AVIVA

A Smart Way to Invest

Combining High Yield Equity with Fixed Return

Security with Growth Potential

By combining Aviva's **5 Year & 6 Month Fixed Return Fund Series 12** with the **High Yield Equity Fund** you create a portfolio that balances certainty of return and growth potential. Whether you prefer a lower-risk approach or are comfortable with more market exposure, this strategy helps you grow your money while safeguarding part of your investment.

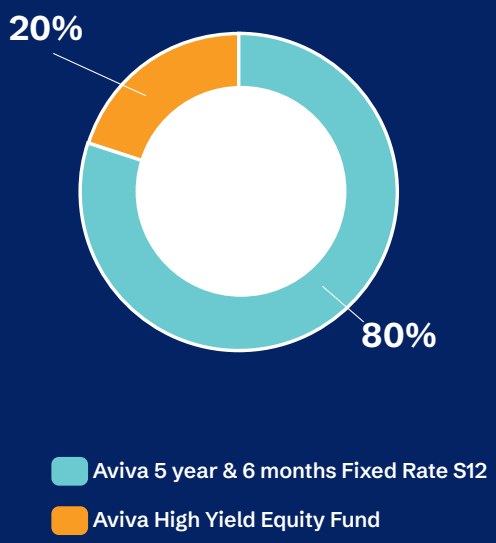
Lower risk investor (80% Fixed Return/20% High Yield Equity)

Balancing growth with downside protection

- Invest €100,000 for 5½ years
- €80,000 in the Fixed Return Fund delivers a fixed 18% gross return (3.06% AER) growing to €90,681 net of fees
- €20,000 in the High Yield Equity Fund offers long-term growth potential through global equities

Why it works

- Most of your investment benefits from a fixed return and grows steadily
- A smaller portion is positioned for potential equity-driven upside without exposing your full portfolio to market risk

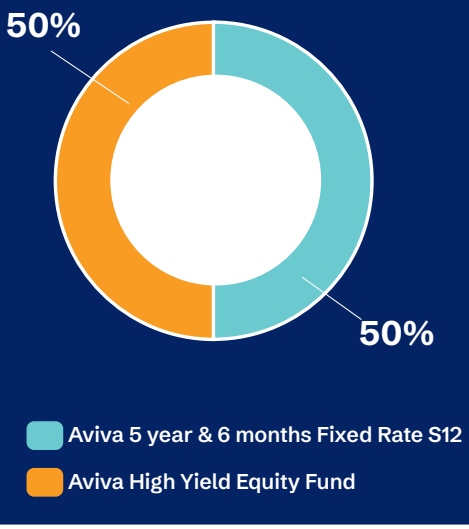


Medium risk strategy (50% Fixed Return/50% High Yield)

- Invest €100,000 for 5½ years
- €50,000 in the Fixed Return Fund grows to €56,675 net of fees
- €50,000 in the High Yield Equity Fund increases exposure to market performance

Why it works

- You retain a secure base while unlocking higher growth potential
- Ideal for investors comfortable with market fluctuations and seeking stronger returns



Warning: If you invest in the Aviva Fixed Return Fund Series 12 you will not have access to your money before 12 June 2031.

Warning: The value of your investment can go down as well as up.

