

My Future Focus

Member guide



Welcome to Aviva's My Future Focus solution

My Future Focus has been designed to manage your journey to retirement, whatever the destination.

It's also been designed to provide you with the potential to grow your pension savings over the long term by investing in different types of investments, including **UK** and **international company shares**, **bonds** and **property**. The solution also invests in the company shares and bonds of companies that are located in less developed markets, to provide you with a further layer of **diversification**. There's a glossary of investment terms on pages 18 and 19 where you'll find an explanation of these investment terms and others.

Please remember that the value of investments can go down as well as up and is not guaranteed. This means that you could get back less than has been paid in.

My Future Focus in five points:

- 1 We look after your retirement journey for you and are responsible for all the investment decisions from start to end.
- 2 My Future Focus invests your money in different investments, including global company shares, bonds and commercial property.
- 3 The solution is managed by Aviva Investors, our dedicated global fund management arm.
- 4 Governance is an integral part of My Future Focus. We review the solution regularly so that we can be comfortable that it's doing what we expect it to for our customers.
- 5 We care about the world and its people and we aim to reflect this throughout the solution. My Future Focus is also aligned with Aviva's net zero ambitions for 2040.

A compelling partnership – Aviva's strength in providing workplace savings combined with the fund management expertise of Aviva Investors.

Workplace savings are what we know and do best at Aviva.

We are one of the UK's largest providers of workplace pensions. We're here to earn your trust as a place to help you save for the future and to help you navigate your savings journey to retirement. We've worked with Aviva Investors to develop My Future Focus, tapping into their expertise as a global fund management group to create a solution that manages money for our customers, no matter where they are in their retirement journey.

Helping you through your journey to retirement

We understand that you may not have the time or expertise to decide how to prepare your investments for retirement. With this in mind, we've created My Future Focus, an investment programme that invests your pension contributions in funds right throughout your journey to retirement, from start to finish.

The stage you're at in your retirement journey is important as this will be key in determining how much risk you're exposed to, and therefore the type of funds and asset classes that you'll be invested in.

In the earlier stages of your journey to retirement, a bigger portion of your money will be invested in riskier assets, such as company shares. This is to help grow the value of your savings.

Then as you get closer to retirement, we'll invest a bigger amount of your money in less risky assets, such as government bonds and money market instruments (cash). We do this to try and preserve the capital you've built up in the growth stage. The glide path on the next page shows how this works.

There's no guarantee that any investment programme will benefit your pension savings when you come to retire and we can't guarantee it will be suitable for your individual needs or appetite for risk.

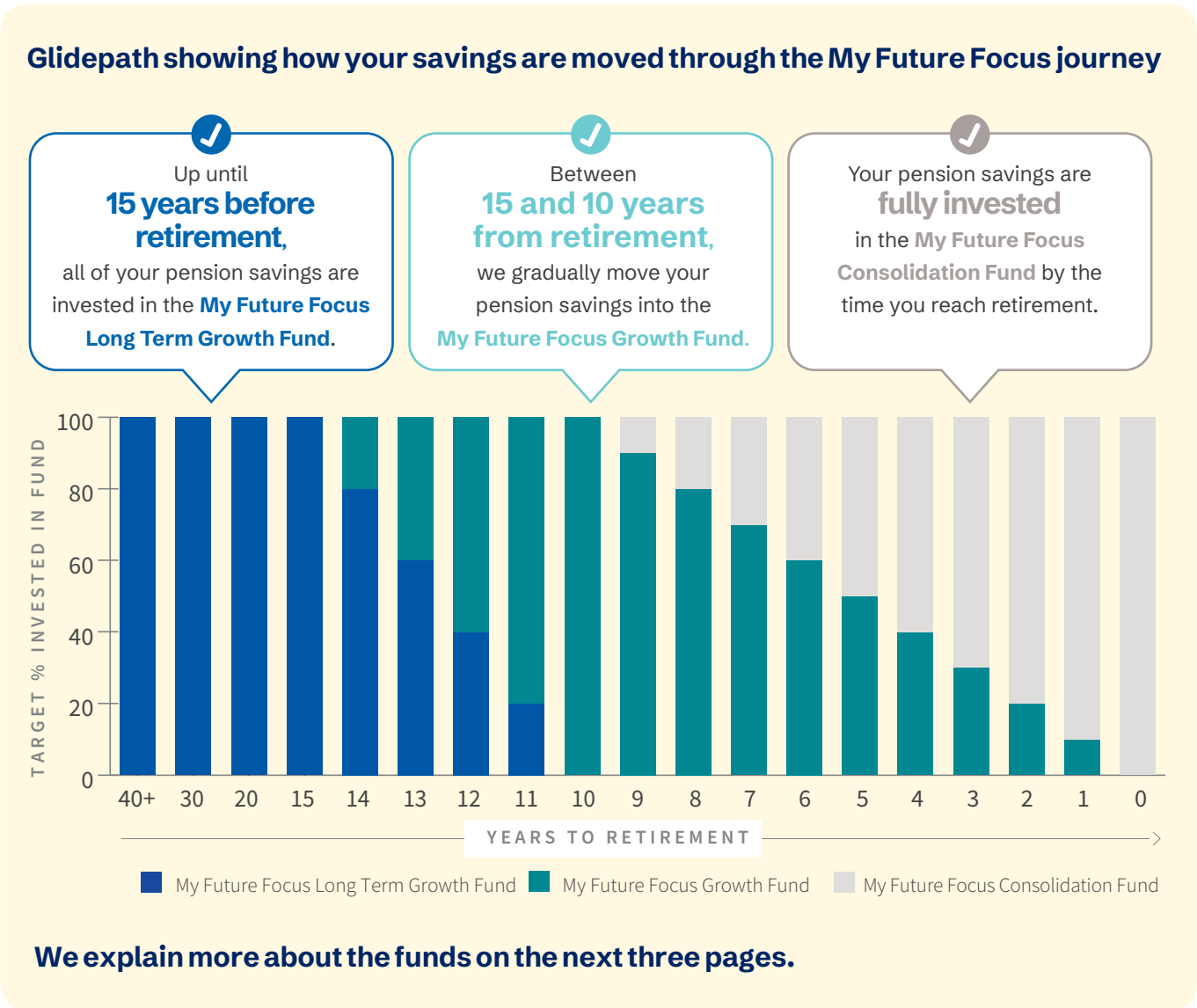


My Future Focus

Let’s have a look at how the My Future Focus journey works.

