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GOVERNED PORTFOLIOS MANAGED BY MORNINGSTAR

AVAILABLE ON THE
AVIVA PLATFORM

LIFE'S BETTER WITH A PLAN



THE AVIVA PLATFORM OFFERS A BROAD INVESTMENT RANGE TO YOUR CLIENTS

To complement our existing offering, the respected investment experts Morningstar Investment Management Europe Limited have developed a range of exclusive, low-cost managed portfolios.

AVIVA AND MORNINGSTAR INVESTMENT MANAGEMENT EUROPE (MIME) WORKING TOGETHER

We gave MIME a portfolio specification to work with to build a range of low-cost managed portfolios for advisers using the Aviva Platform.

You'll be able to consider this range alongside other solutions as part of your investment proposition for your clients.

OUTLINING THE SPECIFICATION

Our brief to MIME for these portfolios was to reflect the potential requirements of Aviva Platform clients. We based the specification on the research we constantly do on both clients and advisers using the platform.

WE ASKED MIME TO MEET FIVE CRITERIA:

- 1 Produce a range of six risk-based multi-asset portfolios.
- 2 Map the portfolios to ranges three to seven of Dynamic Planner and other risk profiling solutions as required.
- 3 Construct and manage the portfolios using the range of assets available on the Aviva Platform.
- 4 Make them accessible through the Aviva Platform for Investment Portfolio, ISA Portfolio and Pension Portfolio.
- 5 Aim to limit the cost to 0.5% (0.6% for the Income Portfolio) Ongoing Charge Figure (including the fund's ongoing charge fee, the managed portfolio cost, but not the fund's transaction cost, Aviva Platform fee or adviser charge).

Please remember, the value of investments can go down as well as up and your clients could get back less than invested.

The Aviva Platform – a full range of investment solutions

- A fully open architecture platform.
- Offers access to a full range of investments across the market.
- Includes access to insured funds, external funds, structured products and exchange traded funds.
- Also offers managed funds, model portfolio functionality and a range of over 50 externally managed discretionary investment management models.



BUILD AND MANAGE THE PORTFOLIOS

MIME deliver against this specification in a number of ways including:

- using their proprietary capital market assumptions to construct an optimised asset allocation framework suited to a target risk profile
- building portfolios optimised to use passive investments where suitable and include actively managed investments where MIME believes they add value
- considering a wide range of investment funds and investment strategies during stock selection.

MIME used this specification to build a series of discretionary portfolios to meet the needs and objectives of the clients we identified when outlining our requirements. As long as the portfolios meet the specification, MIME has complete discretion around:

- portfolio construction
- asset allocation
- fund selection
- trading or rebalancing within the portfolios.

CONTROLLING THE COST

Each of the MIME portfolios will aim to limit the overall ongoing charge to 0.5% (0.6% for the Income Portfolio), including all associated investment costs but not the fund's transaction cost, Aviva Platform fee or adviser charge.

Part of the overall cost is an explicit 0.15% discretionary investment management cost for MIME. Your client pays this directly to Aviva and we pass it in full to MIME.

WORKING ALONGSIDE EXISTING PROCESSES

MIME has mapped these portfolios to existing risk profiling solutions, so you can use them with your current investment processes.

If you would like additional support, MIME can supply you with a risk profiling process. Please email MIME directly at governedportfolios@morningstar.com for more details of this service.

FIND OUT MORE ABOUT GOVERNED PORTFOLIOS MANAGED BY MIME.

You can find out how MIME built these portfolios by contacting them at governedportfolios@morningstar.com or by calling 020 3107 2930.

If you'd like to know more about the wider range of investment solutions available through the Aviva Platform, please contact your usual Aviva consultant or visit [our adviser website](#).

Governance review meetings

At Aviva, we review the relevance of this specification quarterly to make sure it remains appropriate for both advisers and their clients on the Aviva Platform.

Need this in a different format?

Please get in touch with your usual Aviva contact if you would prefer this brochure (**LF10201**), in large print, braille or as audio.

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