

Your Aviva fees and charges schedule

Effective 30 January 2026



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Summary

This guide gives you an easy overview of the fees and charges that apply to our Savings, Investments, Pension, and Protection products. If you'd like to know the exact fees for your own policy, your policy documents are the best place to start.

Taxes

Some products may have taxes, such as Exit Tax. You'll find more information on www.revenue.ie. Please note that the schedules below don't cover how individual products are treated for tax purposes.

Regular Review

Your financial goals can change over time, so it's a good idea to check in regularly with your Financial Broker to make sure your fund choices still suit your needs. Your Broker can help you build a portfolio that matches the level of risk and reward you're comfortable with.

For more details about our products and services, visit www.aviva.ie or speak with your Financial Broker, they're here to help you make confident financial decisions.

Your Aviva Investment Bond Product & Charges Summary

Option A – 1% Standard Fund Charge

This product summary outlines the charges applicable to your Aviva Investment Bond Option A and should be read alongside the Investment Bond Guide. Investment Bond is a unit linked single contribution investment product.

Minimum Contribution	Maximum Contribution
€10,000	n/a

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the allocation rate applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Amount	Gross Allocation Rate
Less than €100,000	103%
Between €100,000 – €250,000	103.50%
€250,000 and over	104.00%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Free Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from Investment Bond on a monthly, quarterly, half-yearly or yearly basis. The minimum regular withdrawal allowed is €100 per month, €200 per quarter, €300 per half-year and €500

per annum and the minimum residual value of your policy must be €1,000 after each withdrawal. There is no maximum regular withdrawal. However, any withdrawal taken in excess of 7.5% of the original contribution in any of the first five contract years will incur an exit charge.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 1% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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 0.75% of your fund value 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.

Early Exit Charge

An early exit charge applies on partial, regular and full withdrawals in excess of 7.5% of the original investment amount in the first 5 years of the contribution. The charge applied will be based on a percentage (see below) of the original investment amount. This charge does not apply if you choose to switch all or part of your money between funds within your Aviva Investment Bond. No early exit charge will be made on customer withdrawals below 7.5% of the original investment.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Exit Charge	5%	4%	3%	2%	1%

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.

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.

Your Aviva Investment Bond Product & Charges Summary

Option B1 – 0.75% Standard Fund Charge

This product summary outlines the charges applicable to your Aviva Investment Bond Option B1 and should be read alongside the Investment Bond Guide. Investment Bond is a unit linked single contribution investment product.

Minimum Contribution	Maximum Contribution
€10,000	n/a

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Amount	Gross Allocation Rate
Less than €100,000	101.5%
Between €100,000 - €250,000	102.0%
€250,000 and over	102.5%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Free Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from Investment Bond on a monthly, quarterly, half-yearly or yearly basis. The minimum regular withdrawal allowed is €100 per month,

€200 per quarter, €300 per half-year and €500 per annum and the minimum residual value of your policy must be €1,000 after each withdrawal. There is no maximum regular withdrawal. However, any withdrawal taken in excess of 7.5% of the original contribution in any of the first five contract years will incur an exit charge.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 0.75% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

***This Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan 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 Charge 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 0.75% of your fund value 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.

Early Exit Charge

An early exit charge applies on partial or regular withdrawals in excess of 7.5% of the original investment amount in the first five years of the contribution. An early exit charge applies to the full amount on a full withdrawal in the first five years of contribution. The charge applied will be based on a percentage (see below) of the fund value. This charge does not apply if you choose to switch all or part of your money between funds within your Aviva Investment Bond. No early exit charge will be made on customer withdrawals below 7.5% of the original investment.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Exit Charge	5%	4%	3%	2%	1%

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.

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.

Your Aviva Investment Bond Product & Charges Summary

Option C1 – 1% Standard Fund Charge

This product summary outlines the charges applicable to your Aviva Investment Bond Option C1 and should be read alongside the Investment Bond Guide. Investment Bond is a unit linked single contribution investment product.

Minimum Contribution	Maximum Contribution
€10,000	€500,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge. **The net allocation rate is 100%.**

Policy Fee

There is no policy fee.

Free Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from Investment Bond on a monthly, quarterly, half-yearly or yearly basis. The minimum regular withdrawal allowed is €100 per month, €200 per quarter, €300 per half-year and €500 per annum and the minimum residual value of your policy must be €1,000 after each withdrawal. There is no maximum regular withdrawal. However, any withdrawal taken in excess of 7.5% of the original contribution in any contract year may incur an exit charge.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 1% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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 0.75% of your fund value 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.

Early Exit Charge

No early exit charges apply.

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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.

Your Aviva Investment Bond Product & Charges Summary

Option D1 – 0.75% Standard Fund Charge

This product summary outlines the charges applicable to your Aviva Investment Bond Option D1 and should be read alongside the Investment Bond Guide. Investment Bond is a unit linked single contribution investment product.

Minimum Contribution	Maximum Contribution
€10,000	€500,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The net allocation rate is 100%.

Policy Fee

There is no policy fee.

Free Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from Investment Bond on a monthly, quarterly, half-yearly or yearly basis. The minimum regular withdrawal allowed is €100 per month, €200 per quarter, €300 per half-year and €500 per

annum and the minimum residual value of your policy must be €1,000 after each withdrawal. There is no maximum regular withdrawal. However, any withdrawal taken in excess of 7.5% of the original contribution in any contract year may incur an exit charge.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 0.75% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

***This Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan 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 Charge 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 0.75% of your fund value 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.

Early Exit Charge

No early exit charges apply.

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.

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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.

Your Aviva Investment Bond Product & Charges Summary

Option D2 – 0.75% Standard Fund Charge

This product summary outlines the charges applicable to your Aviva Investment Bond Option D2 and should be read alongside the Investment Bond Guide. Investment Bond is a unit linked single contribution investment product.

Minimum Contribution	Maximum Contribution
€10,000	€500,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The net allocation rate is 100.50%.

Policy Fee

There is no policy fee.

Free Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from Investment Bond on a monthly, quarterly, half-yearly or yearly basis. The minimum regular withdrawal allowed is €100 per month, €200 per quarter, €300 per half-year and €500 per

annum and the minimum residual value of your policy must be €1,000 after each withdrawal. There is no maximum regular withdrawal. However, any withdrawal taken in excess of 7.5% of the original contribution in any contract year may incur an exit charge.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 0.75% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

***This Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan 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 Charge 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 0.75% of your fund value 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.

Early Exit Charge

No early exit charges apply.

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.

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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.

Your Aviva Investment Bond Product & Charges Summary

Option D3 – 0.75% Standard Fund Charge

This product summary outlines the charges applicable to your Aviva Investment Bond Option D3 and should be read alongside the Investment Bond Guide. Investment Bond is a unit linked single contribution investment product.

Minimum Contribution	Maximum Contribution
€10,000	€500,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The net allocation rate is 101%.

Policy Fee

There is no policy fee.

Free Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from Investment Bond on a monthly, quarterly, half-yearly or yearly basis. The minimum regular withdrawal allowed is €100 per month, €200 per quarter, €300 per half-year and €500 per

annum and the minimum residual value of your policy must be €1,000 after each withdrawal. There is no maximum regular withdrawal. However, any withdrawal taken in excess of 7.5% of the original contribution in any contract year may incur an exit charge.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 0.75% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

***This Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan 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 Charge 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 0.75% of your fund value 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.

Early Exit Charge

No early exit charges apply.

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.

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.

Your Aviva Investment Bond Product & Charges Summary

Option E1 – 1% Standard Fund Charge

This product summary outlines the charges applicable to your Aviva Investment Bond Option E1 and should be read alongside the Investment Bond Guide. Investment Bond is a unit linked single contribution investment product.

Minimum Contribution	Maximum Contribution
€10,000	€500,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The net allocation rate is 101%.

Policy Fee

There is currently no policy fee.

Free Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from your Investment Bond on a monthly, quarterly, half-yearly or yearly basis. The minimum regular withdrawal allowed is €100 per month, €200 per quarter, €300 per half-year and €500

per annum and the minimum residual value of your policy must be €1,000 after each withdrawal. There is no maximum regular withdrawal. However, any withdrawal taken in excess of 7.5% of the original contribution in any of the first five contract years may incur an exit charge.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 1% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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 0.75% 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.