The chart (graph) below is called a glidepath and it’s used to show how the money in your pension is moved from different funds, and so from one which holds a bigger portion of money in **riskier assets** to one which holds **less risky assets** during your journey to retirement. Think of your pension savings gliding between funds, from **My Future Focus Long Term Growth** – the first fund – to **My Future Focus Growth** – the second fund – and finally to **My Future Focus Consolidation** – the third fund.

Together, My Future Focus Long Term Growth, My Future Focus Growth and My Future Focus Consolidation make up the ‘universal’ strategy. We have designed this solution for customers who haven’t yet decided how to take their savings at retirement.

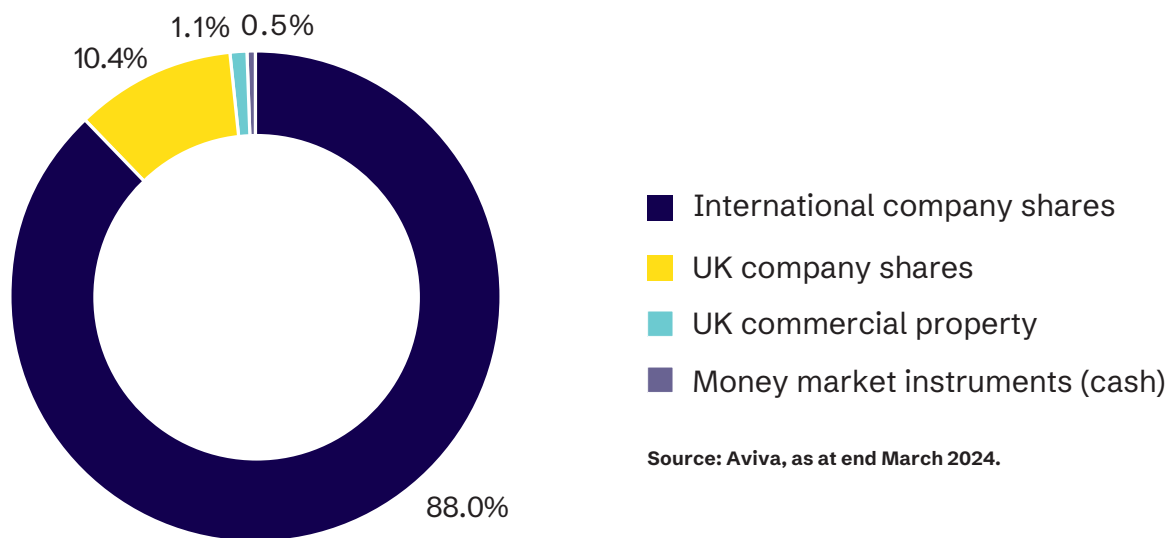


The graph shows how when you’re 15 years away from your planned retirement date, the programme will gradually move your investments in preparation for retirement. These movements take place on a quarterly basis and are at no extra cost. As your investments are moved to different funds within the programme, your annual management charge (AMC) may change as well. To find out details of your charges you should log into your online account.

My Future Focus Long Term Growth Fund – the engine of the pension

As the chart on the previous page shows, your money is fully invested in the **My Future Focus Long Term Growth Fund** until there are 15 years before you retire.

The My Future Focus Long Term Growth Fund is the engine room of the My Future Focus savings journey when it's all about growing the size of the pension. That's why this fund mainly invests in **company shares (equities)**, including **company shares in developed markets** and **emerging markets**. The remainder of the fund is invested in **UK commercial property**.

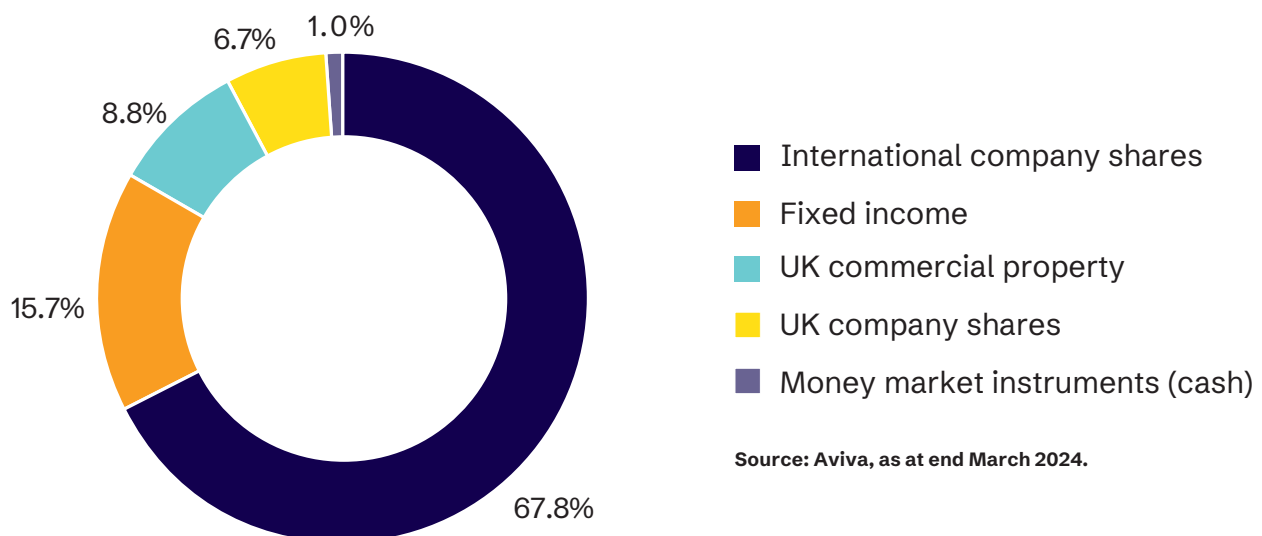


Totals might not add up to 100% exactly due to impact of rounding.
Please note that the amount of money invested in the different holdings in the fund will change slightly from month to month. See fund factsheet for latest asset allocation.

My Future Focus Growth Fund

Starting 15 years before retirement, your money will be moved from the **My Future Focus Long Term Growth Fund** into the **My Future Focus Growth Fund**.

The My Future Focus Growth Fund has been designed to enable your savings to grow in value when you're in the earlier stages of your retirement journey. For this reason, more than half of the My Future Focus Growth Fund invests in **riskier** assets, and therefore **international company shares**, including **US, European, Japanese, Far East ex Japan, emerging market company shares**, as well as **UK company shares**. The fund also holds positions in **high yield bonds** and **emerging market bonds**. The remainder of the fund is held in **fixed interest (or 'bonds') investments, including UK and overseas government and corporate bonds**, and there is a small position in **money market instruments (cash)**. A position in **UK commercial property** is also held in the fund. This was 8.8% of the fund as at end March 2024. The chart below shows how much money is invested across the assets in the My Future Focus Growth Fund.



