

Aviva My Future Lifestyle Strategies

A simpler way to invest for retirement

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Contents

Aviva My Future Lifestyle Strategies	3
How the Aviva My Future Lifestyle Strategy works	4
Choosing Your Retirement Option	5
How the Fixed Allocation Funds work	6
The Funds explained	7
The glide path	8
Frequently asked questions	9
Is My Future right for you?	10
Glossary	11

Aviva My Future Lifestyle Strategies

A simpler way to invest for retirement

Planning for retirement is one of the most important financial decisions you'll ever make. But keeping track of investment markets, choosing funds and deciding when to reduce investment risk can feel overwhelming.

That's why we've developed Aviva My Future Lifestyle Strategies.

My Future is designed to automatically manage your pension savings throughout your retirement journey. It aims to maximise growth potential when retirement is a long way off and gradually reduce investment risk as you move closer to your selected retirement date.

All you need to tell us is:

- When you plan to retire
- How you expect to take your retirement benefits

What this means for you: you can focus on your retirement goals while we manage the investment journey.

Why choose Aviva My Future Lifestyle Strategies?

Your pension investments are managed automatically, helping to take the stress out of investment decisions.

- Investment risk is reduced gradually as retirement approaches, helping to protect the savings you've built up.
- You don't need to monitor markets or switch funds yourself.
- Your investment strategy can adapt if your retirement plans change.
- You benefit from a competitively priced investment solution.

Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: If you invest in these funds you may lose some or all of the money you invest.
Warning: These funds may be affected by changes in currency exchange rates.
Warning: If you invest in this product you will not have access to your money until you retire.
Warning: Due to the nature of this product, it is important to ensure that it remains suitable for you. We recommend that you engage with your financial advisor on a regular basis to ensure its ongoing suitability.

How the Aviva My Future Lifestyle Strategy works

The way you invest for retirement isn't something you set once and forget.

When retirement is many years away, your pension has time to ride out the ups and downs of investment markets. As retirement gets closer, protecting the value of the savings you've built up becomes increasingly important.

For this reason, My Future automatically manages your pension in three stages.

Stage 1
Growth

More than 15 years before retirement

During the early years of your retirement journey, the focus is on long-term growth.

Your contributions are invested in the Aviva Fixed 80 Fund, which has a target allocation of:

- 80% Global Equities
- 20% Global Bonds

Because the fund invests mainly in company shares, its value can rise and fall over shorter periods. However, equities have historically provided stronger growth potential over the longer term.

This fund is classified as medium-to high-risk.

Stage 2
Consolidation

Between 15 and 5 years before retirement

As retirement approaches, protecting the value of the pension savings you've built up becomes increasingly important.

During this stage, your savings are gradually moved from the Aviva Fixed 80 Fund to the Aviva Fixed 20 Fund.

The Aviva Fixed 20 Fund has a target allocation of:

- 20% Global Equities
- 80% Global Bonds

This reduces overall investment risk while maintaining some exposure to long-term growth opportunities.

The transition takes place gradually and automatically over the 15-year period before retirement.

Stage 3
Pre-Retirement

Final 5 years before retirement

In the years immediately before retirement, your investments are aligned with how you intend to take your retirement benefits.

You can choose from: My Future ARF (Approved Retirement Fund, My Future Annuity, and/or My Future Cash.

As retirement approaches, your pension savings are automatically adjusted to reflect your chosen option.



Choosing Your Retirement Option

My Future ARF

An Approved Retirement Fund (ARF) allows you to keep your retirement savings invested after retirement while taking withdrawals as required.

This strategy is designed for customers who want flexibility in how they access their retirement savings and who wish to remain invested after retirement.

At retirement, the strategy retains exposure to growth assets while having an allocation to cash.

My Future Annuity

An annuity converts your pension savings into a guaranteed income for life.

This strategy gradually moves part of your pension savings into investments designed to support annuity purchase as retirement approaches.

My Future Cash

Some customers intend to take a retirement lump sum and want as much certainty as possible around its value.

This strategy gradually moves pension savings into cash-based investments as retirement approaches to reduce exposure to market fluctuations.

Summary

If you want to	My Future Strategy
Keep your money invested after retirement	ARF
Receive a guaranteed income for life	Annuity
Take your benefits mainly as cash	Cash



How the Fixed Allocation Funds work

The Aviva Fixed 80 Fund and Aviva Fixed 20 Fund are the core building blocks of My Future. These funds use passive investing and monthly rebalancing to maintain their intended investment approach and level of risk.

They achieve this through:

- A passive investment approach, which provides broad market exposure at a competitive cost.
- A fixed asset allocation between equities and bonds.
- Monthly rebalancing, which helps maintain the intended risk profile of each fund.