Early Exit Charge

No early exit charges apply.

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.

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

Your Aviva Investment Bond Product & Charges Summary



Option F1 – 0.5% Standard Fund Charge

This product summary outlines the charges applicable to your Aviva Investment Bond Option F1 and should be read alongside the Investment Bond Guide. Investment Bond is a unit linked single contribution investment product.

Minimum Contribution	Maximum Contribution
€10,000	n/a

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Amount	Gross Allocation Rate
Less than €50,000	100%
Between €50,000 - €250,000	101%
€250,000 and over	102%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

The annual fee is currently €150 per year¹.

Free Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from Investment Bond on a monthly, quarterly, half-yearly or yearly basis. The minimum regular withdrawal allowed is €100 per month, €200 per quarter, €300 per half-year and €500 per annum and the minimum residual value of your policy

must be €1,000 after each withdrawal. There is no maximum regular withdrawal. However, any withdrawal taken in excess of 7.5% of the original contribution in any of the first five contract years will incur an exit charge.

1. As at August 2022. We reserve the right to increase any policy fees in line with inflation or such other alternative index. We will provide customers with at least 30 days' notice in respect of any amendment to the policy fee in the future.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 0.5% per annum. On certain funds, this charge may be higher or lower. The difference in fund charges for these funds from the 18 standard fund charge is detailed overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

***This Fund Charge is made up of:**

A fund management charge which is deducted daily from the unit price of the fund(s) and a rebate which is applied by the addition of bonus units at policy level.

The Fund Charge 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 0.75% per annum of your fund value 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.

Early Exit Charge

An early exit charge applies on partial, regular and full withdrawals in excess of 7.5% of the original investment amount in the first five years of the contribution. The charge applied will be based on a percentage (see below) of the fund value. This charge does not apply if you choose to switch all or part of your money between funds within your Aviva Investment Bond. No early exit charge will be made on customer withdrawals below 7.5% of the original investment.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Exit Charge	5%	4%	3%	2%	1%

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.

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.

Your Aviva Savings Plan Product & Charges Summary



Option A1

This product summary outlines the charges applicable to your Aviva Savings Plan Option A1 and should be read alongside the Savings Plan Guide. Aviva's Savings Plan is a unit-linked regular contribution investment product which can also accept single premium investments at the policy commencement.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€100 per month or €3,000 per year	€999 per month or €11,999 per year
Lump-Sum Contributions at policy commencement only	€2,500	€250,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution - all amounts	100%
Single contributions - all amounts	104%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Withdrawals

You can withdraw some of your money from the 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. You can also set up a regular withdrawal from your Savings Plan at any time. The minimum regular withdrawal amount is €100 per month and this is payable directly into your bank account. After each regular withdrawal you must leave a residual value of at least €1,000 in your policy.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 1.25% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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% per annum of the fund value 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.

Early Exit Charge

No early exit charges apply to this product.

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.

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.

Your Aviva Savings Plan Product & Charges Summary

Option A2

This product summary outlines the charges applicable to your Aviva Savings Plan Option A2 and should be read alongside the Savings Plan Guide. Aviva's Savings Plan is a unit-linked regular contribution investment product which can also accept single premium investments at the policy commencement.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€250 per month or €3,000 per year	€999 per month or €11,999 per year
Lump-Sum Contributions at policy commencement only	€2,500	€250,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution – all amounts	100%
Single contributions – all amounts	104%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Withdrawals

You can withdraw some of your money from the 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. You can also set up a regular withdrawal from your Savings Plan at any time. The minimum regular withdrawal amount is €100 per month and this is payable directly into your bank account. After each regular withdrawal you must leave a residual value of at least €1,000 in your policy.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 1.25% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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% per annum of the fund value 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.

Early Exit Charge

An early exit charge will apply on all withdrawals for the first three years of the policy.

Time since Commencement	Year 1	Year 2	Year 3
Early Exit Charge	3%	2%	1%

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.

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.

Your Aviva Savings Plan Product & Charges Summary

Option B1

This product summary outlines the charges applicable to your Aviva Savings Plan Option B1 and should be read alongside the Savings Plan Guide. Aviva's Savings Plan is a unit-linked regular contribution investment product which can also accept single premium investments at the policy commencement.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€100 per month or €3,000 per year	€999 per month or €11,999 per year
Lump-Sum Contributions at policy commencement only	€2,500	€250,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution - all amounts	101%
Single contributions - all amounts	104%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Withdrawals

You can withdraw some of your money from the 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. You can also set up a regular withdrawal from your Savings Plan at any time. The minimum regular withdrawal amount is €100 per month and this is payable directly into your bank account. After each regular withdrawal you must leave a residual value of at least €1,000 in your policy.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 1.25% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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% per annum of the fund value 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.

Early Exit Charge

No early exit charges apply to this product.

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.

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.

Your Aviva Savings Plan Product & Charges Summary

Option B2

This product summary outlines the charges applicable to your Aviva Savings Plan Option B2 and should be read alongside the Savings Plan Guide. Aviva's Savings Plan is a unit-linked regular contribution investment product which can also accept single premium investments at the policy commencement.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€250 per month or €3,000 per year	€999 per month or €11,999 per year
Lump-Sum Contributions at policy commencement only	€2,500	€250,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution – all amounts	101%
Single contributions – all amounts	104%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Withdrawals

You can withdraw some of your money from the 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. You can also set up a regular withdrawal from your Savings Plan at any time. The minimum regular withdrawal amount is €100 per month and this is payable directly into your bank account. After each regular withdrawal you must leave a residual value of at least €1,000 in your policy.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 1.25% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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% per annum of the fund value 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.

Early Exit Charge

An early exit charge will apply on all withdrawals for the first three years of the policy.

Time since Commencement	Year 1	Year 2	Year 3
Early Exit Charge	3%	2%	1%

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.

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.

Your Aviva Savings Plan Product & Charges Summary

Option C1

This product summary outlines the charges applicable to your Aviva Savings Plan Option C1 and should be read alongside the Savings Plan Guide. Aviva's Savings Plan is a unit-linked regular contribution investment product which can also accept single premium investments at the policy commencement.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€1,000 per month or €12,000 per year	€3,000 per month or €36,000 per year
Lump-Sum Contributions at policy commencement only	€2,500	€250,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution - all amounts	100%
Single contributions - all amounts	104%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Withdrawals

You can withdraw some of your money from the 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. You can also set up a regular withdrawal from your Savings Plan at any time. The minimum regular withdrawal amount is €100 per month and this is payable directly into your bank account. After each regular withdrawal you must leave a residual value of at least €1,000 in your policy.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 1.00% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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% per annum of the fund value 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.

Early Exit Charge

No early exit charges apply to this product.

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.

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.

Your Aviva Savings Plan Product & Charges Summary

Option C2

This product summary outlines the charges applicable to your Aviva Savings Plan Option C2 and should be read alongside the Savings Plan Guide. Aviva's Savings Plan is a unit-linked regular contribution investment product which can also accept single premium investments at the policy commencement.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€1,000 per month or €12,000 per year	€3,000 per month or €36,000 per year
Lump-Sum Contributions at policy commencement only	€2,500	€250,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution - all amounts	100%
Single contributions - all amounts	104%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Withdrawals

You can withdraw some of your money from the 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. You can also set up a regular withdrawal from your Savings Plan at any time. The minimum regular withdrawal amount is €100 per month and this is payable directly into your bank account. After each regular withdrawal you must leave a residual value of at least €1,000 in your policy.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 1.00% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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% per annum of the fund value 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.

Early Exit Charge

An early exit charge will apply on all withdrawals for the first three years of the policy.

Time since Commencement	Year 1	Year 2	Year 3
Early Exit Charge	3%	2%	1%

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.

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.

