p>
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Understanding Multi-Asset Funds

Multi-Asset Funds invest across a number of different asset types which may include equities, bonds, property, cash, and alternatives. This gives you a greater degree of diversification than investing in a single asset class. Diversifying across a broad range of asset classes, styles, sectors, and regions can help cushion against any shocks that come with investing in a single asset class. However, investors should remember that diversification cannot fully protect them from market risk.

Understanding ESG

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

1. Source: Aviva Investors based on assets under management to 31 December 2022.

2. 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.

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

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More about the Aviva Multi-Asset ESG Range

We offer several types of Multi-Asset ESG Funds to meet the different needs and risk profiles of investors. You simply work with your Financial Broker to choose the fund that best matches your investment goals, your preferred investment style, and the level of risk you're comfortable taking. Then our professional Aviva Managers will take care of the rest.

Aviva Multi-Asset ESG Active Range¹	<ul style="list-style-type: none"> • Three funds, each aiming to grow your money, while managing to a level of risk that you're comfortable with. • Active bias, the fund manager makes active investment decisions on an ongoing basis. • Each fund spreads your money across a diverse range of different investments, including equities, bonds, cash, and alternatives. • All three funds are designated as Article 8 or Light Green Funds under European Sustainability Regulations². This means ESG considerations are built into how the funds are managed.
Aviva Multi-Asset ESG Passive Plus Range¹	<ul style="list-style-type: none"> • Three funds, each aiming to grow your money, while managing to a level of risk that you're comfortable with. • Passive bias, each fund is managed to longer-term investment objectives with few short-term active investment decisions being made. • Each fund spreads your money across a diverse range of different investments, including equities, bonds, cash, and alternatives. • All three funds are designated as Article 8 or Light Green Funds under European Sustainability Regulations². This means ESG considerations are built into how the funds are managed.
Aviva ESG Fixed Range	<ul style="list-style-type: none"> • Four funds, each aiming to grow your money, while managing to a level of risk you're comfortable with. • These funds are passively managed with passive building blocks. • Each fund combines equities and bonds, with a fixed allocation to each asset class which is rebalanced quarterly. • All three funds are designated as Article 8 or Light Green Funds under European Sustainability Regulations². This means ESG considerations are built into how the funds are managed.

1. This is the overall fund bias but there may be active investment funds in Aviva Multi-Asset ESG Passive Plus and there may be passive investment funds in Aviva Multi-Asset ESG Active.

2. 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.

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Our Managed with You range

Build and manage your own portfolio with our Aviva Select Funds

If you value control and wish to have more of a say in your investments, you may opt to build and manage your own portfolio selecting investments from our Managed with You range. Here you can build and manage a portfolio of funds with your Financial Broker from a shortlist of Aviva Select Funds.




The Aviva Select Funds have been hand-picked by our investment team and include multi-asset solutions from specialist fund managers, property funds, alternative strategies, and a range of active and passive funds focused on single asset classes (equities, bonds and cash).

Aviva Select Funds

 Specialist multi-asset funds	 Alternative strategies	 Property	 Single asset funds
 	 		  

What is ESG?

ESG investing incorporates environmental, 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

Investing your money to make a difference

Aviva research indicates that when explained clearly, environmental, social and governance investing, or ESG investing for short, is important to 80% of Irish customers¹. **Aviva was named the ESG provider of the Year at the 2021 Irish Pension Awards and won the ESG Investment Award at the 2023 Business & Finance ESG Awards.** We offer responsible investing options across our Managed for You, Managed with You and Managed by You propositions. For example, in our Managed for You and Managed with You options you can invest in funds from Aviva Investors, the fund management arm of the Aviva Group. Read on to learn more about Aviva Investors approach to ESG investing.

With a dedicated team of 40+ environmental, social, and governance (“ESG”) Analysts², Aviva Investors has built ESG considerations into their investment processes³. Aviva Investors is a pioneer in responsible investments, they have been considering ESG criteria since 1970. Today, they are recognised as a global leader in ESG investments. In 2023, they were named as one of only 4 managers out of 77 global investment managers to receive an **“A” rating** by Share Action for their approach to ESG investing⁴.