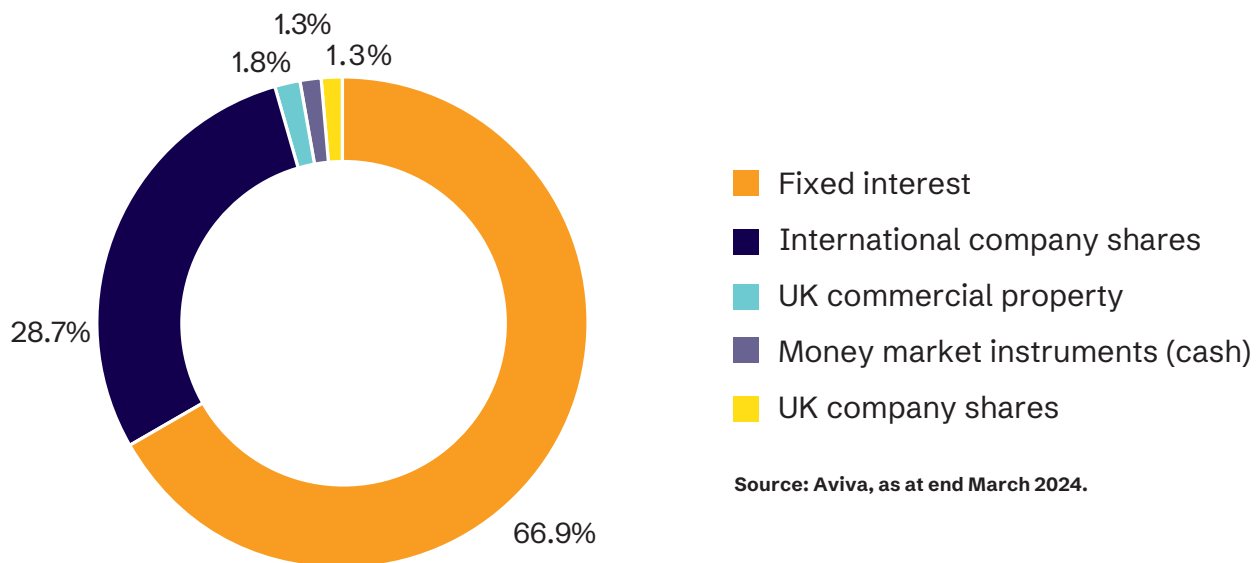
Source: Aviva, as at end March 2024.

Totals might not add up to 100% exactly due to impact of rounding.
Please note that the amount of money invested in the different holdings in the fund will change slightly from month to month. See fund factsheet for latest asset allocation.

My Future Focus Consolidation Fund

The final stage of My Future Focus is called the Consolidation stage. It begins when you're 10 years from your planned retirement date. We'll gradually move your savings into the **My Future Focus Consolidation Fund** from the **My Future Focus Growth Fund** at this time.

This is the later stage of the pension journey when we focus on reducing the risks to which your pension savings might be exposed as you get closer to retirement. This means that more of your pension savings are invested in less risky investments and therefore in **fixed interest assets (bonds)** rather than **company shares**.



Totals might not add up to 100% exactly due to impact of rounding.
Please note that the amount of money invested in the different holdings in the fund will change slightly from month to month. See fund factsheet for latest asset allocation.

Focus on reducing risk as members get closer to retirement

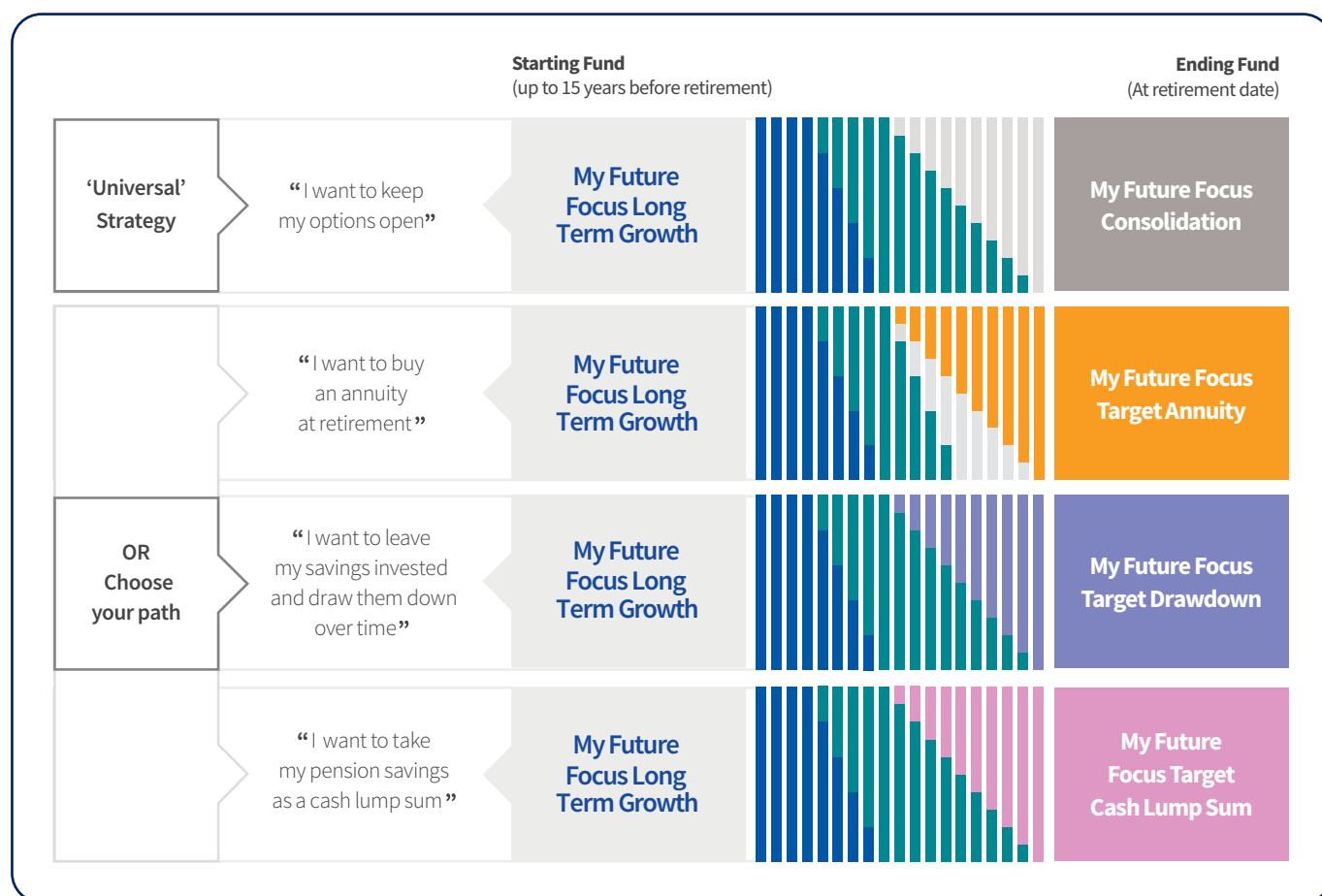
In the My Future Focus Growth Fund and the My Future Focus Consolidation Fund, your pension savings are invested across a range of different investments, including **international company shares**, **fixed interest (or 'bonds')** and **UK commercial property**. Please refer to the glossary on pages 18 and 19 of this guide for a definition of investment terms.

