



Regular Saver from Aviva

Savings that work as hard as you do

| Retirement | **Investments** | Insurance |



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We are Aviva

Helping people save for the future and manage the risks of everyday life

Life is complex and unpredictable. People face uncertainty and challenges every day. We're here to help you look forward to the future with confidence. With over 33 million customers in 16 countries worldwide¹, we want to make a difference to you, to allow you to achieve your financial goals. We've been meeting the needs of our Irish customers since 1908. Today we're a leading Life & Pensions company in Ireland, with offices in Dublin, Cork and Galway.

1. Source: www.aviva.com 28 September 2016.

Savings that **work as hard** as **you do**

Most of us work incredibly hard for our money. When you have savings which have the potential to generate a decent return, your savings start to work hard for you. Saving for your future gives you peace of mind, it gives you options which can have a major impact on the quality of your life and when it becomes a habit, it becomes easy to save. The sooner you start saving, the greater the potential of large returns as your money has longer to grow. So whether you're saving for a rainy day, saving to safeguard your family's security, saving to pay for your child's education, saving to supplement your income in retirement, or simply saving to fund a holiday of a lifetime - by putting a little away each month, you might be surprised just how soon you can achieve your goal.

Is there something you have in mind for a **lump sum**?



About Regular Saver

What is Regular Saver?

Regular Saver gives you a straightforward way to save monthly to help you achieve your long-term financial goals. Regular Saver is a unit linked life insurance savings plan. This means your monthly savings are used to buy units in our range of funds. You can also invest a lump sum at the start of your plan or during the life of your plan. The value of your plan is then linked to the value of the units in our funds.

Why regular saving works

By saving monthly you are buying units in your chosen funds at different prices every month. Similar to anything else you buy, the lower the unit price of your fund(s) the more units you can buy. Over the long-term regular savers could benefit because they could buy more units when the market falls. Similarly fewer units are bought when fund prices are higher.

Why start now?

As a rule of thumb, the longer you can leave your money invested, the better. And one of the reasons for this is that the longer it's invested, the more it could benefit from something called 'compound returns' – once named "the eighth wonder of the world" by a certain Albert Einstein. **Here's the concept...**

Let's say you've invested your money, and that your investments have done quite well. So after the first year, you've earned a return on your initial investment. In the second year, any returns you earned would be on both your initial investment and last year's returns.

To help you understand just how powerful the effect can be, here's an example. Consider Alice and John, they're 30 and have just had their first child, Annie. Alice and John have decided to put their children's allowance to work in Aviva's Regular Saver to help pay for Annie's education.

So let's look at three different scenarios, assuming their fund(s) returns 3%, 5% or 7% per year after the annual management charge (AMC) has been deducted but before tax has been deducted, here is what their return could potentially look like after 18 years:

Hypothetical growth of €140 a month investment for 18 Years

	3% per year growth less 1.25% AMC	5% per year growth less 1.25% AMC	7% per year growth less 1.25% AMC
Investment value after 18 years	€35,520	€42,960	€52,275

Source: Aviva 03 October 2016. The above example excludes the impact of tax. The above example is hypothetical and does not represent any investor's particular experience.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment.



Why Regular Saver?

- Invest from as little as €100 per month
- You can invest a lump sum at any stage (the minimum lump sum is €5,400 and the maximum lump sum is €50,000)
- Low, clear charges
- Easy access to your money with no early encashment charges
- Online access
- Access to funds from world class, award winning fund managers
- Two ways to invest:
 - › Pick a ready-made **Managed for You** fund where our investment experts manage and monitor the funds for you
 - › Pick your own funds from our full **Managed by You** range
- Tools and guidance to help you make investment decisions
- Flexible product structure - ability to take savings holidays, increase, decrease, start and stop your saving contributions anytime

Is Regular Saver the right choice for me?

Yes

Regular Saver from Aviva may suit you if you:

- Are looking for a medium - long term savings plan (i.e. at least 5 years).
- Are happy with the choice of funds into which you can invest your savings and are happy to take risk with the aim of generating returns.
- Are happy with the charges on this product.
- You are prepared to risk getting back less than you put in.
- Can save at least €100 per month.
- Are 18 or over and will be 86 next birthday or younger.