Your Aviva Investment Bond Product & Charges Summary

Option D1

This product summary outlines the charges applicable to your Aviva Savings Plan Option D1 and should be read alongside the Savings Plan Guide. Aviva's Savings Plan is a unit-linked regular contribution investment product which can also accept single premium investments at the policy commencement.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€1,000 per month or €12,000 per year	€3,000 per month or €36,000 per year
Lump-Sum Contributions at policy commencement only	€2,500	€250,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution - all amounts	101%
Single contributions - all amounts	104%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge.

Withdrawals

You can withdraw some of your money from the 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. You can also set up a regular withdrawal from your Savings Plan at any time. The minimum regular withdrawal amount is €100 per month and this is payable directly into your bank account. After each regular withdrawal you must leave a residual value of at least €1,000 in your policy.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 1% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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% per annum of the fund value 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.

Early Exit Charge

No early exit charges apply to this product.

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.

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.

Your Aviva Savings Plan Product & Charges Summary

Option D2

This product summary outlines the charges applicable to your Aviva Savings Plan Option D2 and should be read alongside the Savings Plan Guide. Aviva's Savings Plan is a unit-linked regular contribution investment product which can also accept single premium investments at the policy commencement.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€1,000 per month or €12,000 per year	€3,000 per month or €36,000 per year
Lump-Sum Contributions at policy commencement only	€2,500	€250,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution - all amounts	101%
Single contributions - all amounts	104%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge

Withdrawals

You can withdraw some of your money from the 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. You can also set up a regular withdrawal from your Savings Plan at any time. The minimum regular withdrawal amount is €100 per month and this is payable directly into your bank account. After each regular withdrawal you must leave a residual value of at least €1,000 in your policy.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 1.00% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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% per annum of the fund value 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.

Early Exit Charge

An early exit charge will apply on all withdrawals for the first three years of the policy.

Time since Commencement	Year 1	Year 2	Year 3
Early Exit Charge	3%	2%	1%

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.

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.

Your Aviva Savings Plan Product & Charges Summary

Option E1

This product summary outlines the charges applicable to your Aviva Savings Plan Option E1 and should be read alongside the Savings Plan Guide. Aviva's Savings Plan is a unit-linked regular contribution investment product which can also accept single premium investments at the policy commencement.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€250 per month or €3,000 per year	€200,000 per month or €2,400,000 per year
Lump-Sum Contributions at policy commencement only	€2,500	€250,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution - all amounts	100%
Single contributions - all amounts	102.25%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs - or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge

Withdrawals

You can withdraw some of your money from the 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. You can also set up a regular withdrawal from your Savings Plan at any time. The minimum regular withdrawal amount is €100 per month and this is payable directly into your bank account. After each regular withdrawal you must leave a residual value of at least €1,000 in your policy.

Fund Charge*

We make a charge to cover the cost of managing your fund - the standard fund charge is 0.75% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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% per annum of the fund value 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.

Early Exit Charge

An early exit charge will apply on all withdrawals for the first three years of the policy.

Time since Commencement	Year 1	Year 2	Year 3
Early Exit Charge	1%	1%	1%

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.

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.

Your Aviva Savings Plan Product & Charges Summary

Option F1

This product summary outlines the charges applicable to your Aviva Savings Plan Option F1 and should be read alongside the Savings Plan Guide. Aviva's Savings Plan is a unit-linked regular contribution investment product which can also accept single premium investments at the policy commencement.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€250 per month or €3,000 per year	€200,000 per month or €2,400,000 per year
Lump-Sum Contributions at policy commencement only	€2,500	€250,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution - all amounts	100%
Single contributions - all amounts	102.25%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge

Withdrawals

You can withdraw some of your money from the 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. You can also set up a regular withdrawal from your Savings Plan at any time. The minimum regular withdrawal amount is €100 per month and this is payable directly into your bank account. After each regular withdrawal you must leave a residual value of at least €1,000 in your policy.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 0.75% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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% per annum of the fund value 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.

Early Exit Charge

No early exit charges apply to this product.

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.

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.

Your Aviva Savings Plan

Product & Charges Summary

Option G1



This product summary outlines the charges applicable to your Aviva Savings Plan Option G1 and should be read alongside the Savings Plan Guide. Aviva's Savings Plan is a unit-linked regular contribution investment product which can also accept single premium investments at the policy commencement.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€250 per month or €3,000 per year	€200,000 per month or €2,400,000 per year
Lump-Sum Contributions at policy commencement only	€2,500	€250,000

Age at Entry	
Minimum	19 next birthday
Maximum	80 next birthday

Allocation Rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution - all amounts	100%
Single contributions - all amounts	102.25%

The net allocation rate you receive may change depending on the commission you have agreed with your Financial Broker. Please speak to your Financial Broker to understand what this means to you.

Policy Fee

There is no policy fee.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds. Aviva allows you to make fund switches free of charge

Withdrawals

You can withdraw some of your money from the 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. You can also set up a regular withdrawal from your Savings Plan at any time. The minimum regular withdrawal amount is €100 per month and this is payable directly into your bank account. After each regular withdrawal you must leave a residual value of at least €1,000 in your policy.

Fund Charge*

We make a charge to cover the cost of managing your fund – the standard fund charge is 0.75% per annum. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% 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 plan 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 Charge 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% per annum of the fund value 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.

Early Exit Charge

No early exit charges apply to this product.

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.

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.

Your Aviva Pension Product & Charges Summary

Option 1



This product summary outlines the charges applicable to your Aviva Personal Pension and should be read alongside the relevant Aviva Pensions Brochure.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€100 per month or €1,000 per year	€6,000 per month or €60,000 per year

To assist you with saving appropriately for your pension, we will automatically increase your regular contributions by 5% each year. You can choose not to avail of this by selecting 'No' on your application form or any time by telling us in writing. You can also increase the amount you contribute to your pension at any time.

Age at entry	
Minimum	19 next birthday
Maximum	72 next birthday (Personal Pensions)

Retirement Age	
Minimum	60
Maximum	75 (Personal Pensions)

Minimum Term	3 years
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The charges applicable to your pension Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution – all amounts	100%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker and the term of your policy. Please speak to your financial broker to understand what this means to you.

Policy Fee

€4.50 per month. The policy fee is paid for by cancellation of units.

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **1.00% per annum**. 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 on the next page.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

***This Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan 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 1% 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.

Early Exit Charge

An Early Exit charge will apply for the first 5 years of the policy. This charge applies on retirement before normal retirement age or if the policy is transferred to another pension arrangement. The charge applied will be based on a percentage (see below) of the policy value. It does not apply on ill-health early retirement, retirement at normal retirement age, or on death.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Exit Charge	5%	5%	5%	3%	2%

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: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva Pension Product & Charges Summary

Option 2

This product summary outlines the charges applicable to your Aviva Personal Pension and should be read alongside the relevant Aviva Pensions Brochure.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€100 per month or €1,000 per year	€6,000 per month or €60,000 per year

To assist you with saving appropriately for your pension, we will automatically increase your regular contributions by 5% each year. You can choose not to avail of this by selecting 'No' on your application form or any time by telling us in writing. You can also increase the amount you contribute to your pension at any time.

Age at entry	
Minimum	19 next birthday
Maximum	72 next birthday (Personal Pensions)

Retirement Age	
Minimum	60
Maximum	75 (Personal Pensions)

Minimum Term	3 years
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The charges applicable to your pension Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution – all amounts	99%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker and the term of your policy. Please speak to your financial broker to understand what this means to you.

Policy Fee

€4.50 per month for regular contribution policies. The policy fee is paid for by cancellation of units.

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **1.00% per annum**. 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 on the next page.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*** The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan 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 Charge 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 1% 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.

Early Exit Charge

An Early Exit charge will apply for the first 5 years of the policy. This charge applies on retirement before normal retirement age or if the policy is transferred to another pension arrangement. The charge applied will be based on a percentage (see below) of the policy value. It does not apply on ill-health early retirement, retirement at normal retirement age, or on death.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Exit Charge	5%	5%	5%	3%	2%

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: If you invest in this product you will not have access to your money before you retire.
Warning: These products may be affected by changes in currency exchange rates.