Investing in different investments helps to enable your pension savings to benefit from **diversification**. We like to think of **diversification** as preventing you from putting all your eggs in one basket. The aim here is to reduce the risk of your pension savings being exposed to the full impact of possible falls in the value of one **asset class**. For example, a fund that holds **company shares** and **fixed interest**, such as government **bonds**, is less likely to feel the full impact of any large falls in the value of either **company shares** or **fixed interest (or 'bonds') assets**.

Structure of My Future Focus

In addition to the ‘universal’ strategy, which is described on page 4, we offer three alternative programmes for those who have decided how they want to take their retirement savings – to purchase an annuity, to draw an income from your savings (and leave the rest invested), or to take your pension savings as a lump sum from the minimum pension age. This is currently age 55. From 6 April 2028 this will be age 57 unless you have a protected pension age. To find out more visit aviva.co.uk/nmpa. Each option uses the same first stage as the ‘universal’ strategy – so invests in the My Future Focus Long Term Growth Fund – which aims to grow the size of your pension.

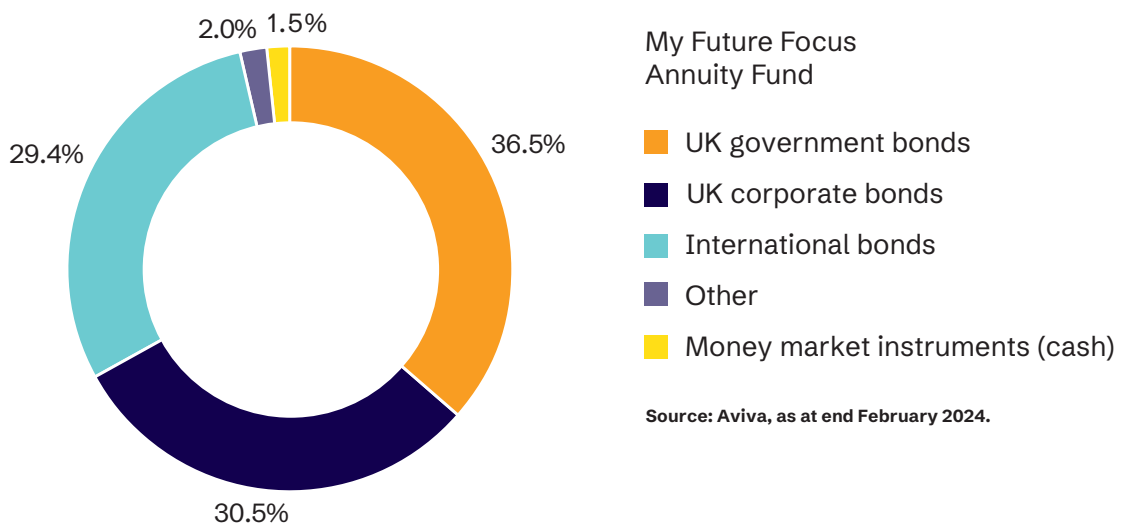
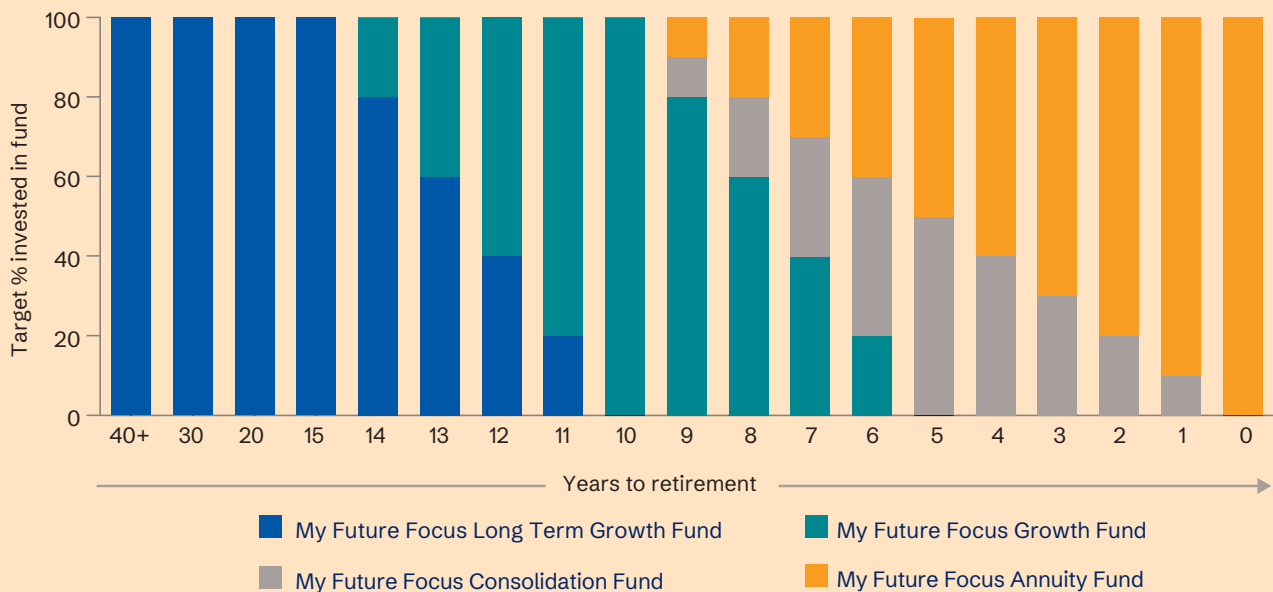
We show below how My Future Focus has been designed to enable you to choose between the four options depending on what you want to do with your retirement savings at the point of retirement:



- My Future Focus Long Term Growth Fund
- My Future Focus Growth Fund
- My Future Focus Consolidation Fund
- My Future Focus Annuity Fund
- My Future Focus Drawdown Fund
- My Future Focus Cash Lump Sum Fund

Target Annuity option

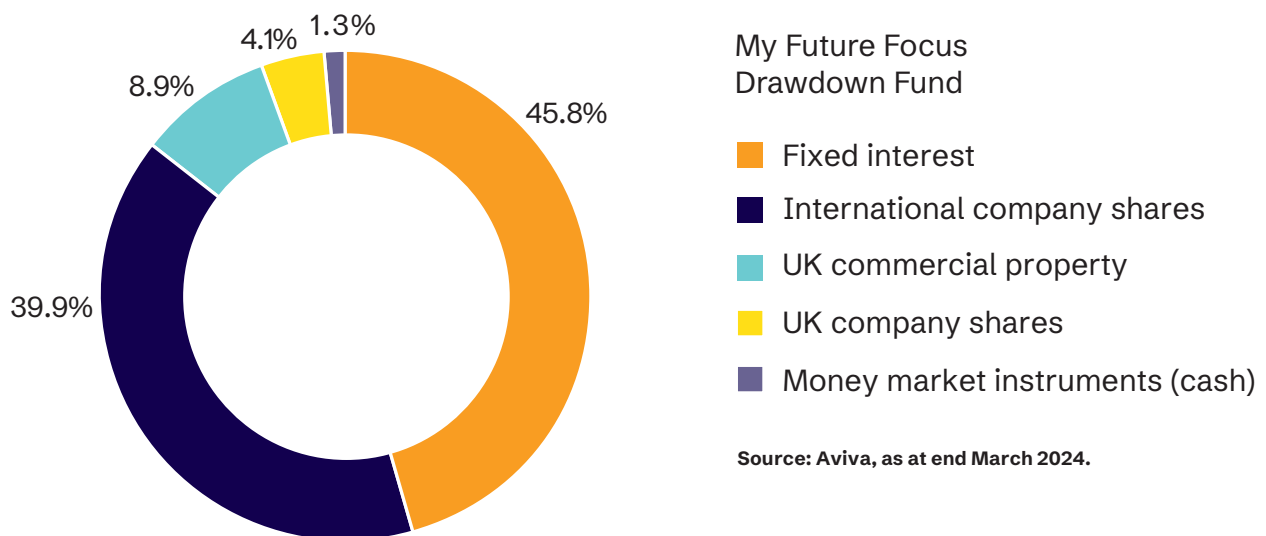
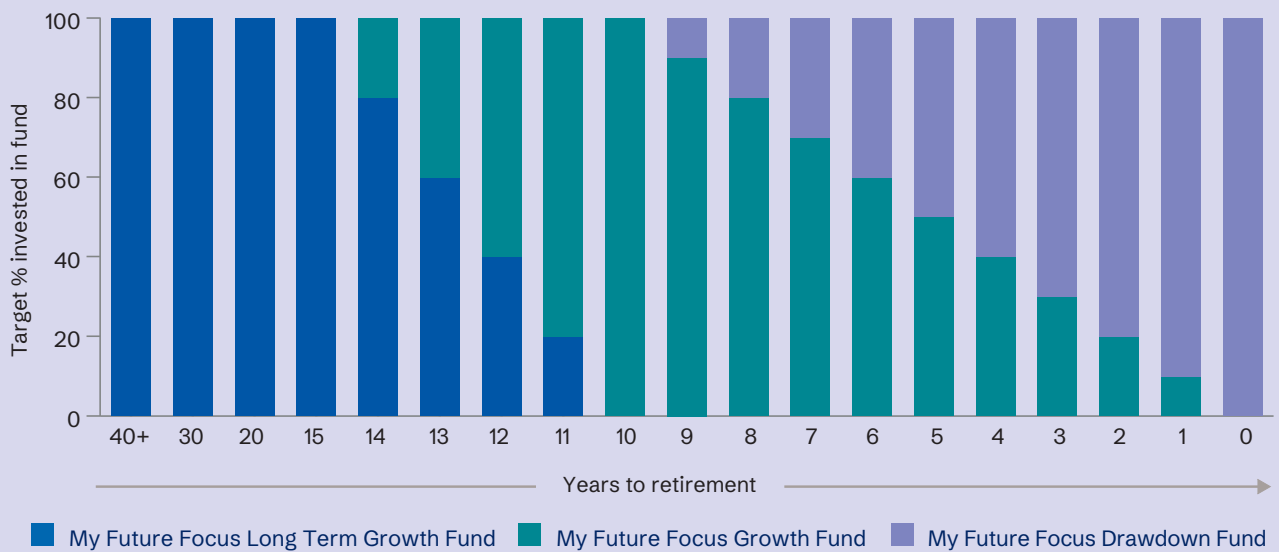
This option is designed for members who intend to convert their pension savings into a regular income for life by buying an annuity. As a result, their savings will be adjusted over time to prepare for the purchase of an annuity.



Totals might not add up to 100% exactly due to impact of rounding.
Please note that the amount of money invested in the different holdings in the fund will change slightly from month to month. See fund factsheet for latest asset allocation.

Target Drawdown option

This option is designed for members who intend to take an income by making withdrawals directly from their pension savings, while remaining invested, by using a drawdown arrangement.