No

Regular Saver from Aviva may not suit you if you:

- Want to save for less than 5 years.
- Are not happy with the choice of funds into which you can invest your lump sum and are not happy to take risk with the aim of generating returns.
- Are not happy with the charges on this product.
- You are not prepared to risk getting back less than you put in.
- Cannot save at least €100 per month.
- Are under 18 or over 86 next birthday.

WARNING: If you invest in this product you may lose some or all of the money you invest.

WARNING: The value of your investment may go down as well as up.

WARNING: These funds may be affected by changes in currency exchange rates.

Your investment options

When you invest in Regular Saver, you and your financial broker choose a fund(s) that matches your investment goals at a level of risk that you are comfortable with. In a fund, your money is pooled with that of other investors. In turn, the fund could invest in anything from company shares to government bonds, property 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.

Deciding which fund to invest in

When you invest in Regular Saver you have two ways to invest:

1. Pick a ready made fund from our **Managed for You** range where our award winning, world class fund managers will manage and monitor the fund for you (our Aviva Investors Multi-Strategy (AIMS), Multi-Asset Funds (MAFs), Legal & General (L&G) Multi-Index range and the Merrion Multi-Asset 70 Fund).
2. Build and monitor your own portfolio in conjunction with your financial broker using our **Managed by You** range of funds. We offer a range of funds across asset classes and risk profiles with both active and passive choices.

For more information on your investment options available through Regular Saver, please see the **Your Investment Options** brochure. You can request a copy of this brochure from your financial broker or you can download a copy of this brochure on www.aviva.ie.

Managed for You funds - a simpler way to invest

Expertly managed funds focused on delivering the outcomes that matter most to you

You know it's an important goal to make the best of your financial future. But, trying to fit this goal into your daily life may seem like a challenge.

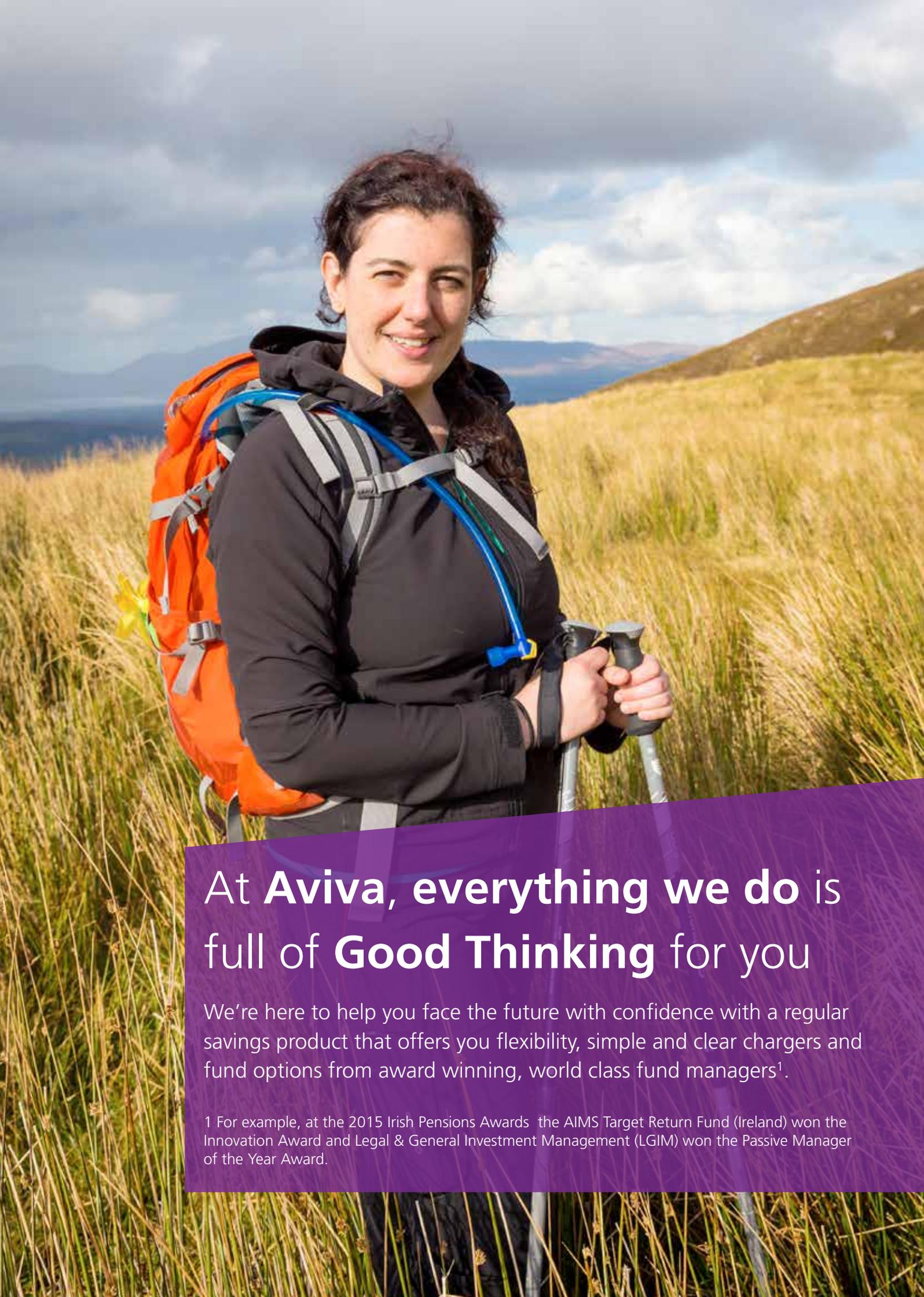
You may want to speak with your financial broker about our Managed for You funds if you:

- Are looking for ways to reduce the amount of time you spend researching investment options and market conditions.
- Want the peace of mind of knowing that our experts are managing your investments day to day, month to month so you don't have to.
- Want a ready-made portfolio with wide diversification that aims to meet a specific investment outcome, whether that's growth with a specific level of return in mind or growth with a specific level of risk in mind.
- Are willing to accept that you need to take risks with your investments for the potential of higher returns.
- Want a fund that is actively monitored and rebalanced to reflect the fund managers' view of the market.

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A woman with dark hair, wearing a black jacket and a large orange backpack, stands in a field of tall, golden grass. She is holding trekking poles and looking towards the camera with a slight smile. The background shows rolling hills under a cloudy sky.

At **Aviva**, everything we do is full of **Good Thinking** for you

We're here to help you face the future with confidence with a regular savings product that offers you flexibility, simple and clear charges and fund options from award winning, world class fund managers¹.

¹ For example, at the 2015 Irish Pensions Awards the AIMS Target Return Fund (Ireland) won the Innovation Award and Legal & General Investment Management (LGIM) won the Passive Manager of the Year Award.

Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland)

An all weather fund that aims to provide growth regardless of the market environment



WINNER
Pensions Innovation Award

Structure of the fund

Our AIMS Target Return Fund (Ireland) invests in the Aviva Investors Multi-Strategy (AIMS) Target Return Fund (the underlying fund), a sub fund of the Aviva Investors Luxembourg SICAV. A small proportion of the fund may also be held in cash for liquidity purposes. As the AIMS Target Return Fund (Ireland) is principally invested in the AIMS Target Return Fund (the underlying fund), it is important that you understand the operation of the underlying fund. Hence the following information refers to the underlying fund.

The AIMS Target Return Fund (the underlying fund):

Targets a gross annual return of:

5% above ECB base rate (or equivalent) over any three-year period ¹

Fund Managers aim to achieve less than:

1/2 the volatility of global equities over any three-year period ^{1,2}

1. There is no guarantee that the fund will achieve these targets. Your capital is at risk when you invest in this fund.
2. 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.

The underlying fund makes significant use of derivatives (and leverage) with the aim of helping it to achieve its objectives. Where derivatives do not perform as expected, the fund could experience significant losses. Of course, you should consider that the aims of the fund are not guaranteed and so your capital is at risk. You may get back less than you invested.

Learn more

We have a wide range of marketing materials to help you understand the benefits, risks and operation of this fund. These documents are available through your financial broker or you can download them on www.aviva.ie.