Your Aviva Pension Product & Charges Summary

Option 3

This product summary outlines the charges applicable to your Aviva Personal Pension and should be read alongside the relevant Aviva Pensions Brochure.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€100 per month or €1,000 per year	€6,000 per month or €60,000 per year

To assist you with saving appropriately for your pension, we will automatically increase your regular contributions by 5% each year. You can choose not to avail of this by selecting 'No' on your application form or any time by telling us in writing. You can also increase the amount you contribute to your pension at any time.

Age at entry	
Minimum	19 next birthday
Maximum	72 next birthday (Personal Pensions)

Retirement Age	
Minimum	60
Maximum	75 (Personal Pensions)

Minimum Term	3 years
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The charges applicable to your pension Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution – all amounts	100%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker and the term of your policy. Please speak to your financial broker to understand what this means to you.

Policy Fee

€4.50 per month for regular contribution policies. The policy fee is paid for by cancellation of units.

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **1.25% per annum**. 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 on the next page.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

***The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan 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 Charge 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 1% 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.

Early Exit Charge

An Early Exit charge will apply for the first 5 years of the policy. This charge applies on retirement before normal retirement age or if the policy is transferred to another pension arrangement. The charge applied will be based on a percentage (see below) of the policy value. It does not apply on ill-health early retirement, retirement at normal retirement age, or on death.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Exit Charge	5%	5%	5%	3%	2%

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: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva Pension Product & Charges Summary

Option A

This product summary outlines the charges applicable to your Aviva Personal Pension or Aviva Personal Retirement Bond and should be read alongside the relevant Aviva Pensions Brochure.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€100 per month or €1,000 per year	€3,000 per month or €30,000 per year
Single Contributions	€5,000	N/A

To assist you with saving appropriately for your pension, we will automatically increase your regular contributions by 5% each year. You can choose not to avail of this by selecting 'No' on your application form or any time by telling us in writing. You can also increase the amount you contribute to your pension at any time.

Age at entry	
Minimum	19 next birthday
Maximum	67 next birthday (Personal Retirement Bonds) 72 next birthday (Personal Pensions)

Retirement Age	
Minimum	60
Maximum	70 (Personal Retirement Bonds) 75 (Personal Pensions)

Minimum Term	3 years
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The charges applicable to your pension Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on whether you're making single or regular contributions. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution - all amounts	100%
Single contribution - €5,000 - €14,999.99	103%
Single contribution - €15,000 - €29,999.99	104%
Single contribution - €30,000 +	105%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker and the term of your policy. Please speak to your financial broker to understand what this means to you.

Policy Fee

€4.50 per month for regular contribution policies. The policy fee is paid for by cancellation of units.

Fund Charge*

We make a charge to cover the cost of managing your pension - the fund charge is normally **1.00% per annum**. 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 on the next page.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*** The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan 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 Charge 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 1% 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.

Early Exit Charge

An Early Exit charge will apply for the first 5 years of the policy. This charge applies on retirement before normal retirement age or if the policy is transferred to another pension arrangement. The charge applied will be based on a percentage (see below) of the policy value. It does not apply on ill-health early retirement, retirement at normal retirement age, or on death.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Exit Charge	5%	5%	5%	3%	2%

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: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva Pension Product & Charges Summary

Option B



This product summary outlines the charges applicable to your Aviva Personal Pension or Aviva Personal Retirement Bond and should be read alongside the relevant Aviva Pensions Brochure.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€100 per month or €1,000 per year	€6,000 per month or €60,000 per year
Single Contributions	€5,000	N/A

To assist you with saving appropriately for your pension, we will automatically increase your regular contributions by 5% each year. You can choose not to avail of this by selecting 'No' on your application form or any time by telling us in writing. You can also increase the amount you contribute to your pension at any time.

Age at entry	
Minimum	19 next birthday
Maximum	67 next birthday (Personal Retirement Bonds) 72 next birthday (Personal Pensions)

Retirement Age	
Minimum	60
Maximum	70 (Personal Retirement Bonds) 75 (Personal Pensions)

Minimum Term	3 years
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The charges applicable to your pension Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on whether you're making single or regular contributions. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution - all amounts	100%
Single contribution - < €15,000	101%
Single contribution - €15,000 - €29,999	102%
Single contribution - €30,000+	103%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker and the term of your policy. Please speak to your financial broker to understand what this means to you.

Policy Fee

€4.50 per month for regular contribution policies. The policy fee is paid for by cancellation of units.

Fund Charge*

We make a charge to cover the cost of managing your pension - the fund charge is normally **0.75% per annum**. 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 on the next page.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*** This Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan 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 Charge 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 1% 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.

Early Exit Charge

An Early Exit charge will apply for the first 5 years of the policy. This charge applies on retirement before normal retirement age or if the policy is transferred to another pension arrangement. The charge applied will be based on a percentage (see below) of the policy value. It does not apply on ill-health early retirement, retirement at normal retirement age, or on death.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Exit Charge	5%	5%	5%	3%	2%

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: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva Pension Product & Charges Summary

Option C

This product summary outlines the charges applicable to your Aviva Personal Pension or Aviva Personal Retirement Bond and should be read alongside the relevant Aviva Pensions Brochure.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€200 per month or €2,000 per year	N/A
Single Contributions	€25,000	N/A

To assist you with saving appropriately for your pension, we will automatically increase your regular contributions by 5% each year. You can choose not to avail of this by selecting 'No' on your application form or any time by telling us in writing. You can also increase the amount you contribute to your pension at any time.

Age at entry	
Minimum	19 next birthday
Maximum	67 next birthday (Personal Retirement Bonds) 72 next birthday (Personal Pensions)

Retirement Age	
Minimum	60
Maximum	70 (Personal Retirement Bonds) 75 (Personal Pensions)

Minimum Term	3 years
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The charges applicable to your pension Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on whether you're making single or regular contributions. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution – all amounts	100%
Single contribution – €5,000 – €14,999.99	100%
Single contribution – €15,000 – €29,999.99	101%
Single contribution – €30,000 +	101.5%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker and the term of your policy. Please speak to your financial broker to understand what this means to you.

Policy Fee

€90.00 per annum on both the regular and single premium.

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **0.50% per annum**. 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 on the next page.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

***This Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. A rebate which is applied by the addition of bonus units at policy level.

The Fund Charge 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 1% 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.

Early Exit Charge

An Early Exit charge will apply for the first 5 years of the policy. This charge applies on retirement before normal retirement age or if the policy is transferred to another pension arrangement. The charge applied will be based on a percentage (see below) of the policy value. It does not apply on ill-health early retirement, retirement at normal retirement age, or on death.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Exit Charge (Regular Contributions)	2%	1.5%	1%	N/A	N/A
Early Exit Charge (Single Contributions)	2%	2%	2%	1.5%	1%

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: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva Pension Product & Charges Summary

Option D

This product summary outlines the charges applicable to your Aviva Personal Pension or Aviva Personal Retirement Bond and should be read alongside the relevant Aviva Pensions Brochure.

	Minimum Contribution	Maximum Contribution
Regular Contributions	€2,500 per month or €25,000 per year	N/A
Single Contributions	€200,000	N/A

To assist you with saving appropriately for your pension, we will automatically increase your regular contributions by 5% each year. You can choose not to avail of this by selecting 'No' on your application form or any time by telling us in writing. You can also increase the amount you contribute to your pension at any time.

Age at entry	
Minimum	19 next birthday
Maximum	67 next birthday (Personal Retirement Bonds) 72 next birthday (Personal Pensions)

Retirement Age	
Minimum	60
Maximum	70 (Personal Retirement Bonds) 75 (Personal Pensions)

Minimum Term	3 years
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The charges applicable to your pension Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on whether you're making single or regular contributions. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The allocation rates are:

Contribution Type & Amount	Gross Allocation Rate
Regular contribution - all amounts	100%
Single contribution - all amounts	100%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker and the term of your policy. Please speak to your financial broker to understand what this means to you.

Policy Fee

There are no policy fees.

Fund Charge*

We make a charge to cover the cost of managing your pension - the fund charge is normally **0.40% per annum**. 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 on the next page.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

***The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. A rebate which is applied by the addition of bonus units at policy level.

The Fund Charge 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 1% 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.

Early Exit Charge

There are no early exit charges.

