

# Aviva Stocks & Shares ISA

## Target Market Statement

### What is this product?

- It's a flexible Stocks & Shares ISA (Individual Savings Account) provided by Aviva
- It's available through an online investment service, MyAviva
- It offers access to a broad range of investments
- It's a medium to long-term tax-efficient product

### What customer need is met by this product?

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

### Who is this product designed for?

#### **This product is designed for you if you:**

- Want to invest in a tax-efficient product
- Wish to track performance of your 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 your product value may fall and rise in value over time
- Are able to open and manage your account online
- Are comfortable managing your investments using Aviva online functionality

### Customers 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 investments and the amount of income withdrawals and contributions made
- Not exceed the annual ISA allowance

### Can this product be bought without advice?

- Yes, this product is designed to be bought without advice
- This product can't be bought through a financial adviser

## This product isn't suitable for customers who:

- Don't have online access
- 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?

- You need to be comfortable making your own investment decisions, based on appropriate information provided by Aviva
- If you require additional support at any time please get in touch with us
- Fund investments can be sold, bought and switched without charge
- Shares and other exchange traded investments (ETIs) carry a charge when bought or sold
- You must be prepared to pay an Aviva charge

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

Customer's financial situation	Description	Appropriate for target customer?
<b>Constrained</b>	No funds to invest	N
<b>Limited</b>	Less than six months income in savings	Y
<b>Good</b>	At least six months income in savings	Y

Customer's risk tolerance	Description	Appropriate for target customer?
<b>Zero</b>	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
<b>Low</b>	Access to low risk rated funds is available The Stocks & Shares ISA offers access to ready-made low risk investment solutions	Y
<b>Medium</b>	Access to medium risk rated funds is available The Stocks & Shares ISA offers access to ready-made medium risk investment solutions, plus the option to select from an expertly chosen short list	Y
<b>High</b>	Access to high risk rated funds is available The Stocks & Shares ISA offers access to ready-made high risk investment solutions, plus the option to self select from a large range of funds and shares and exchange traded instruments	Y

Contributions	Description	Appropriate for target customer?
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 if you'd prefer this statement (**RD02075**) in large print, braille, or as audio.

## How to contact us

 **0800 068 6800**

 **contactus@aviva.com**

 **MyAviva.co.uk**

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