Together, these features help ensure the funds continue to support the objectives of the My Future Lifestyle Strategies throughout your retirement journey.

What is passive investing?

Passive investing aims to track the performance of financial markets rather than trying to select individual investments that may outperform.

What this means for you: broad global diversification and a competitively priced investment solution.

What is monthly rebalancing?

Investment markets can cause a fund's asset mix to drift away from its target allocation over time.

To help maintain the intended level of risk and diversification, the Aviva Fixed Allocation Funds are reviewed and rebalanced every month. Rebalancing means adjusting investments back to their target allocation.

What this means for you: your investments stay aligned with the strategy's intended risk profile.



The Funds explained

The Aviva Fixed 80 Fund and Aviva Fixed 20 Fund are the core building blocks of My Future. These funds use passive investing and monthly rebalancing to maintain their intended investment approach and level of risk.

Aviva Fixed 80 Fund

- Accesses global equity and bond markets.
- Target allocation of 80% equities and 20% bonds.
- Designed to maximise long-term growth potential.
- Classified as a medium to high-risk fund (01 July 2026).
- Used during the growth phase of the strategy.

Aviva Fixed 20 Fund

- Accesses global equity and bond markets.
- Target allocation of 20% equities and 80% bonds.
- Designed to reduce investment volatility while maintaining some growth potential.
- Classified as a medium-risk fund (01 July 2026).
- Used during the consolidation and pre-retirement phases.

Aviva Annuity Fund

- The Aviva Annuity Fund is designed for customers who intend to purchase an annuity.
- The fund invests primarily in Eurozone government bonds and may also hold a small allocation to cash.
- As annuity pricing can be influenced by long-term interest rates, the fund seeks to provide investments that are more closely aligned with annuity purchase requirements.
- The fund is classified as a low to medium-risk fund (01 July 2026).

Aviva Cash Fund

- The Aviva Cash Fund is designed for customers who intend to use their pension savings to provide a retirement lump sum.
- The fund invests in cash deposits, money market instruments and money market funds.
- The fund is classified as a low-risk fund (01 July 2026).
- While the fund aims to preserve capital, there is no guarantee that its value will not fall.

To learn more about how we risk rate our funds, and the operation, benefits, and risks of investing, please see *Your Investment Guide*.

About Aviva Investors

The funds used within My Future Lifestyle Strategies are managed by Aviva Investors, the global asset management business of the Aviva Group. They manage more than £261 billion of assets globally on behalf of institutional and retail investors (Source: Aviva as of 31 March 2026). Its investment teams manage a wide range of investment strategies across equities, bonds, multi-asset solutions and real assets.

The glide path

(how your investments change over time between these funds)

The table below shows how My Future gradually moves your pension savings between funds during the consolidation and pre-retirement stage.

Years to retirement	Aviva My Future ARF			Aviva My Future Annuity				Aviva My Future Cash		
	Fixed 80	Fixed 20	Cash	Fixed 80	Fixed 20	Annuity	Cash	Fixed 80	Fixed 20	Cash
15 +	100%	0%	0%	100%	0%	0%	0%	100%	0%	0%
13	80%	20%	0%	80%	20%	0%	0%	80%	20%	0%
10	50%	50%	0%	50%	50%	0%	0%	50%	50%	0%
7	20%	80%	0%	20%	80%	0%	0%	20%	80%	0%
5	0%	100%	0%	0%	100%	0%	0%	0%	100%	0%
3	0%	90%	10%	0%	60%	30%	10%	0%	60%	40%
1	0%	80%	20%	0%	20%	60%	20%	0%	20%	80%
At Retirement	0%	75%	25%	0%	0%	75%	25%	0%	0%	100%

Growth phase Consolidation phase Pre-Retirement phase



Frequently asked questions

If I choose to invest in the Aviva My Future Lifestyle Strategies, do I need to make investment decisions myself?

No. Once you select your retirement date and preferred retirement option, My Future automatically manages the investment journey on your behalf.

Can I change my retirement date?

Yes. If your retirement plans change, your selected retirement date can be updated.

Can I change my retirement option?

Up to five years before retirement, you can switch between the ARF, Annuity and Cash strategies if your circumstances change.

Can I use a combination of ARF, Annuity and Cash?

Yes. Many customers use a combination of retirement options. Your Financial Broker can explain the options available and how your pension savings can be used at retirement.

Can I switch out of My Future Lifestyle Strategies?

Yes. You can move to other investment funds available through your pension plan if you decide the strategy is no longer suitable for your needs.

Will my pension always be invested in shares?

No. As retirement approaches, your pension savings are gradually moved into lower-risk investments.

What happens if investment markets fall?

The value of your pension can fall as well as rise. Different stages of the strategy are designed to balance growth opportunities with risk management throughout your retirement journey.