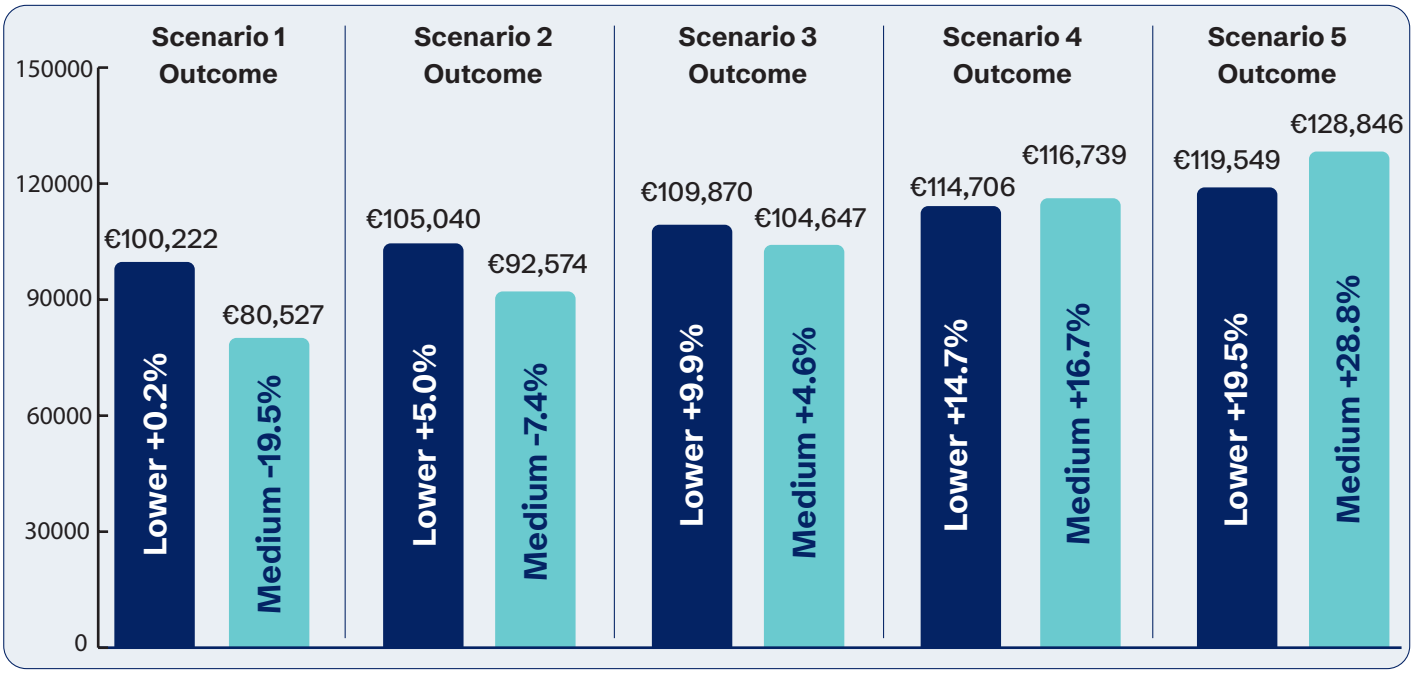
Warning: The figures shown are estimates only and are not a reliable guide to future performance of your investment.

Warning: Past performance is not a reliable guide to future performance.

What could this mean for you

This chart compares how a €100,000 investment could perform over 5½ years under different fund performance scenarios. It shows two investment strategies: Lower Risk (80% Fixed / 20% High Yield) and Medium Risk (50% Fixed / 50% High Yield). Each bar represents the total value of the investment at the end of the term under each scenario.

Scenario Outcomes for €100,000 Investment over 5 Years & 6 Months



Scenario Number	High Yield Outcome	Lower Risk Outcome Loss/Gain %	Medium Risk Outcome Loss/Gain %
1	High Yield Falls 50%	+0.2%	-19.5%
2	High Yield Falls 25%	+5.0%	-7.4%
3	High Yield 0% return	+9.9%	+4.6%
4	High Yield Rises 25%	+14.7%	+16.7%
5	High Yield Rises 50%	+19.5%	+28.8%

What this means to you:

Most of your money is protected with some growth potential

More exposure to growth but also more risk if markets fall

Please note 1% Government levy is not deducted in these examples.

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High Yield Equity Fund - a Star Performer

The High Yield Equity Fund is actively managed by Aviva Investors. It invests in a diversified portfolio of high-dividend global equities aiming for strong long-term growth. It carries a high-risk rating (6 on a 1-7 scale) meaning greater potential returns but also higher risk. With a proven track record of strong performance over 3, 5, and 10 years it's designed for investors seeking significant growth opportunities. To learn more about the operation, benefits and risks of investing in the High Yield Equity Fund, please see Your Investment Guide brochure which is available from your Financial Broker or on aviva.ie.



3 Years pa	5 Years pa	10 Years pa
16.0%	16.0%	12.3%

Source: Longboat Analytics, based on the price calculated for 01 October 2025, which is calculated using close of market price from the previous working day. Performance quoted net of fees, the standard annual management charge for Fixed Return Fund Series 12 and for High Yield Equity Fund Series 1 are 0.75% but please note other product charges may apply. Other charges may apply. Where available, different series of the Funds will have different Annual Management Charges.

Glossary

- AER (Annual Equivalent Rate): The annual rate of interest taking compounding into account.
- Gross Return: The total return before tax is deducted.
- Risk Rating: A scale from 1 (very low risk) to 7 (very high risk) indicating the level of investment risk.

Want to learn more?

To learn more about the Aviva Fixed Return Fund Series 12 and the Aviva High Yield Equity Fund contact your Financial Broker today.

AVIVA

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