1. The research was carried out by iReach Insights Limited and was part of a nationwide study conducted as part of the iReach Consumer Decisions Omnibus Survey with 458 respondents. The fieldwork was undertaken at the end of October 2022. 2. Source: Aviva Investors 31 December 2022. 3. Aviva's Multi-Asset ESG range of funds have been determined to comply with the requirements of Article 8 of the Sustainable Finance Disclosure Regulation in that they promote environmental and social characteristics. For more information on the Sustainable Finance Disclosure Regulation (“SFDR”), please click here: <https://www.aviva.ie/fund-range/responsible-investments/> to see Aviva Sustainability Policy. Other than the stated exclusions (see the Aviva Multi-Asset ESG Active customer brochure for details), the fund's mandate does not require it rule out any company, industry, or sector for investment. The team may invest in securities of companies that might not meet one's own personal preferences. Where funds invest in externally managed collective investment vehicles, Aviva Investors will undertake and ESG assessment before investing. 4. Source: Share Action February 2023.

Aviva announces Net Zero 2040 Ambition

The most ambitious target of any major global insurer.

Aviva Funds classified as Light Green

Aviva's flagship Multi-Asset ESG Range categorised as Article 8 or Light Green Funds under European Regulations¹.

Aviva Investors' A rated by Share Action for responsible investing²

Only 4 out of 77 Global Investment managers to receive this rating.

Aviva Investors 5 star rating by UNPRI

(United Nations Principles for Responsible Investment)³

For ESG strategy and governance.

Aviva Investors ESG in action⁴

Tackling climate change

Launched Climate Engagement Escalation Programme targeting 30 largest carbon emitters.

Committed to voting

Voted on 73,458 resolutions in 2022. Voted against 27% of management resolutions including 49% on pay proposals.

Engaging at scale

Undertook 3,328 company engagements in 2022.

1. The European Commission designed the Sustainable Finance Disclosure Regulation (SFDR) to improve transparency in relation to sustainability risks and impacts in relation to financial products in the market and to make it easier for investors to distinguish and compare the available sustainable investing strategies. Our Aviva Multi-Asset ESG Funds are classified as Article 8 or Light Green Funds under SFDR. The team may invest in securities of companies that might not meet one's personal preferences. Where funds invest in externally managed collective investment vehicles, Aviva Investors will undertake an ESG assessment before investing. For more information on SFDR and our approach to sustainability, please see our sustainability policy which you can download on www.aviva.com. 2. Source: Share Action 2023. 3. Source: UNPRI 2021. 4. Source: Aviva Investors Annual Review 2022.

climate
2040



Aviva named
ESG Provider of
the Year at 2021
Irish Pension
Awards



Is Aviva Investment Bond right for you?

To invest in our Investment Bond you must:

Be over 18 years of age and less than 79 years of age.

Be resident for tax purposes in the Republic of Ireland and have an address in the Republic of Ireland.

Aviva Investment Bond may suit if you:

- Are looking for a medium to long term investment policy (i.e. at least 5 years).
- Are happy with the choice of funds into which you can invest and are happy to take risk with the aim of generating returns.
- Are happy with the charges on this product.
- Are prepared to risk getting back less than you put in.
- Can invest at least €10,000.
- Are aged between 18 and 79.

Aviva Investment Bond may NOT suit if you:

- Want to invest for less than 5 years.
- Are not happy with the choice of funds into which you can invest your lump sum and are not happy to take risk with the aim of generating returns.
- Are not happy with the charges on this product.
- You are not prepared to risk getting back less than you put in.
- Cannot invest at least €10,000.
- Are aged under 18 or over 79.

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Aviva Online Service Centre

How do I get started?

In order to sign up for the Aviva Online Service Centre, you will need a valid e-mail address and telephone number and your Aviva Savings Plan policy number to hand. To create an account please visit **www.aviva.ie/customer-service/** and select the 'Register' button under Aviva Online Service Centre.

There's a range of online services available for you as an Aviva customer – once you're registered just visit **www.aviva.ie/customer-service/** and click 'Login' under Aviva Online Service Centre.

With Aviva Online Service Centre, you can:

- view your new business policy documentation (such as your policy conditions and policy schedule) in downloadable format;
- see the current value of your Aviva Investment Bond;
- see the funds you've invested in and how much money you have invested in each fund;
- use tools such as our Investment Suitability tool.



Important information

Can I change my mind?

Yes. You can change your mind within 30 days of receiving your cancellation notice which is sent when you take out your Aviva Investment Bond. If, after taking out your Aviva Investment Bond, you feel that it's not suitable, you can cancel it by writing to us at our registered office: The Customer Experience Manager, Aviva Life & Pensions Ireland DAC, Building 12, Cherrywood Business Park, Loughlinstown, Co Dublin, D18 W2P5. We'll arrange to return any single contributions, less any fall in investment values during the period and in line with Revenue rules. Before cancelling your Aviva Investment Bond you should talk to your Financial Broker.