How often should I review my pension?

Even though My Future manages your investments automatically, it's important to review your retirement plans regularly and speak to your Financial Broker.

Is My Future right for you?

Choosing how to invest your pension is an important decision. The following guide may help you decide whether My Future Lifestyle Strategies is suitable for your needs.

My Future may be suitable for you if:

- You want your pension investments to be managed automatically.
- You don't want to make regular investment decisions or switch funds yourself.
- You would like investment risk to reduce gradually as retirement approaches.
- You have a reasonable idea of when you expect to retire.
- You have considered how you would like to take your retirement benefits.
- You are comfortable investing for the long term and understand that the value of investments can rise and fall.
- You are looking for a straightforward, professionally managed retirement solution.
- You want Aviva to automatically adjust your investments as you move closer to retirement.

My Future may not be suitable for you if:

- You want to choose and manage your own investment funds.
- You prefer to actively monitor markets and make your own investment decisions.
- You want to remain invested in the same funds throughout your retirement journey.
- You do not want your investments to change automatically over time.
- You have a very specific investment strategy that differs from the My Future approach.
- You are uncomfortable with short-term fluctuations in the value of your investments.
- You require a highly customised investment solution tailored to specific investment preferences.
- You want complete control over when and how your pension investments are changed.

Talk to your Financial Broker

Your retirement goals are unique. A Financial Broker can help you decide whether Aviva My Future Lifestyle Strategies is the right investment approach for your retirement journey.



Glossary

What is a fund?

In a fund, customers' money is pooled with that of other investors. In turn, the fund could invest in anything from company shares to government bonds, property, other funds or a mixture of different assets or strategies. A fund manager oversees the fund and makes the decisions about which assets it should hold, in what quantities, and when they should be bought and sold.

What is a passive fund?

A passive or index-tracking fund, sometimes called a tracker fund or a passive fund, is one that simply aims to replicate the performance of a given market, represented by an index. An index tracking fund offers a cost-effective, simple way for customers to access market returns.

What is a fixed allocation fund?

These funds are diversified across different asset classes, like equities and bonds. They are passively managed with passive management. They are automatically rebalanced to target risk levels at regular intervals.

What is an equity?

A financial instrument that gives the holder part ownership in a company with unlimited upside potential but significant risk of loss of capital.

What is a bond?

A type of 'IOU' issued by governments, public companies or other institutions. The issuer agrees to repay the borrowed amount on an agreed date or dates. Bonds usually pay a fixed interest rate over that time, so the bondholder earns an income from the bond.

What is a corporate bond?

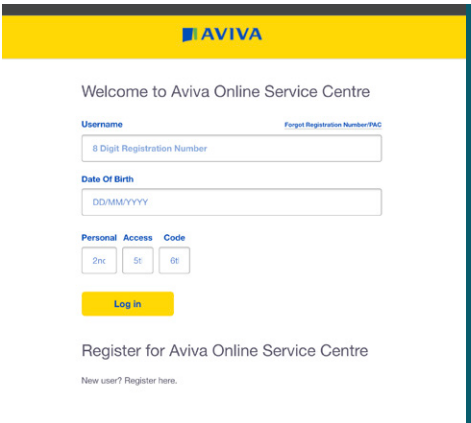
A corporate bond is a bond issued by a corporation and sold to investors.

What is a government bond?

A government bond is a bond issued by a government and sold to investors.

What is volatility?

Volatility is a measure of the extent that the price of a fund, company share price, or equity market index moves up and down over a period of time. Generally, the larger the difference from the average return (i.e. the higher the volatility), the riskier the fund. Investment markets cannot be accurately predicted as unexpected events do happen but volatility can give an indication of the ups and downs that a fund has experienced previously.



Register online for faster, easier access 24 hours a day

You will have access to your policy details, current values, annual statements and other correspondence. You can also update your contact and bank details as well as request tax certificates.

Register today on www.aviva.ie/customer-service

Aviva

with you today, for a better tomorrow

Our Purpose

Aviva's purpose is to be 'with you today, for a better tomorrow'. We're there to protect the things that matter most to our customers: their homes and belongings, their health and wealth, their future and their families. We help our customers make the most out of life, plan for the future and have the confidence that if things go wrong we'll be there to put it right.

Our Irish Heritage

Aviva has been operating in the Irish market since 1780 and serves almost 942,000 customers through our life and general insurance businesses[1]. We're part of the Aviva Group with over 25 million customers worldwide[2]. We are proud sponsors of Aviva Stadium, the home of Irish rugby and soccer.

1. Source: Aviva Internal Data May 2026. 2. Source: Aviva PLC Annual Report 2025.

It takes Aviva.

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