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Our **Aviva Investors'** MAF range

A range of great value, ready-made funds designed to suit your attitude to risk

This one-stop range of funds that allow you spread your risk by investing in a diverse range of asset classes. Our Multi-Asset Funds (MAFs) are designed to give you low-cost access to Aviva Investors' investment management expertise. The funds give exposure to many different asset classes including but not limited to cash, bonds, equities, property and alternatives (for example absolute return funds and commodities). The funds may make use of derivatives (and leverage) with the aim of helping them to achieve their objectives.

MAF Cautious (Risk 3)

This actively managed fund is designed for people looking for long-term capital growth but with relatively low exposure to market volatility. While the fund tends to have a high allocation to more defensive or cautious investments, it will be subject to what are expected to be modest fluctuations in value. **The fund's primary aim is to meet its risk target of a rolling five-year volatility of between 2% and 5% per year. This aim may not be achieved.**

MAF Strategic (Risk 4)

This actively managed fund is designed for people looking for a balanced mix between investments that offer potential for growth and investments that are more defensive in nature. The fund is subject to fluctuations in value. **The fund's primary aim is to meet its risk target of a rolling five-year volatility of between 5% and 10% per year. This aim may not be achieved.**

MAF Dynamic (Risk 5)

This actively managed fund is designed for people looking for long-term capital growth. The fund tends to have a high allocation to growth seeking assets such as equities, properties and higher risk bonds and is subject to large fluctuations in value. **The fund's primary aim is to meet its risk target of a rolling five-year volatility of between 10% and 15% per year. This aim may not be achieved.**

Key benefits

A fund to suit you

The Aviva Investors' range of MAFs aim to meet the needs of customers with three different risk profiles. If your attitude towards risk or your circumstances change you can speak to your financial broker about switching to another MAF that targets a higher or lower level of risk.

Simplifying fund choice

Deciding where to invest your money can be complicated, particularly with so many funds available in the market each with a different approach and risk profile. The risk targeted MAFs make investment choice easier with three ready-made funds to choose from with different risk targets to suit customers with different risk profiles.

Great value

MAFs are competitively priced at the Aviva standard annual management charge. You can speak with your financial broker about the charges that are applicable to your product.

Greater diversification



MAFs ensure that your portfolio is spread amongst various geographic locations and investments. The funds give exposure to many different asset classes including but not limited to cash, bonds, equities, property and alternatives (for example absolute return funds and commodities). The risk target of the fund¹, the prevailing market environment and views of the fund manager will dictate the fund's allocation to different investment types. This wide diversification aims to reduce risk.

Monitored and managed for you

Aviva Investors' Multi-Asset team will monitor your investment and review the performance of the investments held within the fund. This team has been managing this type of fund for over a decade and they manage €100 billion in Multi-Asset funds².

Access to the full range of Aviva Investors' in-house resources

The asset allocation of the funds is based on Aviva Investors' House View, populated using predominantly internally sourced building blocks with portfolios constructed by their fund managers. This breadth and depth gives Aviva Investors the ability to undertake the entire investment process in-house.

Truly global approach

Aviva Investors seek investment opportunities for clients from around the world, offering a globally diversified approach that avoids any home market bias, for example over exposure to Irish equities or Irish property.

Responsive, active asset allocation

Aviva Investors' investment expertise enables them to respond quickly to changes in the market outlook. They adjust portfolio positions as required, rather than on a quarterly or annual basis, using direct investments, active funds, passive funds or derivatives as appropriate when investing in each asset class.

Learn more

We have a wide range of marketing materials to help you understand the benefits, risks and operation of these funds. These documents are available through your financial broker or you can download them on www.aviva.ie.

1. Risk Target: Each of the three funds target a specific level of volatility over a rolling five year period.
2. Source: Aviva Investors as at 31 March 2016.

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Our L&G Multi-Index Fund range



Straightforward, low cost investing

We recognise that investment decisions can seem complicated and that you want to find a way of investing that only has as much risk as you are comfortable taking. That's why we created a range of funds in association with Legal & General Investment Management (LGIM), one of Europe's largest investment managers (Source: IPE 2015) with different levels of potential risk and return to help match your needs. These funds are constituted from LGIM's flagship, low-cost index tracking funds to give you a straightforward way to invest, without compromising quality. The funds may also use derivatives for efficient portfolio management and hedging purposes.

