

AVIVA PLATFORM ISA PORTFOLIO Target Market Statement

What is this product?

- It's a flexible Stocks & Shares ISA provided by Aviva
- It's available on the Aviva Platform via financial advisers
- It offers access to a broad range of investments
- It's a medium to long-term tax-efficient product

What client need is met by this product?

- Taking advantage of their ISA allowance
- Production of tax-efficient growth or income through medium to long-term investments
- Ongoing flexibility to control how and where their money is invested
- Visibility of the product value and performance online at any time
- Ability to withdraw money at any time
- Ability to replace withdrawals in the tax year to maximise the ISA allowance

Who is this product designed for?

This product is designed for clients who:

- Want to invest in a tax-efficient product
- Wish to track performance of their investments at any time
- Want the opportunity to make gains free of income tax and capital gains tax
- Want the investment growth potential of more than a cash ISA or savings account
- Are prepared to invest for the medium to long term, ideally for a minimum of five years
- Are comfortable their product value may fall and rise in value over time
- Want to switch their investments from time to time

Can this product be bought without advice?

- No, this product is designed to be bought via a financial adviser with the appropriate advice

Clients must:

- Be aged at least 18
- Be permanently resident in the UK or have earnings from overseas Crown employment subject to UK tax
- Make regular contributions; or make an initial single contribution; or transfer in an existing Stocks & Shares ISA; or a combination
- Regularly review their investments and the amount of income withdrawals or contributions made
- Not exceed the annual ISA allowance

This product isn't suitable for clients who:

- Aren't willing to invest for at least five years
- Want to hold a substantial cash holding, even in the short to medium term

Anything else?

- Clients must be able to make informed investment decisions supported by appropriate information and documentation from a financial adviser and Aviva
- If a client finds themselves in a vulnerable position, Aviva will continue to support and offer the same fair treatment to the client, including using a power of attorney
- If a client no longer uses the services of a financial adviser, the terms of the product and method of ongoing management of the product will change
- Fund investments can be sold, bought and switched without charge
- Shares and other exchange traded investments (ETIs) carry a charge when bought or sold
- Clients must be prepared to pay an Aviva platform charge

Client's financial sophistication	Description	Appropriate for target client?
Basic	Very limited understanding of what a Stocks & Shares ISA is	N
Informed	Reasonable understanding of the risks, benefits and requirements of a Stocks & Shares ISA either through experience, information from a financial adviser or based on their own research	Y
Advanced	Good knowledge and understanding of the risks, benefits and requirements of a Stocks & Shares ISA possibly through financial industry experience	Y

Client's financial situation	Description	Appropriate for target client?
Constrained	No funds to invest	N
Limited	Less than six months' income in savings	Y
Good	At least six months' income in savings	Y

Client's risk tolerance	Description	Appropriate for target client?
Zero	Wants a guaranteed return on the investment Isn't prepared to see fluctuations down and up in the value of the Stocks & Shares ISA	N
Low	Access to low risk rated funds is available The Stocks & Shares ISA offers access to low risk investment solutions, including adviser and discretionary investment manager model portfolios	Y
Medium	Access to medium risk rated funds is available The Stocks & Shares ISA offers access to low and medium risk investment solutions, including adviser and discretionary investment manager model portfolios	Y
High	Access to high risk rated funds is available The Stocks & Shares ISA offers access to low, medium and high risk investment solutions, including adviser and discretionary investment manager model portfolios, plus the option to invest in a range of equities and exchange traded instruments	Y

Contributions	Description	Appropriate for target client?
Regulars	Regular contributions can be set up and cancelled at any time. These will be paid by direct debit	Y
Single	Single contributions can be paid into the Stocks & Shares ISA	Y
Transfer	Transfers can be made into the Stocks & Shares ISA	Y

Need this in a different format?

Please get in touch with your usual Aviva contact if you would prefer this statement (**LF10270**), in large print, braille or as audio.

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