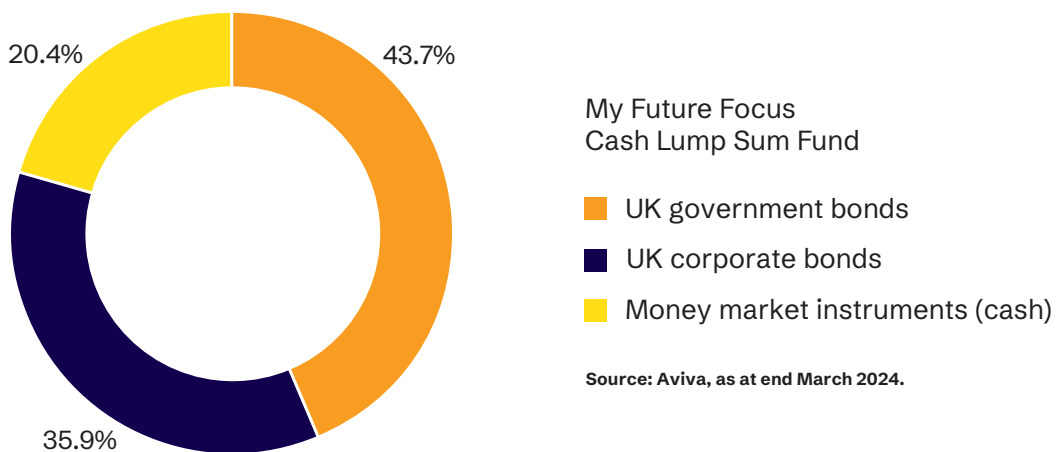
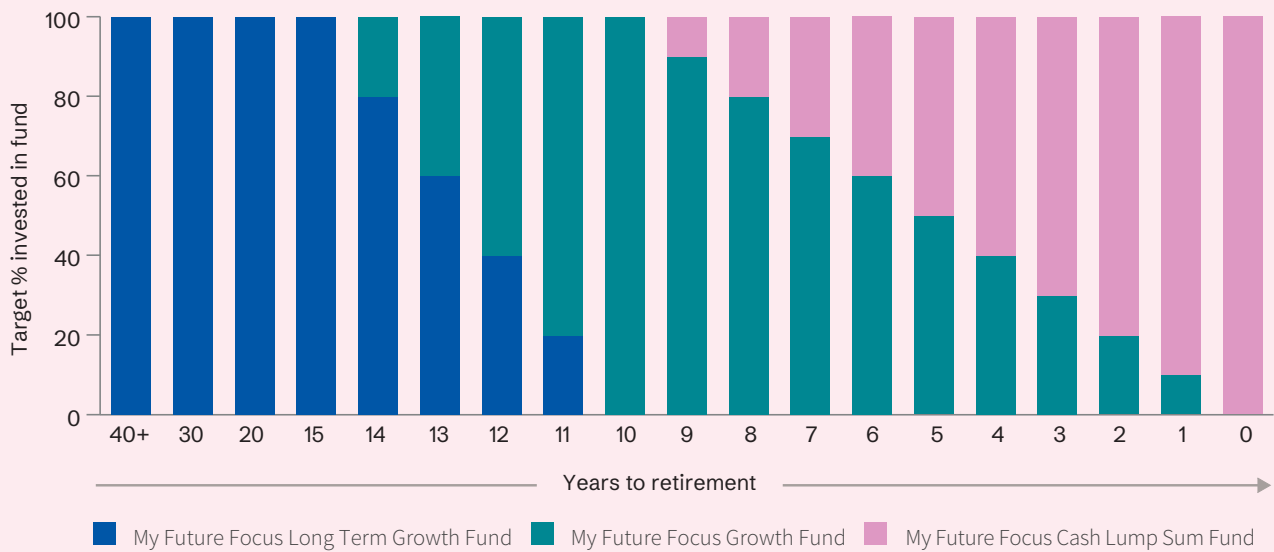


Source: Aviva, as at end March 2024.

Totals might not add up to 100% exactly due to impact of rounding.
Please note that the amount of money invested in the different holdings in the fund will change slightly from month to month. See fund factsheet for latest asset allocation.

Target Cash Lump Sum option

This option is designed for members who intend to take their pension savings as a cash lump sum (or sums).



My Future Focus
Cash Lump Sum Fund

- UK government bonds
- UK corporate bonds
- Money market instruments (cash)

Source: Aviva, as at end March 2024.

Totals might not add up to 100% exactly due to impact of rounding.
Please note that the amount of money invested in the different holdings in the fund will change slightly from month to month. See fund factsheet for latest asset allocation.

Who takes care of the My Future Focus solution?

Our dedicated fund manager, Aviva Investors, manages the funds that make up My Future Focus.

The exception is the My Future Focus Annuity Fund, which invests in the Legal & General (PMC) Future World Annuity Aware Fund, managed by Legal & General Investment Management. This fund, which has been designed for customers who would like to buy an annuity on retirement, invests in government and corporate bonds.

Who are Aviva Investors?

Aviva Investors is a global asset manager with expertise in property, fixed interest, equity, multi-asset and alternative investments. With £226 billion in assets under management (as at end March 2023), Aviva Investors combines its insurance heritage with its investment knowledge and focus on sustainable investment to deliver specific outcomes for its clients.

avivainvestors.com/en-gb/about



Sustainable investment is part of the My Future Focus investment process

Sustainable investment is built into the processes followed by the investment teams at Aviva Investors. The fund manager cares about doing the right thing by its customers, the businesses it invests in and its influence on the capital markets. It uses its voice as a shareholder to support and promote the long-term sustainability of capital markets, economies, and society. Aviva Investors also works with the companies it invests in, and therefore with the businesses held in My Future Focus, to help create positive change, whether that be for the environment, or for society, such as to improve diversity and inclusion, and therefore helping to achieve better female representation on firms' senior management teams. A dedicated team of more than 50 professionals with significant experience in sustainable investment support the fund managers that look after My Future Focus. This helps to ensure that the fund managers take environmental, society and governance factors into consideration and reflect this across their investment decisions and across the My Future Focus investment solution.

How is My Future Focus governed?

Being entrusted with your savings means that we have a duty to be transparent and to look after your money properly. This involves Aviva having procedures in place to ensure that we are fulfilling this responsibility. This oversight activity is what we call governance and it's about us being comfortable that My Future Focus and the funds that make up My Future Focus remain suitable for you.

To allow us to do this successfully there is a dedicated investment fund governance team in the business. It's the responsibility of the analysts in this team to make sure that the funds in My Future Focus continue to fulfil the investment objectives for the funds that we discussed with Aviva Investors at the outset. A key part of the work by the fund governance team is to review the performance of the funds that make up My Future Focus every three months.

Helping you to understand risk

The Aviva Investment Governance team allocates risk ratings and risk codes for all funds included in the My Future Focus solution. Please note that not all of the risk codes listed on pages 16 and 17 apply to each fund and there is no direct relationship between the number of risk codes and the risk ratings shown below.

Investing means risk

Investing money always means there is a level of risk. Even if you leave cash under a mattress, the risk is that its value can be eroded over time by rising prices, and therefore inflation. However, the more risk you take, the more potential there is for reward, but it also means more potential for loss. Risk means different things to different people, but for many it means the risk to their original investment. Fund values will move up and down with investment markets, but to varying degrees. That's why we have risk ratings: to give you a good idea of the risk you're taking when you choose your funds.