L&G Multi-Index III Fund

Our L&G Multi-Index III Fund invests in the L&G Multi-Index EUR III Fund, a sub fund of the L&G ICAV. The fund is designed for people looking for medium to long-term capital growth but with relatively low exposure to market volatility. While the fund tends to have a high allocation to more defensive or cautious investments, it will be subject to what are expected to be modest fluctuations in value.

L&G Multi-Index IV Fund

Our L&G Multi-Index IV Fund invests in the L&G Multi-Index EUR IV Fund, a sub fund of the L&G ICAV. This fund is designed for people looking for medium to long-term capital growth and a balanced mix between investments that offer potential for growth and investments that are more defensive in nature. The fund will be subject to fluctuations in value.

L&G Multi-Index V Fund

Our L&G Multi-Index V Fund invests in the L&G Multi-Index EUR V Fund, a sub fund of the L&G ICAV. The fund is designed for people looking for medium to long-term capital growth. The fund tends to have a high allocation to growth seeking assets such as equities and may be subject to large fluctuations in value.

About the L&G Multi-Index Funds

- **Low-cost straightforward building blocks:** The Multi-Index funds principally combine investments from LGIM's flagship range of low cost index funds, as well as carefully selected in-house actively managed funds. This means that they can deliver a sophisticated portfolio at a low cost that is still easy to understand. The annual fund management charge on these funds is 0.05% lower than our standard annual fund management charge. For details of the charges that apply to your product please contact your financial broker.
- **A mix of assets to diversify your portfolio:** LGIM actively manage the asset allocation of the funds and principally use passive investments to get exposure to different asset classes. These asset classes include, but are not limited to; equities, fixed income, alternatives and cash.
- **Award winning investment expertise:** Underpinning our investment proposition is a commitment to bring you funds from best-in-class fund managers. We believe LGIM is a leader in passive management. But don't just take our word for it; they won the **Passive Fund Manager of the Year in both 2014 and 2015** at the Irish Pensions Awards.

Learn more

We have a wide range of marketing materials to help you understand the benefits, risks and operation of these funds. These documents are available through your financial broker or you can download these on www.aviva.ie.

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Our tools make it **simple and fast**



Aviva Online

You can access your policy information online through our new customer online offering Aviva Online.

With Aviva Online you can:

- see the current value of your policy
- see the funds you're invested in
- see how much money you have invested in each fund
- access our online customer calculators

How do I get started?

In order to sign up for Aviva Online, you will need to provide us with your email address. Shortly after your new policy is up and running, you'll receive an email asking if you'd like to activate your online account. To ensure you receive this invitation, please include your email address when completing your application form.



Our Fund Centre

On our Fund Centre you can:

- view daily fund prices and performance
- download regular fund factsheets highlighting where your fund is invested and how it's performing
- chart the performance of your funds

Our Fund Centre can be accessed at www.aviva.ie.



Our Risk Profiler

Before investing you need to decide how comfortable you are with investment risk and the level of risk you're willing and able to take with your own money. Our risk profiler may help you with this. Of course we'd recommend you speak with your financial broker before making any financial decisions. Our risk profiler can be found on www.aviva.ie.

It's important that you understand risks when you invest, the understanding our risk ratings and understand risks sections in the **Your Investment Options** brochure explains these.



Regular Saver - the details

What is it?

Regular Saver is a savings plan which allows you to save on a monthly basis and offers you the opportunity to give your savings a boost by investing a lump sum at any stage.

Who can have one?

Anyone between the age of 18 and 85 can invest in Regular Saver. Your savings policy can be opened in a single name or joint names.

How much can I contribute?

It is up to you how much you want to pay into a Regular Saver. There are two options, **Option A** and **Option B** - and each has a different minimum contribution amount. Your financial broker will be able to help you decide which option suits you best.

Regular Saver Option A has a minimum contribution of €100 per month.

Regular Saver Option B has a minimum contribution of €500 per month.

You can inflation proof your plan by adding the indexation option.

