

Aviva Savings Plan



**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 Savings Plan

With interest rates still at low levels and with high levels of inflation, investments might seem more appealing than cash savings right now where you are looking to save for a medium to long term horizon. 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 Saving Plan?

Aviva Savings Plan gives you a straightforward way to save monthly to help you achieve your medium to long-term financial goals. Aviva Savings Plan is a unit linked life insurance savings policy. This means your monthly savings are used to buy units in our range of funds. You can also invest a lump sum at the start of your policy. The value of your policy is then linked to the value of the units you hold in our funds.



Before deciding to invest in Aviva Savings Plan, you should read, 'Your Investment Guide' which aims to make investment decisions easier by explaining our fund range and the level of risk associated with each fund.

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.

7 good reasons to save with Aviva

1

The potential of a higher return

With lower deposit rates investing the portion of your regular savings 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 subsequent years, any returns you earned would be on both your initial investment and previous investment growth also.

3

Flexibility

- You can save from as little as €100 per month.
- You have the option to vary the regular payments if required and to make a lump sum payment of between €2,500 and €250,000 at policy commencement*.
- You can increase, decrease, start and stop your saving contributions anytime.
- You can change the fund(s) you are invested in any time without charge.

4

Investment choice

With a range of investments to choose from you can ensure your savings are invested in funds to match your risk profile and investment time horizon.

5

Responsible investments

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

6

Flexible withdrawal options

With Savings Plan you can take regular and single withdrawals from your policy.

7

Can be used for tax planning

Savings Plan can be used to fund for gift tax or to avail of the Small Gift Tax Annual Exemption.

** You cannot invest an initial lump sum when Savings Plan is used to fund for gift tax (Section 73) or the Small Gift Tax Exemption. For more information on both these products please see the relevant customer guide or speak with your Financial Broker.*

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 Savings Plan

- the details

What is it?

Aviva Savings Plan is a unit linked policy which allows you to save on a monthly basis.

How much can I contribute?

	Minimum Contribution	Maximum Contribution depending on the option you invest in
Regular Contributions	From €100 per month	up to €3,000 per month
Lump Sum Contributions at policy commencement only*	€2,500	€250,000

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 contributions 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 Aviva Savings Plan. Your savings policy can be opened in a single name or joint names*.

How flexible can my saving contributions be?

You can increase or decrease the amount you save as often as you wish, just remember to stay within the minimum and maximum contribution levels. You can also take a 'savings holiday' by stopping your contributions for a while and re-starting them at a later stage. During your 'savings holiday' your existing contributions will continue to remain invested in your chosen fund(s).

Can I make partial withdrawals?

Yes, you can withdraw some of your money from Aviva Savings Plan 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 from my policy?

Yes, you can set up a regular withdrawal from Aviva Savings Plan 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*.

* Restrictions apply where the product is taking out to avail of the Small Gift Tax Exemption or Section 73 purposes.

Is there a charge for making withdrawals?

A charge may apply to your partial or regular withdrawals for up to three years from your policy start date and can be up to three 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 how long your policy has been in force. Your Financial Broker will confirm whether this charge applies to your policy and how it works.

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 your policy upon notification of death. If your 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

We make a charge to cover the cost of managing your savings - the standard fund charge is normally 1% or 1.25% per annum depending on the amount you are saving per month. On certain funds, this charge may be higher or lower. The difference in fund charges for these funds from the standard fund charge is detailed in the following table.

Fund	Fund Charge Difference from Standard
Aviva ESG Fixed 20 Series 1	-0.10% p.a.
Aviva ESG Fixed 40 Series 1	-0.10% p.a.
Aviva ESG Fixed 60 Series 1	-0.10% p.a.
Aviva ESG Fixed 80 Series 1	-0.10% p.a.
Aviva Multi-Asset ESG Passive Plus 3 Series 1	-0.05% p.a.
Aviva Multi-Asset ESG Passive Plus 4 Series 1	-0.05% p.a.
Aviva Multi-Asset ESG Passive Plus 5 Series 1	-0.05% p.a.
Emerging Market Index Fund Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
European Equity ESG Passive Series 1	-0.05% p.a.
Concept K Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.

New funds with different Fund Charges may be added from time to time.

*This Fund Charge is made up of:

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a policy management charge which is taken monthly by deduction of units from the value of your fund(s). If you are invested in more than one fund, this charge will be taken proportionately across the range of funds in which the policy is invested.