What if I have a complaint?

Aviva is committed to the provision of the highest possible standards of customer service. However, if you are ever dissatisfied with any aspect of our service, do please let us know. We take all complaints very seriously – and aim to rectify any shortcomings as speedily as possible. If you wish to complain about any aspect of the service you have received, please contact Aviva directly at the address as above. If your complaint is not dealt with to your satisfaction, you may refer your complaint to the Financial Services and Pensions Ombudsman. Their contact details are as follows:

Financial Services and Pensions Ombudsman Lincoln House, Lincoln Place, Dublin 2, D02 VH29 Tel: +353 1 567 7000
Email: info@fspo.ie Website: www.fspo.ie

Full details of the remit of the Financial Services and Pensions Ombudsman can be obtained directly from their office.

Law applicable to your Aviva Investment Bond

The Aviva Investment Bond is issued in the Republic of Ireland and is subject to the laws of the Republic of Ireland.

Important fund information

The information below applies to the Aviva Investment Bond described in this brochure.

- From time to time, some of the funds may also hold a proportion of their assets in cash.
- Investment values and unit prices are not guaranteed; they can fall as well as rise, as a result of stockmarket and/or currency fluctuations – and you may not get back the full amount invested.
- Property investments cannot be sold as easily or quickly as equities or bonds – so, in order to protect the interest of the remaining investors, in some circumstances, encashment of units from funds that invest directly or indirectly in property may be deferred for a period not exceeding six months. For all other funds, encashments of units may be deferred for a period not exceeding three months. Please see a copy of the policy conditions for further information.
- There may be circumstances when the number and/or amount of investor withdrawals from the fund leads to a need to sell a proportion of the underlying assets. In such circumstances, Aviva reserves the right to adjust the unit price of the funds, to reflect the costs involved in selling the necessary assets. As a result, investors withdrawing money would bear the costs of realising all or part of their investment. For funds holding a significant proportion of property-related assets, given the costs associated with buying and selling properties, this adjustment can be significantly higher than that applying to funds invested in other asset classes.
- Aviva reserves the right to increase the fund charges and fees subject to any legislative limits. Should any increase in the fund charges and fees occur the policyholder will be given 30 days' notice of such an increase. The fund charges apply to the value of the investments and are deducted daily from the fund and/ or taken monthly by cancellation of units. Aviva may from time to time close or merge the funds or offer the opportunity to invest in new funds not listed previously. These new funds may have fund charges different to those shown previously.

- You will receive a Key Information Document (KID) from your Financial Broker in good time before you are bound by any contract or offer relating to this product. A Key Information Document is a generic information sheet that aims to help you understand and compare the key features, risks and costs of this product and the fund(s) you are considering investing in. You should agree with your Financial Broker the most appropriate format/medium for you to receive the relevant KID document(s). You can choose to receive paper copies or electronic copies (if you provide your broker with an email address) or via a website (where certain website conditions are met). Where you chose to receive the KID in a medium other than paper, you have the right to request a paper copy of the KID free of charge. As part of the Savings Plan and Investment Bond application forms:

Your Financial Broker must sign a declaration confirming that they have provided a copy of the relevant KIDs to you in an appropriate medium as requested by you. You must sign a declaration confirming that you have received a copy of the Key Information Document(s) in a medium you have chosen.

- Aviva may from time to time close or merge the funds or offer the opportunity to invest in new funds not listed previously. These new funds may have fund charges different to those shown previously.

Get in touch



In writing

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By email

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Youtube - Youtube.com/avivaireland



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The funds referred to in this document may be linked to an insurance-based investment product and the Key Information Document (KID) for this product is available at www.aviva.ie/KIDs. The Risk Ratings of the funds referred to in this document differ from the corresponding Summary Risk Indicators shown in the KID. An explanation of the differences between the Risk Rating and the Summary Risk Indicator is available at www.aviva.ie/KIDs.

This brochure has been produced by Aviva Life & Pensions Ireland DAC. Great care has been taken to ensure the accuracy of the information it contains. However, the company cannot accept responsibility for its interpretation, nor does it provide legal or tax advice. This brochure is based on Aviva's understanding of current law, tax and Revenue practice June 2023. This brochure is not a legal document and, should there be any conflict between the brochure and the policy document, the latter will prevail. Aviva Life & Pensions Ireland DAC, June 2023.



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