Both options allow you to start your policy with a lump sum. You can also 'top up' your policy with a lump sum at any stage during the lifetime of the policy. The minimum lump sum you can contribute is €5,400 while the maximum lump sum is €50,000.

How flexible can my saving contributions be?

You can increase or decrease the amount you save as often as you wish, just remember to stay within the minimum contribution levels. You can also take a 'savings holiday' by stopping your contributions for a while and re-starting them at a later stage. During your 'savings holiday' your existing contributions will continue to remain invested in your chosen fund(s).

What happens to my savings?

To ensure that all Regular Saver investors are treated equally - and fairly - each fund is divided into a number of identical units. Each of your contributions will be used to buy units in your chosen fund (or funds) - and the value of each unit will move up and down in line with the market value of the fund's investments.

Can I access my money when I want without penalty?

Yes, we've designed Regular Saver from Aviva to be as flexible as possible - so you can withdraw part or all of your savings at any stage¹, by sending us a written instruction. Please read the section on Tax in this brochure.

1. Except where there is a deferral period in operation for the fund(s) you have invested in. Please see your **Policy Conditions** for details.

Life Assurance Premium Levy

In accordance with the Stamp Duties Consolidation Act 1999 (as amended) a levy is payable on life assurance premiums (currently 1%). Aviva will pay this levy out of the money received from you and the balance will be invested in your Regular Saver Plan.



What are the risks?

All investment choices are made at the policyholders' risk so it is important to seek the advice of a financial broker when making investment decisions. For details of the risks of investing in individual funds, please see the **Your Investment Options** brochure which is available to download on www.aviva.ie or you can request a copy from your financial broker.

In order to maintain fairness between those remaining in and those leaving a fund, we may, in exceptional circumstances, delay selling or switching all or part of policyholders' funds. Please see the Important Notes on Investing on page 21.

The value of investments linked to this policy may be affected by fluctuations in interest rates, exchange rates and/or economic and political situations.

Counterparty risk

The value of investments with any fund manager may be affected if any of the institutions with whom money is placed suffers insolvency or any other financial difficulties. The value of your units will reflect the value of the assets recovered from that manager. Aviva will not use any of our assets to make up any shortfall.

What happens to my investment if I die?

In the event of death while your policy is still in force, the amount payable will be 100% of the value of the units in the policy upon notification of death. If the policy is in joint names the payment will be made on the second of the two lives to die.

What charges do I pay?

Allocation rates

This is the amount of your contribution that is actually invested in your Regular Saver. Anything not invested is a charge. There may also be deductions made from your fund over time in respect of financial broker commission, you should talk to your financial broker for more details on this.

Policy fee

There is no policy fee.

Annual management charge*

We make a charge to cover the cost of managing your Regular Saver. The annual management charge is normally 1.25% per year. However there are funds with higher and lower annual management charges which are highlighted in the table below:

Fund	Funds with a higher annual management charge
Irish Property Fund Series 2	1.5% p.a.
UK Property Fund Series 2	1.5% p.a.
AIMS Target Return Fund (Ireland)	1.6% p.a.
Fund	Funds with a lower annual management charge
L&G Multi-Index III Fund	1.2% p.a.
L&G Multi-Index IV Fund	1.2% p.a.
L&G Multi-Index V Fund	1.2% p.a.
L&G Euro Bond Index Fund ¹	1.2% p.a.
L&G Europe (excl. UK) Equity Index Fund ¹	1.2% p.a.
L&G Emerging Markets Equity Index Fund ¹	1.2% p.a.
L&G World Equity Index Fund ²	1.2% p.a.

1. The target date to launch this fund is December 2016. 2. The target date to launch this fund is 2017.



Please note the total annual management charge you will pay may include a percentage of fund value that we pay to your financial broker for their advice to you in relation to this policy. Please contact your financial broker for further details.

New funds with different annual management charges may be added from time to time.

* This charge is based on the value of the funds your policy is invested in. The annual management charge is made up of:

- (1) a fund management charge which is deducted daily from the unit price of the fund(s) and
- (2) a unit charge which is taken monthly by deduction of units from the value of your fund(s). If you are invested in more than one fund, this charge will be taken proportionately across the range of funds in which the policy is invested.