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: If you invest in this product you will not have access to your money before you retire.

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

Approved Retirement Charges Summary

Option A - 1% Standard Fund Charge

This product summary outlines the charges applicable to your Aviva Approved Retirement Fund (ARF) and should be read alongside the relevant Aviva ARF Brochure. The Approved Retirement Fund (ARF) is a unit linked single contribution post retirement investment product.

Minimum Contribution	Maximum Contribution
€20,000	n/a

Age at entry	
Minimum	51 next birthday
Maximum	85 next birthday

Allocation rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Amount	Age at Entry less than 68	Age at Entry 68 or over
€20,000 to €49,999	102.5%	101.5%
€50,000 to €99,999	103.0%	102.0%
€100,000 to €249,999	104.0%	103.0%
€250,000 +	104.5%	103.5%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker. Please speak to your financial broker to understand what this means to you.

Policy Fee

There are no policy fees.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds.

Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from an ARF on a monthly, quarterly, half-yearly or yearly basis.

Aviva allows you to make withdrawals free of charge.

Fund Charge*

We make a charge to cover the cost of managing your retirement fund – the standard fund charge is **1.00% per annum**. 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 below.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*This Fund Charge can be made up of:

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan 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 Charge 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 1% 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.

Early Transfer Charge

An early transfer charge may apply in the first 5 years of the policy. This charge applies if the policy is transferred in whole or in part either to another Qualifying Fund Manager/Annuity Provider or if transferring to another ARF or annuity with Aviva. The charge applied will be based on a percentage (see below) of the policy value. This charge does not apply if you choose to switch all or part of your money between funds within your Aviva ARF. No early transfer charge will be made on customer withdrawals.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Transfer Charge	5%	5%	5%	3%	2%

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.

Approved Retirement Charges Summary

Option B - 0.75% Standard Fund Charge

This product summary outlines the charges applicable to your Aviva Approved Retirement Fund (ARF) and should be read alongside the relevant Aviva ARF Brochure. The Approved Retirement Fund (ARF) is a unit linked single contribution post retirement investment product.

Minimum Contribution	Maximum Contribution
€20,000	n/a

Age at entry	
Minimum	51 next birthday
Maximum	85 next birthday

Allocation rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Amount	Age at Entry less than 68	Age at Entry 68 or over
€20,000 to €49,999	101.0%	100.0%
€50,000 to €99,999	101.5%	100.5%
€100,000 to €499,999	102.5%	101.5%
€500,000 +	103.0%	102.0%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker. Please speak to your financial broker to understand what this means to you.

Policy Fee

There are no policy fees.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds.

Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from an ARF on a monthly, quarterly, half-yearly or yearly basis.

Aviva allows you to make withdrawals free of charge.

Fund Charge*

We make a charge to cover the cost of managing your retirement fund – the standard fund charge is **0.75% per annum**. 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 below.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

***This Fund Charge can be made up of a fund management charge which is deducted daily from the unit price of the fund(s).**

The Fund Charge 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 1% 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.

Early Transfer Charge

An early transfer charge may apply in the first 5 years of the policy. This charge applies if the policy is transferred in whole or in part either to another Qualifying Fund Manager /Annuity Provider or if transferring to another ARF or annuity with Aviva. The charge applied will be based on a percentage (see below) of the policy value. This charge does not apply if you choose to switch all or part of your money between funds within your Aviva ARF. No early transfer charge will be made on customer withdrawals.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Transfer Charge	5%	5%	5%	3%	2%

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.

Approved Retirement Charges Summary

Option C - 0.50% Standard Fund Charge



This product summary outlines the charges applicable to your Aviva Approved Retirement Fund (ARF) and should be read alongside the relevant Aviva ARF Brochure. The Approved Retirement Fund (ARF) is a linked single contribution post retirement investment product.

Minimum Contribution	Maximum Contribution
€100,000	€199,999

Age at entry	
Minimum	51 next birthday
Maximum	85 next birthday

Allocation rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Amount	Gross Allocation Rate
€100,000 to €199,999	100.5%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker. Please speak to your financial broker to understand what this means to you.

Policy Fee

€90 per year. The policy fee is paid for by cancellation of units.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds.

Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from an ARF on a monthly, quarterly, half-yearly or yearly basis.

Aviva allows you to make withdrawals free of charge.

Fund Charge*

We make a charge to cover the cost of managing your retirement fund – the standard fund charge is **0.50% per annum**. 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 below.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*This Fund Charge can be made up of:

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a rebate which is applied by the addition of bonus units at policy level.

The Fund Charge 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 1% 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.

Early Transfer Charge

An early transfer charge may apply in the first 5 years of the policy. This charge applies if the policy is transferred in whole or in part either to another Qualifying Fund Manager /Annuity Provider or if transferring to another ARF or annuity with Aviva. The charge applied will be based on a percentage (see below) of the policy value. This charge does not apply if you choose to switch all or part of your money between funds within your Aviva ARF. No early transfer charge will be made on customer withdrawals.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Transfer Charge	2%	2%	2%	1.5%	1%

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.

Approved Retirement Charges Summary

Option C1 - 0.50% Standard Fund Charge

This product summary outlines the charges applicable to your Aviva Approved Retirement Fund (ARF) and should be read alongside the relevant Aviva ARF Brochure. The Approved Retirement Fund (ARF) is a unit linked single contribution post retirement investment products.

Minimum Contribution	Maximum Contribution
€200,000	n/a

Age at entry	
Minimum	51 next birthday
Maximum	85 next birthday

Allocation rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Amount	Allocation Rate
€200,000 to €249,999	100.5%
€250,000 to €499,999	101.0%
€500,000 +	101.5%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker. Please speak to your financial broker to understand what this means to you.

Policy Fee

There are no policy fees.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds.

Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from an ARF on a monthly, quarterly, half-yearly or yearly basis.

Aviva allows you to make withdrawals free of charge.

Fund Charge*

We make a charge to cover the cost of managing your retirement fund – the standard fund charge is **0.50% per annum**. 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 below.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*This Fund Charge can be made up of:

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a rebate which is applied by the addition of bonus units at policy level.

The Fund Charge 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 1% 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.

Early Transfer Charge

An early transfer charge may apply in the first 5 years of the policy. This charge applies if the policy is transferred in whole or in part either to another Qualifying Fund Manager /Annuity Provider or if transferring to another ARF or annuity with Aviva. The charge applied will be based on a percentage (see below) of the policy value. This charge does not apply if you choose to switch all or part of your money between funds within your Aviva ARF. No early transfer charge will be made on customer withdrawals.

Time since Commencement	Year 1	Year 2	Year 3	Year 4	Year 5
Early Transfer Charge	2%	2%	2%	1.5%	1%

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.

Approved Retirement Charges Summary

Option D - 0.40% Standard Fund Charge



This product summary outlines the charges applicable to your Aviva Approved Retirement Fund (ARF) and should be read alongside the relevant Aviva ARF Brochure. The Approved Retirement Fund (ARF) is a linked single contribution post retirement investment products.

Minimum Contribution	Maximum Contribution
€200,000	n/a

Age at entry	
Minimum	51 next birthday
Maximum	85 next birthday

Allocation rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

The gross allocation rates are:

Contribution Amount	Gross Allocation Rate
€200,000 +	100.0%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker. Please speak to your financial broker to understand what this means to you.

Policy Fee

There are no policy fees.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds.

Aviva allows you to make fund switches free of charge.

Regular Withdrawals

Regular withdrawals can be taken from an ARF on a monthly, quarterly, half-yearly or yearly basis.

Aviva allows you to make withdrawals free of charge.

Fund Charge*

We make a charge to cover the cost of managing your retirement fund – the standard fund charge is **0.40% per annum**. 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 below.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*This Fund Charge can be made up of:

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a rebate which is applied by the addition of bonus units at policy level.

The Fund Charge 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 1% 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.

Early Transfer Charge

There are no early transfer charges.

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.

Your Aviva PRSA Product & Charges Summary



Regular Premium Option A

This product summary outlines the charges applicable to your Aviva Regular Premium PRSA and should be read alongside the Aviva PRSA Customer Guide.