The fund charges applying to your fund(s) will be shown on your policy schedule. Where a fund invests in another fund(s), additional charges may apply. These charges may vary depending on the specific

investments in each fund. Where these charges are applied, they are reflected in the unit price. As a result, the overall charge may be higher than shown in the product documentation.

Please note. Depending on the product structure, an additional charge of up to 0.50% of the value of your fund per annum may apply in respect of commission we pay to your Financial Broker. Please talk to your Financial Broker for further details of this charge and whether it will apply.

Allocation rate

This is the percentage of your money that is used to buy units in your Aviva Savings Plan. Anything not invested is a charge. Your Financial Broker will discuss the product options available and decide which is the most suitable to your needs.

Early exit charge

There are no early exit charges applying to our A1, B1, C1 and D1 savings contracts. For details on early exit charges applying to other products, please contact your financial broker.

Policy servicing fee

There is no policy fees on our savings plans.

Fund switching charge

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

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 of the funds available through the Aviva Savings Plan 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 pages 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 Aviva Savings Plan, 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 Savings Plan 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.

Using Savings Plan to avail of the Small Gift Tax Exemption

The Small Gift Tax Exemption allows you to gift up to €3,000 tax-free in any one year to your child, grandchild, or anyone else and this gift will not impact the recipient's Group tax-free threshold for Capital Acquisition Tax purposes.

You can use Aviva's Savings Plan to avail of this small gift tax exemption. How you do this depends on whether the Recipient is an Adult (over 18) or a Minor (under 18).

Where the Recipient is an Adult (aged 18 or over)

- When money is gifted to an adult, that adult can set up a life assurance Savings Plan in their own name to accept contributions.
- The 'donor /payer' of this gift (e.g., parent, grandparent, godparent etc.) pays the premiums into the policy but does not keep any control over the funds after payment and cannot influence fund selection, fund switching etc.

Where the recipient is a Minor (under 18)

When money is gifted to a minor, Aviva has developed a product – the Aviva Children's Savings Investment Trust, which is a Bare Trust used in conjunction with Aviva's Savings Plan. Here, the Settlor(s) (e.g. parent, grandparent, godparent etc) sets up a life assurance Savings Plan and pays premiums into the policy. Trustees control the funds until the child reaches 18.

To learn more about using an assignment or Bare Trust with Savings Plan please contact your Financial Broker.

Using Savings Plan to fund for gift tax

The lifetime transfer of an asset to your child (or other beneficiaries) may give rise to a gift tax liability for the beneficiaries. Talk to your financial adviser today about endorsing an Aviva Savings Plan policy

under section 73 of Capital Acquisitions Tax Consolidation Act (CATCA) 2003.

The Aviva Savings Plan policy is approved by the Irish Revenue Commissioners ("Revenue") for the purposes of section 73 CATCA and offers the benefit of being able to fund for a future gift tax liability for your children (or other beneficiaries), provided certain qualifying Revenue conditions are met.

The benefit of using the Aviva Savings Plan policy to fund for a future gift tax liability is that if the qualifying conditions are met, the proceeds of the policy (to the extent used to pay the gift tax liability of the beneficiary) are exempt from CAT and will not increase the gift tax liability of the beneficiary.

To learn more about endorsing Savings Plan under Section 73 of CATCA please contact your Financial Broker.



Investments that work for you

Options available through Savings Plan

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.

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

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 €117 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 30 September 2023.

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.

 <p>Environmental</p> <p>How the company interacts with the environment</p>	 <p>Social</p> <p>How the company interacts with society</p>	 <p>Governance</p> <p>How the company is run</p>
<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 Savings Plan right for you?

To invest in our Savings Plan 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 Savings Plan may suit if you:

- Are looking for a medium – long-term savings policy (i.e. at least 5 years).
- Are happy with the choice of funds into which you can invest your savings 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 save at least €100 per month.
- Are aged between 18 and 79.

Aviva Savings Plan may NOT suit if you:

- Want to save for less than 5 years.
- Are not happy with the choice of funds into which you can invest 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 save at least €100 per month.
- 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 Savings Plan;
- 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 Savings Plan. If, after taking out your Aviva Savings Plan, 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 refund any regular contributions you have made. We'll also arrange to return any single contributions, less any fall in investment values during the period. Before cancelling your Aviva Savings Plan 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 Savings Plan

Aviva Savings Plan 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 Savings Plan 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.

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

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

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.

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