

Key Information Document

Investment Bond Option C1



Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

The Investment Bond, is issued by Aviva Life & Pensions Ireland dac, registered in Ireland No. 165970. The website is aviva.ie and the phone number is (01)8987950. Aviva Life & Pensions Ireland dac is regulated by the Central Bank of Ireland.

Alert: You are about to purchase a product that is not simple and may be difficult to understand.

Date of production: 2026-07-03

What is this product?

Type

The Investment Bond is a unit-linked investment product offering access to a range of investment funds. The investor may choose the investment fund or investment funds in which he/she wishes to invest.

Objectives

The product aims to provide long-term capital growth by providing access to a range of investment options which invest across a number of different asset classes.

Intended retail investor

The Investment Bond is an open ended plan most suited to those with a lump sum to invest for at least 7 years. It is designed with a choice of investment funds depending on an investors individual risk profile.

Insurance benefits and costs

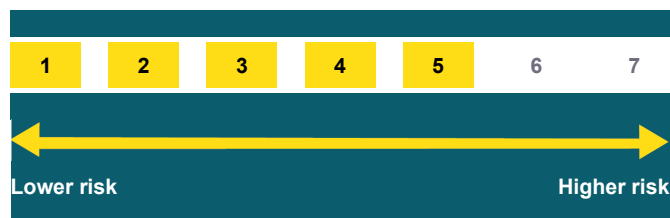
The death benefit under the product is 100.1% of the value of the policy on the date immediately following the date we are informed of the death (less any exit tax due).

What are the risks and what could I get

in return?

Summary Risk Indicator (SRI)

The range of the risk indicator is 1 to 5. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.



The risk indicator assumes you keep the product for 7 years.

(Where applicable)The actual risk can vary significantly if you cash in at an early stage and you may get back less.

(When considered illiquid in accordance with point 3(b) of this Annex, one or both of the following narratives shall be used depending on the case):

You [cannot / may not be able to] cash in early.

You [will/may] have to pay significant extra costs to cash in early.

(When considered to have a materially relevant liquidity risk in accordance with point 3(b) of this Annex) You may not be able to sell [end] your product easily or you may have to sell [end] at a price that significantly impacts on how much you get back';

SRI template and narratives as set out in Annex III, including on possible maximum loss: can I lose all invested capital? Do I bear the risk of incurring additional financial commitments or obligations? Is there capital protection against market risk?

Performance Scenarios

Due to the broad range of investment fund options, it is not practical to indicate all possible performance scenarios. The returns will depend on the investment fund(s) that you choose. An indication, but not a guarantee of the range of possible investment outcomes for any investment fund(s) you choose is available in the associated Key Information Document for that investment fund(s). Your investment could fall in value and in some circumstances you could lose all of your investment.

What happens if Aviva Life & Pensions Ireland dac is unable to payout?

Information on whether there is a guarantee scheme, the name of the guarantor or investor compensation scheme operator, including the risks covered and those not covered.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Investment: €10,000		
Scenarios	If you cash in after 1 year	If you cash in after 7 year
Total costs	€271 - €435	€1,147 - €3,494
Impact on return (RIY) per year	2.71% - 4.35%	1.87% - 3.39%

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off costs	Entry costs	0.14% - 0.16%	The impact of the costs you pay Aviva when entering your investment. This is the most you will pay Aviva and you could pay less. This includes the costs of distribution of your product.
	Exit costs	0.00%	The impact of the costs of exiting your investment after the Recommended Holding Period.
	Portfolio transaction costs	0.00% - 0.52%	The impact of the costs of us buying and selling underlying investments for the product.
Ongoing costs	Insurance costs	0.00%	Insurance costs are not relevant to this product and therefore will not be deducted.
	Other ongoing costs	1.66% - 3.23%	The impact of the costs that are taken each year for managing your investment and other recurring costs.
Incidental costs	Performance fees and carried interests	0.00%	The impact of the performance fee. Where applicable, we take this from your investment if the product outperforms its benchmark.

How long should I hold it and can I take my money out early?

Recommended holding period in years: 7

Information on whether one can disinvest before maturity, the conditions for this, and applicable fees and penalties if any. Information on the consequences of cashing-in before the end of the term or before the end of the recommended holding period :

The Recommended Holding Period has been selected to be long enough to smooth out the variation in returns over time. This product is intended as an open-ended investment. You may access the fund value at any time.

How can I complain?

Other relevant information

Where applicable a short description of the information published on past performance