	Minimum Contribution
Regular Contributions	€50 per month or €600 per annum

To assist you with saving appropriately for your pension, you may increase your regular contributions by a minimum of 5% each year. You can choose this option by selecting 'Yes' to Premium Indexation on your application form. You can also increase the amount you contribute to your pension at any time.

Age at entry	
Minimum	19 next birthday
Maximum	72 next birthday

Retirement Age	
Minimum	60
Maximum	75

Minimum Term	3 years
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The charges applicable to your pension

Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on your allocation rate. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The contribution charges for Regular Premium Option A are:

Contribution Type & Amount	Contribution Charge
Regular contribution - €50 - €199pm	5%
Regular contribution - €200 - €299pm	3%
Regular contribution - €300 - €499pm	2%
Regular contribution - €500pm+	0%

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **1.05% per annum**. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*** The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan management charge which is taken monthly by deduction of units from the value of your fund(s).

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

The Fund Charge 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.

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: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva PRSA Product & Charges Summary



Regular Premium Option B

This product summary outlines the charges applicable to your Aviva Regular Premium PRSA and should be read alongside the Aviva PRSA Customer Guide.

	Minimum Contribution
Regular Contributions	€50 per month or €600 per annum

To assist you with saving appropriately for your pension, you may increase your regular contributions by a minimum of 5% each year. You can choose this option by selecting 'Yes' to Premium Indexation on your application form. You can also increase the amount you contribute to your pension at any time.

Age at entry	
Minimum	19 next birthday
Maximum	72 next birthday

Retirement Age	
Minimum	60
Maximum	75

Minimum Term	3 years
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The charges applicable to your pension

Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on your allocation rate. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The contribution charges for Regular Premium Option A are:

Contribution Type & Amount	Contribution Charge
Regular contribution - €50 - €199pm	5%
Regular contribution - €200 - €299pm	3%
Regular contribution - €300 - €499pm	2%
Regular contribution - €500pm+	0%

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **0.80% per annum**. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*** The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan management charge which is taken monthly by deduction of units from the value of your fund(s).

Please note - depending on your product structure, an additional plan management charge of up to 0.75% per annum may apply in respect of the commission we pay to your Financial Broker. Please talk to your Financial Broker for further details on this charge and whether it will apply.

The Fund Charge 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.

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: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva PRSA Product & Charges Summary



Regular Premium Option C

This product summary outlines the charges applicable to your Aviva Regular Premium PRSA and should be read alongside the Aviva PRSA Customer Guide.

	Minimum Contribution
Regular Contributions	€50 per month or €600 per annum

To assist you with saving appropriately for your pension, you may increase your regular contributions by a minimum of 5% each year. You can choose this option by selecting 'Yes' to Premium Indexation on your application form. You can also increase the amount you contribute to your pension at any time.

Age at entry	
Minimum	19 next birthday
Maximum	72 next birthday

Retirement Age	
Minimum	60
Maximum	75

Minimum Term	3 years
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The charges applicable to your pension

Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on your allocation rate. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The allocation rate applied may be reduced by the commission we pay your Financial Broker. Please talk to your Financial Broker for further details. The contribution charges for Regular Premium Option A are:

Contribution Type & Amount	Contribution Charge
Regular contribution - €50 - €199pm	5%
Regular contribution - €200 - €299pm	3%
Regular contribution - €300 - €499pm	2%
Regular contribution - €500pm+	0%

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **0.55% per annum**. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*** The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan management charge which is taken monthly by deduction of units from the value of your fund(s).

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

The Fund Charge 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.

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: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva PRSA Product & Charges Summary



Single Premium Option A

This product summary outlines the charges applicable to your Aviva Single Premium PRSA and should be read alongside the Aviva PRSA Customer Guide.

	Minimum Contribution
Single Contributions	€50

Age at entry	
Minimum	19 next birthday
Maximum	72 next birthday

Retirement Age	
Minimum	60
Maximum	75

Minimum Term	3 years
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The charges applicable to your pension

Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on your allocation rate. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The contribution charges for Single Premium Option A are:

Contribution Type & Amount	Contribution Charge
Single contribution less than €15,000	2%
Single contribution greater than or equal to €15,000 but less than €30,000	1%
Single contribution greater than or equal to €30,000	0%
There is no contribution charge for transfers into or out of PRSAs	

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **1.05% per annum**. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*** The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan management charge which is taken monthly by deduction of units from the value of your fund(s).

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

The Fund Charge 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.

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: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva PRSA Product & Charges Summary



Single Premium Option B

This product summary outlines the charges applicable to your Aviva Single Premium PRSA and should be read alongside the Aviva PRSA Customer Guide.

	Minimum Contribution
Single Contributions	€50

Age at entry	
Minimum	19 next birthday
Maximum	72 next birthday

Retirement Age	
Minimum	60
Maximum	75

Minimum Term	3 years
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The charges applicable to your pension

Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on your allocation rate. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The contribution charges for Single Premium Option A are:

Contribution Type & Amount	Contribution Charge
Single contributions less than €15,000	2%
Single contributions greater than or equal to €15,000 but less than €30,000	1%
Single contributions greater than or equal to €30,000	0%
There is no contribution charge for transfers into or out of PRSAs	

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **0.80% per annum**. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*** The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan management charge which is taken monthly by deduction of units from the value of your fund(s).

Please note - depending on your product structure, an additional plan management charge of up to 0.75% per annum may apply in respect of the commission we pay to your Financial Broker. Please talk to your Financial Broker for further details on this charge and whether it will apply.

The Fund Charge 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.

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: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva PRSA Product & Charges Summary



Single Premium Option C

This product summary outlines the charges applicable to your Aviva Single Premium PRSA and should be read alongside the Aviva PRSA Customer Guide.

	Minimum Contribution
Single Contributions	€50

Age at entry	
Minimum	19 next birthday
Maximum	72 next birthday

Retirement Age	
Minimum	60
Maximum	75

Minimum Term	3 years
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The charges applicable to your pension

Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on your allocation rate. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The contribution charges for Single Premium Option A are:

Contribution Type & Amount	Contribution Charge
Single contributions - all amounts	0%
There is no contribution charge for transfers into or out of PRSAs	

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **0.55% per annum**. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*** The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan management charge which is taken monthly by deduction of units from the value of your fund(s).

Please note - depending on your product structure, an additional plan management charge of up to 1.00% per annum may apply in respect of the commission we pay to your Financial Broker. Please talk to your Financial Broker for further details on this charge and whether it will apply.

The Fund Charge 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.

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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: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva PRSA Product & Charges Summary



Single Premium Option D

This product summary outlines the charges applicable to your Aviva Single Premium PRSA and should be read alongside the Aviva PRSA Customer Guide.

	Minimum Contribution
Single Contributions	€50

Age at entry	
Minimum	19 next birthday
Maximum	72 next birthday

Retirement Age	
Minimum	60
Maximum	75

Minimum Term	3 years
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The charges applicable to your pension

Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on your allocation rate. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The contribution charges for Single Premium Option A are:

Contribution Type & Amount	Contribution Charge
Single contributions - all amounts	0%
There is no contribution charge for transfers into or out of PRSAs	

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **0.40% per annum**. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*** The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan management charge which is taken monthly by deduction of units from the value of your fund(s).

Please note - depending on your product structure, an additional plan management charge of up to 0.90% per annum may apply in respect of the commission we pay to your Financial Broker. Please talk to your Financial Broker for further details on this charge and whether it will apply.

The Fund Charge 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.

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Warning: If you invest in this product you may lose some or all of the money you invest.

Warning: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva PRSA Product & Charges Summary



Single Premium Option E

This product summary outlines the charges applicable to your Aviva Single Premium PRSA and should be read alongside the Aviva PRSA Customer Guide.

	Minimum Contribution
Single Contributions	€50

Age at entry	
Minimum	19 next birthday
Maximum	72 next birthday

Retirement Age	
Minimum	60
Maximum	75

Minimum Term	3 years
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The charges applicable to your pension

Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on your allocation rate. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The contribution charges for Single Premium Option A are:

Contribution Type & Amount	Contribution Charge
Single contributions - all amounts	0%
There is no contribution charge for transfers into or out of PRSAs	

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **1.30% per annum**. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*** The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan management charge which is taken monthly by deduction of units from the value of your fund(s).