Our risk ratings go from 1 to 7, with 1 being the lowest and 7 the highest. As a point of reference, a fund with a risk rating of 4 (medium **volatility**) would typically experience the **volatility** you'd would expect from a fund invested in a range of different investments (for example **shares, property and bonds**) without any bias to a particular investment type. Remember that all investment funds carry some element of risk, but this varies from fund to fund.

Aviva's risk ratings

RISK RATING	VOLATILITY	DESCRIPTION
1	LOWEST	Funds typically investing in the lower risk sectors - like the money market - which usually aim to provide returns similar to those available from deposit and savings accounts. These funds offer the lowest potential for long-term returns, but also experience the smallest day-to-day price movements compared to other funds. They present the lowest risk to your investment, although there is still a risk it could fall in value.
2	LOW	Funds typically investing in assets like the highest quality corporate bonds, which normally offer better long-term returns than savings accounts. There is still a risk that the value of your investment could fall.
3	LOW TO MEDIUM	Funds typically investing in assets like corporate bonds or a mix of assets where the day-to-day prices go up or down less than shares. There is still a risk that the value of your investment could fall.
4	MEDIUM	Funds typically investing in a mix of assets with the potential for better long-term returns than lower risk funds. There is a greater risk that the value of your investment could fall.
5	MEDIUM TO HIGH	Funds typically investing in shares of companies in the UK or a mix of other major stock markets. Fund prices may move up and down significantly but offer potential for good returns over the long term.
6	HIGH	Funds typically investing in high-risk sectors, such as shares of companies in developed overseas markets. These funds offer high potential for long-term returns, but also experience large day-to-day price movements, and so present a high risk to your investment.
7	HIGHEST	Funds typically investing in the highest risk sectors, such as specific themes or shares of companies in emerging markets. These funds offer the highest potential for long-term returns, but also experience the largest day-to-day price movements compared to other funds. They therefore present the highest risk to your investment.

Fund risk ratings

The table below shows the funds' risk rating, risk codes and objective.

RISK RATING	FUND NAME, OBJECTIVE & RISK CODES
5	<p>My Future Focus Long Term Growth Fund</p> <p>This fund aims to provide long term growth through exposure to a range of asset classes, that can include, but is not limited to, equities, cash, and property. It may also use derivatives for investment purposes.</p> <p>Risk code: A, B, C, E, F, K</p>
4	<p>My Future Focus Annuity Fund</p> <p>This fund is designed for members approaching retirement and considering buying a fixed (or level) annuity. The fund will predominantly invest in UK Government and corporate bonds. Derivatives may be used by the underlying fund(s) for investment purposes.</p> <p>Risk code: A, B, E, J</p>
4	<p>My Future Focus Growth Fund</p> <p>This fund aims to provide growth, through exposure to a range of asset classes that can include, but are not limited to, equities, fixed interest, cash, and property. It may also use derivatives for investment purposes.</p> <p>Risk code: A, B, C, E, F, K</p>
3	<p>My Future Focus Drawdown Fund</p> <p>This fund aims to provide an appropriate balance between growth and risk reduction, through exposure to a range of asset classes that can include, but are not limited to, equities, fixed interest, cash, and property. It may also use derivatives for investment purposes.</p> <p>Risk code: A, B, C, E, F, K</p>
2	<p>My Future Focus Consolidation Fund</p> <p>This fund aims to provide growth with a reduced level of risk, through exposure to a range of asset classes that can include, but are not limited to, equities, fixed interest, cash, and property. It may also use derivatives for investment purposes.</p> <p>Risk code: A, B, C, E, F, K</p>
2	<p>My Future Focus Lump Sum Fund</p> <p>This fund seeks to achieve a positive return by investing primarily in fixed interest and money market instruments. It may also use derivatives for investment purposes.</p> <p>Risk code: A, B, E, F</p>

Fund risk codes

Here's how our risk codes work

There are different risks associated with investing in funds. To help you understand what these are, we assign risk warning codes (letters A to K) to each fund. You'll see these letters at the end of each fund description. Each type of risk is explained clearly below. Please note that there's no direct link between the number of risk codes and the risk ratings.

RISK Code	Risk Code Description
A	<p>Investment is not guaranteed: The value of an investment isn't guaranteed and can go down as well as up. You could get back less than has been paid in.</p> <p>Specialist funds: Some funds invest only in a specific or limited range of sectors and this will be set out in the fund's aim. These funds may carry more risk than funds that can invest across a broader range or a variety of sectors.</p> <p>Suspend trading: Fund managers often have the ability, in certain circumstances, to suspend trading in their funds for as long as necessary. When this occurs, we will need to delay the 'cashing in' or switching of units in the relevant fund. You may not be able to access your money during this period.</p> <p>Derivatives: Derivatives are financial contracts whose value is based on the prices of other assets. Most funds can invest in derivatives for the purpose of managing the fund more efficiently or reducing risk. Some funds also use derivatives to increase potential returns, known as 'speculation'. For those funds we apply an additional risk warning (see Risk F).</p>
B	<p>Foreign Exchange Risk: When funds invest in overseas assets the value will go up and down in line with movements in exchange rates as well as the changes in value of the fund's holdings.</p>
C	<p>Emerging Markets: Where a fund invests in emerging markets, its value is likely to move up and down by large amounts and more frequently than one that invests in developed markets. These markets may not be as strictly regulated and securities may be harder to buy and sell than those in more developed markets. These markets may also be politically unstable which can result in the fund carrying more risk.</p>
D	<p>Smaller Companies: Where a fund invests in the shares of smaller companies, its value is likely to move up and down by large amounts and more frequently than one that invests in larger company shares. The shares can also be more difficult to buy and sell, so smaller companies funds can carry more risk.</p>
E	<p>Fixed Interest: Where a fund invests in fixed interest securities, such as company, government, index-linked or convertible bonds, changes in interest rates or inflation can contribute to the value of the investment going up or down. For example, if interest rates rise, the value is likely to fall.</p>

**RISK
Code****Risk Code Description****F**

Derivatives: Derivatives are financial contracts whose value is based on the prices of other assets. The fund invests in derivatives as part of its investment strategy, over and above their use for managing the fund more efficiently. Under certain circumstances, derivatives can result in large movements in the value of the fund and increase the risk profile, compared to a fund that only invests in, for example, equities. The fund may also be exposed to the risk that the company issuing the derivative may not honour their obligations, which could lead to losses.

G

Cash/Money Market Funds: These are different to cash deposit accounts and their value can fall. Also, in a low interest rate environment the product or fund charges may be greater than the return, so you could get back less than has been paid in.