Where a fund invests in another fund(s), additional charges may apply. These charges may vary depending on the specific investments in each fund. Where these charges are applied, they are reflected in the unit price. As a result, the overall charge may be higher than shown in the product documentation.

Fund switching

There are no charges of fees for switching between investment funds.

Encashment

There are no charges or fees if you partially or fully encash your Regular Saver.

Tax information

The current tax position

In accordance with the Taxes Consolidation Act, 1997 (as amended), a tax liability – levied on any profit that the policy has achieved - may arise when:

- a withdrawal is made from the policy (subject to the terms of your policy)
- you cash-in the policy
- the value of the policy is paid out on death (subject to the terms of your policy)
- the policy, at any time during its lifetime, is assigned* or transferred to another party
- the policy is assigned into a trust after the inception date or the trust attaching to the policy is revoked

OR

- the expiration of 8, 16, 24 or any other multiple of 8 years that has occurred since your policy commenced

All tax deductions will be made automatically from the policy, at the prevailing rate for life assurance policies, currently 41% for individuals and 25% for companies.

If you are a company and wish to avail of the corporate exit rate, please make sure you supply documentary evidence of your Company Tax Reference Number. This evidence must be confirmation of your Company Tax Reference Number on your company headed notepaper. If we do not receive this confirmation, tax will be levied at the individual rate.

*Other than in certain cases, such as when the assignment is to provide security for a borrowing - or the assignment is between spouses.

Revenue reporting requirements

Under the Return of Payments (Insurance Undertakings) Regulations 2011, we're legally obliged to make an annual return to the Revenue detailing all policy payments made to you during each year of your policy.

This means that each year we, like all other financial institutions, will have to issue details to the Revenue on a yearly basis of any withdrawals, encashments, maturities etc. taken from your investment/savings policy(s) with us during any year while the policy remains in force.

Under the Foreign Account Tax Compliance Act (FATCA) and Automatic Exchange of Information (AEOI), we are obliged to collect certain information about each policyholders' residency for tax purposes, and in certain circumstances we may be required to share this information with the Irish Revenue.

Your tax residence is generally the country you live in for more than half the year. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time. The country/countries in which you are liable to pay income tax is/are likely to be your country/countries of tax residence.

Regular Saver is right for me, **what's next?**

To get your savings started, you should:

- Talk with your financial broker to choose the product options that you want.
- Decide with your financial broker what fund options are most appropriate to meet your investment goals while satisfying your attitude to risk and return.
- Fill out the Regular Saver Application Form - your financial broker can help you complete this.
- We are required by law to receive documents from you before you can take out Regular Saver. This includes photo identification and documents to prove your address and PPS number. All address documents must have been issued within the last six months. For utility bills, the supply address and billing address must be the same. Please see our checklist on www.aviva.ie and the Regular Saver application form for details of the documents that are acceptable.

Once Aviva has received your application and it has been accepted, we will issue you with:

- Your policy document, and
- A disclosure statement.

The policy document, along with your application form, forms your legal contract with Aviva.

Ensure the policy meets your needs

You will have a cancellation period of 30 days from the date on which your investment document is issued to change your mind. Should you wish to cancel your policy, simply return the documents and a signed notice of cancellation to our branch: The Customer Services Manager, Aviva Life & Pensions Ireland, One Park Place, Hatch Street, Dublin 2.

Please note that Aviva Life & Pensions UK Limited will return the amount you invested, however, we will deduct from the amount returned any fall in the value of the investment up to the time of cancellation.

Be well advised

The world of investing can seem complex. Always remember that you're not on your own. Your financial broker is there to help. He or she will work with you to identify your goals, involving you in the process so that you always make well informed decisions. A financial broker will also help you find the most appropriate fund to suit your individual needs and requirements. You can find your local financial broker on www.aviva.ie.

Ongoing support

We'll send you a statement each year. This will provide details on the value of your policy. You can request a valuation of your policy at any time. You can also view your policy information online by visiting **Aviva Online** at <http://www.aviva.ie/online/existing-customers/>.