Please note - depending on your product structure, an additional plan management charge of up to 0.25% per annum may apply in respect of the commission we pay to your Financial Broker. Please talk to your Financial Broker for further details on this charge and whether it will apply.

The Fund Charge 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.

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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: If you invest in this product you will not have access to your money before you retire.

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

Your Aviva PRSA Product & Charges Summary



Single Premium Option F

This product summary outlines the charges applicable to your Aviva Single Premium PRSA and should be read alongside the Aviva PRSA Customer Guide.

	Minimum Contribution
Single Contributions	€50

Age at entry	
Minimum	19 next birthday
Maximum	72 next birthday

Retirement Age	
Minimum	60
Maximum	75

Minimum Term	3 years
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The charges applicable to your pension

Allocation rate

The amount of each contribution which we invest in your pension will depend on the **allocation rate** applied. This is the percentage of your money that we use to buy units in your chosen fund(s), and the amount allocated varies depending on your allocation rate. For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The contribution charges for Single Premium Option A are:

Contribution Type & Amount	Contribution Charge
Single contributions - all amounts	0%
There is no contribution charge for transfers into or out of PRSAs	

Fund Charge*

We make a charge to cover the cost of managing your pension – the fund charge is normally **0.65% per annum**. 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 overleaf.

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.
European Equity ESG Passive Series 1	-0.05% p.a.
Global Equity ESG Passive Series 1	-0.05% p.a.
Global Short Fixed Income Fund Series 1	+0.11% p.a.
World Allocation 20/80 Fund Series 1	+0.14% p.a.
World Allocation 40/60 Fund Series 1	+0.16% p.a.
World Allocation 60/40 Fund Series 1	+0.18% p.a.
World Allocation 80/20 Fund Series 1	+0.19% p.a.
World Allocation 100 Fund Series 1	+0.20% p.a.
Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland) Series 1	+0.25% p.a.
Global Mid-Cap Equity Fund Series 1	+0.25% p.a.
Global Smaller Companies Equity Fund Series 1	+0.25% p.a.
Physical Gold Series 1	+0.25% p.a.
Stewardship Ethical Series 1	+0.25% p.a.
Concept K Series 1	+0.30% p.a.

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

*** The Fund Charge can be made up of:**

1. a fund management charge which is deducted daily from the unit price of the fund(s); and
2. a plan management charge which is taken monthly by deduction of units from the value of your fund(s).

Please note - depending on your product structure, an additional plan management charge of up to 0.90% per annum may apply in respect of the commission we pay to your Financial Broker. Please talk to your Financial Broker for further details on this charge and whether it will apply.

The Fund Charge 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.

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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: If you invest in this product you will not have access to your money before you retire.

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

Pension Investment Bond Charges Summary



This product summary outlines the charges applicable to your Aviva Pension Investment Bond and should be read alongside the relevant Aviva Pension Investment Bond Guide. The Pension Investment Bond is a unit linked single contribution investment product which caters for investment by pre and post retirement funds.

Minimum Contribution	Maximum Contribution
€20,000	N/A

Age at entry	
Minimum	19 next birthday
Maximum	85 next birthday

Allocation rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the allocation rate applied. This is the percentage of your money that we use to buy units in your chosen fund(s). For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is actually used to buy units. So, in effect you pay €1 as a charge. The allocation rates are:

Contribution Amount	Gross Allocation Rate
< €50,000	100%
< €100,000	100.5%
€100,000+	101%

The net allocation rate you receive may change depending on the commission you have agreed with your financial broker. Please speak to your financial broker to understand what this means to you.

Policy Fee

€120 per annum. We reserve the right to increase the policy fee in line with inflation or such other alternative index.

Switching Between Funds

As time goes by, you may want to adapt your investment strategy, to take account of your changing needs – or of changing prospects in the various investment markets. You may therefore switch money between funds.

Aviva allows you to make fund switches free of charge.

Fund Charge

We make a charge to cover the cost of managing your retirement fund. The charges for these funds are detailed on the next page.

Fund	Fund Charge*
Aviva ESG Fixed 20 Series 1	0.40%
Aviva ESG Fixed 40 Series 1	0.40%
Aviva ESG Fixed 60 Series 1	0.40%
Aviva ESG Fixed 80 Series 1	0.40%
Aviva Multi-Asset ESG Active 3 Series 1	0.50%
Aviva Multi-Asset ESG Active 4 Series 1	0.50%
Aviva Multi-Asset ESG Active 5 Series 1	0.50%
Aviva Multi-Asset ESG Passive Plus 3 Series 1	0.45%
Aviva Multi-Asset ESG Passive Plus 4 Series 1	0.45%
Aviva Multi-Asset ESG Passive Plus 5 Series 1	0.45%
Bond Fund Series 1	0.50%
Cash Series 1	0.50%
Concept K Series 1	0.75%
Corporate Bond Series 1	0.50%
European Equity ESG Passive Series 1	0.40%
Global Emerging Market Equity Series 1	0.50%
Global Equity ESG Passive Series 1	0.40%
Global Leaders Equity Series 1	0.50%
High Yield Equity Series 1	0.50%
Irish Commercial Property Fund Series 1	0.50%
Long Bond Series 1	0.50%
Physical Gold Series 1	0.60%
SDIO ¹	0.50%
Stewardship (Ethical) Series 1	0.88%

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

1. This is the fund charge for execution only SDIO accounts. Other charges may apply for advisory and discretionary accounts. Details of these charges are available from Cantor Fitzgerald.

*The Fund Charge can be made up of:

A fund management charge which is deducted daily from the unit price of the fund(s); and

Actual fund management charges range from 0.40% to 0.90% a year depending on the fund chosen. This represents a 0.25% rebate on the standard fund charge and is applied by the addition of bonus units at policy level.

The Fund Charge 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 0.75% of the fund value 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.

Early Encashment Charge

An early encashment charge will apply for the first 3 years of the policy. This charge applies if the policy is transferred in whole or in part to another pension arrangement or if there are any partial or full surrenders or withdrawals from the policy. The charge applied will be based on a percentage (see below) of the policy value. This charge does not apply if you choose to switch all or part of your money between funds within your Aviva Pension Investment Bond.

Time since Commencement	Year 1	Year 2	Year 3
Early Encashment Charge	2%	1.5%	1%

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.

It takes Aviva.

Key Features of the Aviva Annuity



A. INFORMATION ABOUT THE POLICY

1. Make sure the policy meets your needs

Your Aviva Annuity is a single premium annuity product. The purpose of the plan is to use the money from your pension fund or Approved Retirement Fund (ARF) to buy a pension which will provide you with an income for the rest of your life. It may also provide your Designated Dependant (or personal legal representative) with an income when you die.

Once your pension fund or ARF has been used in this manner, it cannot be surrendered or encashed at a later stage. This policy is therefore a long term commitment to provide for your retirement in this way. Unless you are fully satisfied as to the nature of this commitment having regard to your needs, resources and circumstances, it should not be entered into.

The amount of pension income you get from the Aviva Annuity will depend on factors such as your age, your Designated Dependant's age (if applicable) and the size of your pension fund. The additional benefits below will also determine the amount of pension income you receive. If you have selected any of these additional benefits they will be shown on your quotation and policy schedule.

Enhanced Annuity: Your state of health when you buy your annuity may also have a bearing on how much pension income you'll receive. For example, if you're a smoker and have certain health conditions we may be able to offer you a higher pension income.

In determining the amount of pension income you'll be paid, it may be that you're eligible for enhanced rates on the Aviva Annuity.

You'll need to complete a Health & Lifestyle Questionnaire if applying for an enhanced rate under an Aviva Annuity.

Designated Dependant's Pension: You may choose to buy a single or a joint life annuity. If you purchase a joint life annuity we will continue to pay an income to your Designated Dependant for the remainder of their lifetime when you die. You can decide what percentage of your pension will continue to be paid (subject to Revenue limits).

