Aviva Personal Retirement Savings Account (PRSA)



Aviva has been helping clients look to their future with confidence for over 300 years. Today, we continue that legacy by providing you with the products you need to take control of your financial future. Our PRSA gives you a flexible way to save for retirement with investment options to suit your needs. Whatever retirement you want, we will be there to help you achieve it.

Flexible contributions

You can pay regular contributions from as little as €50 per month or once off contributions from as little as €50 into your PRSA. You can also increase or decrease your regular contributions, or take a contribution holiday, if the need arises. Your employer can also make contributions to your PRSA.

Investment that work for you

Aviva is a good place to invest to safeguard your retirement, whether you want a ready-made multi-asset solution or you want to work with your Financial Broker to create and manage a tailored portfolio by choosing which funds you invest in.

Aviva My Future Lifestyle Strategies

Our choice of three lifestyle strategies (ARF, Annuity & Cash) provide lower cost investments that automatically de-risk your pension as you near retirement, tailored to your selected option at retirement, allowing you to take a hands off approach in how your money is managed.

Aviva Online Service Centre

With Aviva's Online Service Centre, you can see the value of your pension, the funds your pension is invested in and the amount invested in each fund. You can also use online tools like our pensions calculator and investment risk profiler and view and download your policy documents.

Find out more: see www.aviva.ie and speak to your financial broker who can explain the options to you and tailor an Aviva PRSA to suit your needs.

Investments that work for you

We all have different time horizons and preferences for how we like to invest and we aim to match our offerings with your needs. With the help of your Financial Broker, you can opt for a simple ready-made solution or build a portfolio of funds. Our investment range focuses on two key propositions:

1. Managed for You

Our Multi-Asset Funds are a range of ready-made portfolios designed to meet investors' diverse needs and risk profiles. We offer options from three global fund managers, each with a unique investment style. We have priced these funds competitively, The Aviva Investors, L&G, and Cantor Fitzgerald ranges are priced at our standard annual fund charge or lower[1].

Aviva Multi-Asset ESG Active Range	Aviva Multi-Asset ESG Passive Plus Range	Aviva ESG Fixed Allocation Range	L&G Multi-Index Fund Range	Cantor Fitzgerald Multi-Asset Fund Range	Dimensional World Allocation Funds
AVIVA INVESTORS	AVIVA INVESTORS	AVIVA INVESTORS	L&G	CANTOR Fitzgerald	Dimensional
Aviva Multi-Asset ESG Active 3 Aviva Multi-Asset ESG Active 4 Aviva Multi-Asset ESG Active 5	Aviva Multi-Asset ESG Passive Plus 3 Aviva Multi-Asset ESG Passive Plus 4 Aviva Multi-Asset ESG Passive Plus 5	Aviva ESG Fixed 20 Aviva ESG Fixed 40 Aviva ESG Fixed 60 Aviva ESG Fixed 80	L&G Multi-Index III L&G Multi-Index IV L&G Multi-Index V	CF Multi-Asset 30 CF Multi-Asset 50 CF Multi-Asset 70	World Allocation 20/80 Fund World Allocation 40/60 Fund World Allocation 60/40 Fund World Allocation 80/20 Fund World Allocation 100

2. Managed with You

Build and manage your own portfolio by selecting funds from leading Fund Managers from our Aviva Select range chosen by our investment team. This range includes:

- **Alternative Strategies**
- **Property, and**
- **Single Asset Funds**

AVIVA INVESTORS · AVIVA · COLUMBIA THREADNEEDLE INVESTMENTS · DWS · aberdeen Investments · Dimensional

Warning: The value of your investment may go down as well as up.
Warning: If you invest in this product, you may lose some or all of the money you invest.
Warning: This product 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: The income you earn from this investment may go down as well as up.

1. Dimensional World Allocation Funds have annual fund charges that range from 0.14% to 0.20% higher than Aviva's standard annual fund charge, depending on the fund's investment mix.

The information in this document does not constitute investment advice. It does not take into account the investment objectives, financial position or needs of any particular investor. Before making an investment decision, you should consult suitably qualified and independent investment, taxation and regulatory advisors to discuss your specific situation and investment objectives. The investment strategies and risk profiles outlined in this document may not be suitable for your specific investment needs.

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