H

Property funds: The fund invests substantially in property funds, property shares or direct property. You should bear in mind that:

- Properties aren't always readily saleable and this can lead to times in which clients are unable to 'cash in' or switch part or all of their holding and you may not be able to access your money during this time
- Property valuations are made by independent valuers, but are ultimately subjective and a matter of judgement
- Property transaction costs are high due to legal costs, valuations and stamp duty, which will affect the fund's returns.

I

High Yield Bonds: The fund invests in high yield (non- investment grade) bonds. Non- investment grade bonds carry a higher risk that the issuer may not be able to pay interest or return capital. In addition, economic conditions and interest rate movements will have a greater effect on their price. There may be times when these bonds aren't easy to buy and sell. In exceptional circumstances, we may need to delay the 'cashing in' or switching of units in the fund and you may not be able to access your money during this period.

J

Reinsured Funds: Where a fund invests in an underlying fund operated by another insurance company through a reinsurance agreement, if the other insurance company were to become insolvent, you could lose some or all of the value of your investment in this fund.

K

Alternative Investment Funds: The fund invests partly in one or more alternative investment funds, for example Long-Term Asset Funds (LTAFs) or Reserved Alternative Investment Funds (RAIFs). These investments give access to sectors such as infrastructure, venture capital, private equity and private debt investments and they add diversification to the fund, but it can take longer to move money out of them than from many other types of asset. This could mean that in exceptional circumstances cashing-in or switching your investment in the fund may need to be delayed. Some of the underlying holdings may be valued by independent valuers which means they are a matter of judgement and opinion and transaction costs may be high due to legal costs, valuation costs and stamp duty, all of which affect the value of a fund. To reduce these risks, we set strict limits on how much of the fund can be invested in Alternative Investment Funds and monitor this closely.

Investment glossary

Please note that although your money is invested in a fund, you don't own any of that fund's **underlying assets**. For example, you don't receive a rental income from **property** held by the **property** fund used in My Future Focus, or a dividend that is paid by a company held in the **equity** funds. We describe the **assets** that make up My Future Focus below:

✔ Asset Allocation

This refers to the composition of a fund and its exposure to different **asset classes**, including company shares, fixed interest and UK commercial property. Investing in different asset classes can help to provide the benefits of diversification and reduce risk.

✔ Asset class

A collective term to describe different types of investment such as fixed interest investments and shares.

✔ Actively managed funds

The fund manager chooses which investments to buy and sell, with the aim of achieving higher returns than the fund's benchmark.

✔ Blended fund

A blended fund is made up of more than one underlying fund. This type of fund can invest in different asset classes, including company shares, bonds and money market instruments.

✔ Diversification

Diversification refers to investing in more than one type of investment. This approach is taken by investment specialists to prevent investors 'putting all their eggs in one basket' so to speak, and to prevent investors from relying on the performance of company shares, property or bonds during their journey to retirement.

Investing in company shares and bonds at the same time can help to reduce the risk that investors might be exposed to.

The aim is to reduce investors' exposure to the fall in the value of company shares, for example, should stock markets fall, which would negatively impact the performance of their investment savings.

✔ Equities (or Shares)

Equities are also known as company shares. Shareholders have a 'share' in a company's assets and are bought and sold on a stock market, such as the London Stock Exchange. Companies may also pay a share of their profits to shareholders, known as dividends.

The value (price) of shares can go up and down, sometimes sharply, depending on the fortunes of the company and stock markets in general. While there is more opportunity for potential gains with shares than some asset classes, there is also greater risk that they could fall in value.

UK company shares are the shares of companies listed on the UK stock market, while international company shares refer to the shares of companies listed on stock markets outside the UK, including the US, Europe and Japan, as well as less developed countries, including parts of Asia and Latin America.

✔ Fixed interest (or 'bonds')

Loans issued by a government (those issued by the UK government are also known as 'gilts') or a company, known as corporate bonds. Investors receive a regular income in the form of interest payments and the full value of the bond upon maturity. Both government and corporate bonds carry interest rate risk, which means that they lose value when interest rates go up.

Fixed interest assets/bonds are sometimes known as 'fixed income' assets.

✔ Fund

Is where an investor's assets are pooled with those of other investors and then invested in shares, fixed interest or property on their behalf by a fund manager.

✔ Fund of funds

A fund of funds invests in several different funds, rather than directly in shares, bonds or other investment types. Fund of funds aim to provide investors with greater diversification, enhanced returns, lowered risk or a combination of all three. This type of fund may invest in actively managed funds, index funds or both.

✔ High yield bonds

Referred to as an alternative asset class, high yield bonds are another type of fixed interest investment. Such bonds provide investors with the potential for higher returns, but also involve investors taking on a greater amount of risk. This is because high yield bonds are issued by companies which have been assigned a lower credit rating by global ratings agencies than investment grade bonds.

✔ Index funds

The aim of an index fund is to track the performance of an index of a specific financial market. A UK equity index fund will track the performance of the UK's FTSE All-Share Index. The fund manager does this by investing in most of the company shares in an index, with the aim of replicating the performance of that index.

✔ Money market instruments

The term 'money market instruments' is a mechanism for short-term borrowing and lending between organisations. Money market investments typically include what are described as 'near-cash instruments', including certificates of deposit, floating rate notes and treasury bills. They aren't to be confused with bank or building society deposit accounts.

The returns that money market investments can provide will reflect the rate of interest set by the Bank of England and will typically be lower than returns from fixed interest investments, property and shares.

While the value of money market instruments will normally fluctuate less than the value of fixed interest investments, property and shares, there is a risk that they won't keep pace with inflation. Also, if the annual management charge of a money market fund is higher than prevailing interest rates or the returns generated, the value of the fund will go down.

✔ Property

Property investment usually means commercial property, such as offices and retail, leisure and industrial developments. It can also include residential property. As well as the potential increase in their value, property investments can also produce rental income. Property can be subject to heavy falls and sharp increases in value. It's also less liquid than other assets and it can take more time to buy and sell property than investments in other asset classes.

✔ Sustainable investments

Investing sustainably means different things to different people. It's about caring about our customers and the world around us, and using our voice as a major shareholder to create positive change for the environment and society, where we can.

✔ Underlying Assets

This is a collective term used to refer to the assets included in a blended fund. Underlying assets include shares, fixed interest (bonds), and UK commercial property.

✔ Underlying funds


This is a collective term used to refer to the funds included in a blended fund.


✔ Volatility

As far as investing is concerned, risk tends to be associated with potentially higher volatility: meaning the higher the risk levels, the more likely the value of a fund may go up and down from day to day.

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