Escalation: You can choose to take a smaller pension at the start, which will increase each year. If your Aviva Annuity is to be paid to your Designated Dependant after you die, this will increase in the same way. The increase will be applied on the policy anniversary of the annuity start date. Increases to your Aviva Annuity will be at a fixed rate each year.

Guaranteed Payment Periods: This means that if you die before the end of your chosen guaranteed payment period, your pension will continue to be paid to your Designated Dependant or personal legal representative. However, you can choose to take a smaller pension that is guaranteed for 2 years, 3 years, 4 years, 5 years or 10 years. This is called a Guaranteed Payment Period. The Aviva Annuity has a one year guaranteed payment period as standard.

With Overlap: You may choose to have your pension paid with overlap. This means that in the event of your death we will begin paying a pension to your Designated Dependant. If you die during the guaranteed payment period we will also pay your pension income to your Designated Dependant to the end of the guaranteed payment period.

Without Overlap: You may choose to have your pension paid without overlap. This means that if you die during the guaranteed payment period your pension income will be paid to your Designated Dependant until the end of the guaranteed payment period. Your Designated Dependant's pension income will only commence at the end of the guaranteed payment period.

Value Protection: *Single Life Annuity:* If you die within 90 days of the earlier of your contract date or annuity start date, we will make a payment to your estate. This will be equivalent to the value of your purchase amount, minus any payments already made to you. *Joint Life Annuity:* If you die within 90 days of the earlier of your contract date or annuity start date, and your Designated Dependant (who is named on your policy) dies before you, a lump sum equivalent to the value of your purchase amount, minus any payments already made will be paid to your estate. No further payments will be made under your policy.

The contract date is the date the policy comes into force and the annuity start date is the date your annuity payments accrue from.

WARNING

If you propose to take out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy. If you are in any doubt about this, please contact your Financial Broker or your insurer.

2. What happens if you want to cash in the policy early or stop paying premiums?

This policy does not acquire a surrender value at any stage. This policy cannot be encashed.

3. What are the projected benefits under the policy?

The terms of your pension are set out in your Aviva Annuity quotation.

4. Are returns guaranteed and can the premium be reviewed?

Under the Aviva Annuity, the level of your or your Designated Dependant's pension income is fixed from the start of the policy as explained under the terms set out earlier in this Key Features document. Alternatively if you have selected the Escalation option, the level of your or your Designated Dependant's pension income will increase each year subject to any limits set out earlier in this quotation.

The premium payable at the outset of the policy will not be reviewed in the future.

5. Can the policy be cancelled or amended by the insurer?

It is your responsibility to provide us with complete and accurate information about your health and lifestyle status and any additional information requested by us so we can assess applications for benefits. You are required to respond to our questions honestly and with reasonable care. We may require proof to our reasonable satisfaction that the information provided by you is true and complete within such timelines as we may reasonably require. We may contact your doctor to confirm that the information you have provided is correct and that of your Designated Dependant, as the case may be. We may also take into account evidence or opinion provided by our Chief Medical Officer. If the information provided by you is found to be fully or partially untrue, incomplete or inaccurate, or we cannot verify it within 60 days from the date we request such verification, we may reduce your annuity payment(s) and / or recover any payments we have already made.

Aviva Life & Pensions Ireland DAC can alter the policy (or issue another policy in its place) if at any time any of the following happens:

- It becomes impossible or impracticable to carry out the policy terms & conditions because of a change in the law or other circumstances beyond our control
- The tax treatment of Aviva Life & Pensions Ireland DAC or this policy is altered or we have to pay a government levy
- It becomes impractical or impossible to administer the policy

Before we alter the policy (or issue another policy in its place), we will send a notice to your last known address explaining the change and your options.

You must provide any information or evidence which we need to administer the policy.

6. Information on taxation issues

All pension amounts payable under this policy are subject to income tax at your highest rate and may also be subject to the Universal Social Charge (USC).

All death benefits payable under this policy may be subject to income tax and/or inheritance tax.

7. Additional information in relation to your policy

These Key Features should be read with the relevant Aviva Annuity customer guide and policy terms and conditions.

The contract between you and us is based on the information given by you on your application form, a copy of which is available on request.

When you start your Aviva Annuity, your policy documents will be sent to your Financial Broker. When you receive these policy documents, you should ensure that you are satisfied with the benefits of the contract and that you understand all of its features. We ask you to read these documents carefully when you receive them. You should bear in mind at all times that this is a long term commitment and you should make sure that the Aviva Annuity meets your needs.

What to do if you are not happy with the plan or have any questions

If after you have read your policy documents, you feel that the benefits are not suitable for your particular needs, then you may cancel your policy by sending a written instruction, signed and dated, directly to our Pensions Customer Services Department within a period of 30 days from the contract date of your policy.

When we receive a written request to cancel your policy within 30 days from the contract date of your policy, all the benefits under your policy will stop immediately and the amount paid to Aviva Life & Pensions Ireland DAC will be refunded in full to its original source less (1) any pension income already paid and (2) any losses incurred as a result of fluctuations in the value of the assets invested during the time your policy was in force.

Aviva Life & Pensions Ireland DAC is committed to the provision of the highest possible standards of customer service. Any enquiries or complaints regarding your policy should in the first instance be directed to our Pensions Customer Services Department. We will try to deal with any matters you raise in a satisfactory manner. In the event that you are dissatisfied on any matter, you have the right to refer your complaint to the Financial Services and Pensions Ombudsman:

Financial Services and Pensions Ombudsman, 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.

9. Law applicable to your policy

This policy is issued in the Republic of Ireland and is subject to the laws of the Republic of Ireland.

B. INFORMATION ON SERVICE FEE

There is no service charge payable to Aviva Life & Pensions Ireland DAC additional to the premium. If your Financial Broker charges a fee, details will be provided in writing by your Financial Broker.

C. INFORMATION ABOUT THE INSURER/INSURANCE INTERMEDIARY/SALES EMPLOYEE

Your Aviva Annuity is provided by Aviva Life & Pensions Ireland DAC.

You can contact Aviva Life & Pensions Ireland DAC at our registered office:

Aviva Life & Pensions Ireland DAC

Address: W2P5. Building 12, Cherrywood Business Park, Loughlinstown, Co. Dublin, D18

Phone: (01) 898 7950

Fax: (01) 898 5907

Email: csc@aviva.com

Web address: www.aviva.ie

D. INFORMATION TO BE SUPPLIED TO THE POLICYHOLDER DURING THE TERM OF THE INSURANCE CONTRACT

We will provide you with the following information during the term of your contract:

- details of any change in our name or legal form
- details of any change in the address of our head office

- any alteration to any term of the contract, which results in a change to the information provided in this document.

The information contained in this document does not form any part of the contract between you and Aviva Life & Pensions Ireland DAC. The detailed terms of your policy are contained in the Policy Schedule and policy terms and conditions. This notice does not affect the legal rights and duties undertaken by either party by virtue of the policy.

Introduction

When you take out a Protection Policy with Aviva Life & Pensions Ireland DAC we will charge you a premium. This is the amount we charge for the benefits provided under your policy, as set out in your policy schedule. No additional amounts are chargeable to you, unless a new Government levy or tax is introduced at a later date.

The premium charged includes the Government levy, where applicable which is currently 1% of the premium. This is currently payable on Individual protection policies and on Group protection policies where the policy is not under trust. Aviva are obliged to collect this on behalf of (and pay to) the Revenue Commissioners.

Individual Protection

Rates and premiums for an individual protection policy are determined by several factors including:

- Age
- Term
- Smoker Status
- Benefits chosen
- Health
- Product type
- Occupation Class (on Income Protection and Wage Protector)
- Benefits available depending on the product and benefit options chosen:
 - Life Cover
 - Specified Illness Cover
 - Income Protection Reviewable
 - Income Protection Guaranteed
 - Indexation
 - Escalation in claim (income protection only)

Acceptance for cover is subject to underwriting.

Group Protection Policies

Rates and premiums for a group protection policy are determined by several factors including:

- Product Type
- Age profile
- Gender
- Level of benefit chosen
- Industry type
- Occupation class
- Escalation rate in claim (Income Protection only)
- Deferred period (Income Protection only)

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