

Aviva Investment Account

Target Market Statement

What is this product?

- It's an individual general investment plan 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 investment product

What customer need is met by this product?

- Making investments once your ISA allowance is maximised
- Production of 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

Who is this product designed for?

This product is designed for you if you:

- Want to invest beyond your ISA allowance
- Wish to track performance of your investments at any time
- Want the investment growth potential of more than a 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 a Crown Servant serving overseas, or a spouse or civil partner of a Crown Servant serving overseas
- Make regular contributions; or make an initial single contribution; or transfer in an existing Investment Account; or a combination
- Regularly review investments and the amount of income withdrawals and contributions made

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
- Haven't utilised the ISA allowance

Anything else?

- You may have to pay some income tax and/or capital gains tax on any returns or income received from the product
- 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?
Basic	Very limited understanding of what an Investment Account is	N
Informed	Reasonable understanding of the risks, benefits and requirements of an Investment Account either through experience or based on their own research	Y
Advanced	Good knowledge and understanding of the risks, benefits and requirements of an Investment Account possibly through financial industry experience	Y

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

Customer's risk tolerance	Description	Appropriate for target customer?
Zero	Wants a guaranteed return on the investment Isn't prepared to see fluctuations down and up in the value of the Investment Account	N
Low	Access to low risk rated funds is available The Investment Account offers access to ready-made low risk investment solutions	Y
Medium	Access to medium risk rated funds is available The Investment Account offers access to ready-made medium risk investment solutions, plus the option to select from an expertly chosen short list	Y
High	Access to high risk rated funds is available The Investment Account 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 Investment Account	Y
Transfer	Transfers can be made into the Investment Account	Y

Need this in a different format?

Please get in touch if you'd prefer this statement (**RD03008**) in large print, braille, or as audio.

How to contact us

 **0800 068 6800**

 **contactus@aviva.com**

 **MyAviva.co.uk**

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