Key contacts

If you have any questions about your Regular Saver policy, contact your financial broker or our customer experience team at our branch.

In writing

Customer Experience,
Aviva Life & Pensions Ireland,
One Park Place,
Hatch Street,
Dublin 2.



By phone

1890 64 64 64



By email

csc@aviva.com



Aviva Online

You can access your policy information online through our new customer online offering "Aviva Online".

Aviva Online can be found by visiting <http://www.aviva.ie/online/existing-customers/>.

Connect with us:



Facebook.com/avivaireland



twitter.com/avivaireland



youtube.com/avivaireland

Regular Saver is available exclusively through financial brokers.

You can find your local financial broker on www.aviva.ie.

A commitment to **quality service**

We are committed to the provision of the highest possible standards of customer service. However, if you are ever dissatisfied with any aspect of our service, do please let us know. We take all complaints very seriously - and aim to rectify any shortcomings as speedily as possible.

If you wish to complain about any aspect of the service you have received, please contact us directly. If your complaint is not dealt with to your satisfaction, you may refer your complaint to:

Financial Services Ombudsman's Bureau

Address:

3rd Floor,
Lincoln House,
Lincoln Place,
Dublin 2

Lo-call: 1890 88 20 90

Fax: (01) 662 0890

E-mail: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

Full details of the remit of the Financial Services Ombudsman's Bureau can be obtained directly from their office.

To enable us to assess the quality and consistency of its customer service, phone calls to and from our office may be recorded from time to time.

Financial Services Compensation Scheme

The UK Financial Services Compensation Scheme (FSCS) provides protection to consumers by allowing them to claim compensation in the event that a UK authorised financial services firm (such as Aviva Life & Pensions UK Limited) is unable to meet claims made against it. Aviva Life & Pensions UK Limited trading as Aviva Life & Pensions Ireland has been covered by the FSCS for policies issued since the 1 January 2015.

In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the FSCS for policies issued since the 1 January 2015 depending on the type of product (or type of fund in the case of investment products) and the circumstances of the claim. For further information, see www.fscs.org.uk or telephone 0044 207 741 4100.

Important notes on investing

1. From time to time, some of the funds may also hold a proportion of their assets in cash.
2. Investment values and unit prices are not guaranteed; they can fall as well as rise, and you may not get back the full amount invested.
3. There may be circumstances where the number and/or amount of investor withdrawals from the fund leads to a need to sell a proportion of the underlying assets. In such circumstances, Aviva Life & Pensions UK Limited reserves the right to adjust the unit price of the funds, to reflect the costs involved in selling the necessary assets. As a result, investors withdrawing money would bear the costs of realising all or part of their investment. For funds holding a significant proportion of property-related assets, given the costs associated with buying and selling properties, this adjustment can be significantly higher than that applying to funds invested in other asset classes.
4. Property investments cannot be sold as easily or quickly as equities or bonds - so, in order to protect the interest of the remaining investors, in some circumstances, encashment of units from funds that invest directly or indirectly in property may be deferred for a period not exceeding six months. For all other funds, encashment of units may be deferred for up to three months. Please see a copy of your **Policy Conditions** for further information.
5. We reserve the right to change the fund charges and fees subject to any legislative limits. Should any increase in the fund charges occur you (or trustees, if written under trust) will be given 30 days notice of such an increase. The fund charges apply to the value of the investments and are deducted daily from the fund and/or taken monthly by cancellation of units.
6. Aviva Life & Pensions UK Limited may close, split or replace any existing funds to set up new funds at any time. Where we replace or set up a new fund the annual management charge applying to the new funds may differ from the annual management charge applying to the existing funds in which you're invested.

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.

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Aviva Life & Pensions UK Limited, December 2016.



Aviva Life & Pensions UK Limited, trading as Aviva Life & Pensions Ireland, is authorised by the Prudential Regulation Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules.

Aviva Life & Pensions UK Limited, trading as Aviva Life & Pensions Ireland, is also regulated in the UK: by the Prudential Regulation Authority for prudential rules and, to a limited extent, by the Financial Conduct Authority for applicable UK conduct rules. Registered Branch Office in Ireland (No 906464) at One Park Place, Hatch Street, Dublin 2.

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