

| Retirement | Investments | Insurance |

Aviva **Executive Pension** Customer Booklet



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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 11 September 2017.

7 good reasons to start a pension for your employees

1. On average, we're all living longer

Thanks to healthier lifestyles, plus advances in medical treatments, people are living much longer these days. So, to make sure income doesn't run out, people need to build a bigger pension fund.

2. Could your employees survive on the State pension alone?

At just €238.80* per week, the State pension may not be enough.

3. The taxman will give your employees a helping hand

For every euro your employee pays into their plan, the taxman will currently give them 20 cents back, so it only costs them 80 cents. If they're a higher rate taxpayer, it's an even better deal; they'll currently get 40 cents back, so each euro they pay into their plan will only cost them 60 cents. These amounts are based on income tax rates of 20% and 40% (as of October 2017). As an employer, you'll get tax relief on any contributions the company makes towards a pension plan for your employees.

4. Payments can grow tax-free[†]

The money in your employees' pension plan can currently grow tax-free – so it should have the potential to grow faster than in other types of savings plans that are subject to tax.

5. Help to attract good people

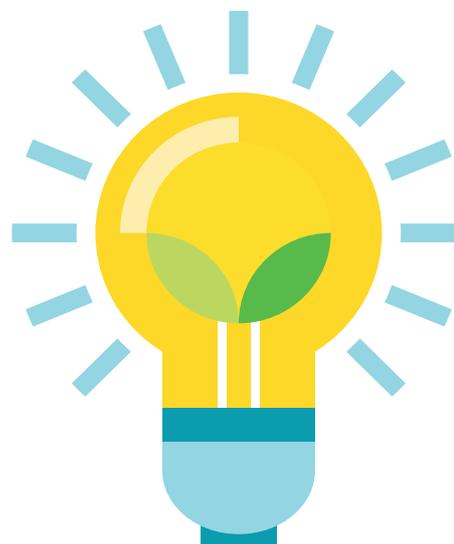
A pension plan is one of the most important benefits that you can provide for your employees. If you've got an employer-sponsored pension plan in place, your company will be more attractive to talented people.

6. How else can people provide for their old age?

No other form of saving qualifies for tax relief*. A pension plan really is the most tax efficient way to save for your retirement. As an employer, through the executive pension, you're providing a real benefit to your staff which will vastly improve their lives at retirement.

7. Draw a tax-free cash sum at retirement

When your employees retire, they can currently take part of their pension fund as a tax-free lump sum (subject to a lifetime limit of €200,000). This can help them to do those things they've always promised themselves. It's a unique benefit available to your employees through their executive pension plan.



* Source: Department of Social Protection, October 2017.

† Except for certain foreign and withholding taxes that cannot be reclaimed.

Introducing the Aviva Executive Pension

We can help your employees achieve their retirement goals with the Aviva Executive Pension - a regular and single-contribution pension plan which gives them flexibility to provide for their retirement. Our executive pension plan offers a wide range of carefully selected funds, so your employees can select the ones that suit their plans for the future and their attitude to risk.

What is an Executive Pension Plan?

An executive pension plan, or company pension scheme, is an investment product designed for employees to save for their retirement. When an employee joins an executive pension plan, they become a 'member' of their company pension scheme. An executive pension plan is set up by trustees on behalf of members. It's tax effective because your employees get tax relief on their contributions, they don't pay tax on any investment growth within their pension fund, and you, as employer, get tax relief on any contributions the company makes.

If members want to make payments into an executive pension plan, they can add Additional Voluntary Contributions (AVCs) to the plan. These are separate from the employee payments which you may ask them to pay to an executive pension plan. There are limits to how much the employer and employee can make, but both employee payments and AVCs will help boost their retirement fund.

Aviva Executive Pension at a glance

- Minimum regular contribution – €100 monthly or €1,200 yearly
- Minimum single contribution €5,000 (although this can be €25,000 in certain instances)
- Range of investment funds to choose from
- Easy switching between funds
- Online member access to policy details and pension information.



Before deciding to set up an Aviva Executive Pension, you should also read the following separate guides:

- The '*Your Aviva Pension Product & Charges Summary*' which will be given to you by your financial broker along with this brochure.
- Aviva's '*Trustee Training Guide*', a special booklet which we produced in order to explain the various features of executive pensions, and help you to understand your roles and responsibilities as a trustee.
- '*Your Investment Options*' which can make your investment decision easier by explaining our fund range and the level of risk of each fund.
- *Lifestyle Strategies from Aviva*
- The '*Key Features and Other Important Information*' document which further explains how the Aviva Executive Pension will work and includes illustrative valuations.

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: If you invest in this product you will not have access to your money before you retire.

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



Online member access

There's a range of online services available for members - just visit www.aviva.ie and click 'Existing customers'.

With this service, members can:

- see the current value of their Aviva Executive Pension
- see the current contributions being made by themselves, and by you on their behalf
- see the funds they're invested in and how much money they have invested in each fund
- download useful brochures such as our 'Fund Guide' and pensions booklets
- use tools such as our Pensions Calculator or Risk Profiler.

How do members get started?

In order to sign up your scheme members for online access, simply contact the Group Pensions Online Support Team on 01 77 56 444 or email gponline@aviva.com, or contact your Financial Broker.

Is the Aviva Executive Pension right for you and your employees?

To invest in the Aviva Executive Pension, members must be

- Over 18
- Eligible for tax relief on their contributions
- Resident in the Republic of Ireland.

YES

The Aviva Executive Pension may suit you if you:

- have employees who are taxed under Schedule E and you're willing to pay into a company pension scheme for them
- are looking to contribute into a long-term investment plan to provide for your employees' retirement
- are happy with the charges on the Aviva Executive Pension
- are happy with the choice of funds into which you can invest contributions on behalf of members
- can afford to contribute, between employee and employer contributions, at least €100 monthly or €1,200 yearly
- are paying tax and would like to take advantage of the tax relief currently available on executive pension contributions.

NO

The Aviva Executive Pension may **NOT** suit you if you:

- are looking to contribute on behalf of employee not paying tax under schedule E
- aren't happy with the charges on the Aviva Executive Pension
- aren't happy with the choice of funds into which you can invest contributions on behalf of members
- can't afford to contribute, between employee and employer contributions, at least €100 monthly or €1,200 yearly
- aren't paying tax, and cannot take advantage of the current tax relief available on executive pension contributions.



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Investments – designed around your employees



At Aviva, we want to help pension scheme trustees achieve the investment outcomes that matter most to their scheme members as they save for their retirement. That's why we've ensured that we fully understand our customers' investment needs.

Our range of investment funds span the risk/reward spectrum. You, as trustee, choose the mix of funds which you feel are most appropriate to meet your employees' needs. If you prefer a cash fund to a potentially higher-yielding fund, we understand. Because we're all different, so are the ways in which your scheme members' investments can be managed. As trustee, you can be as hands-on as you like in building the portfolio, or you can opt for our ready-made funds. This approach enables you to find exactly the right solution for your members. That's the whole idea.

Managed for You funds

Our risk targeted **Aviva Investors Multi - Asset Funds (MAFs)**, the **Aviva Investors Multi-Strategy (AIMS) Target Return Fund (Ireland)** and our **Legal & General Multi-Index funds** are the cornerstone of our Managed for You offering. Many of our customers find this range of ready-made funds a simpler way to invest, whether they target a specific level of return or target a more certain investment outcome. They are managed by experts, offer wide diversification, and are focused on delivering the outcomes that matter most to today's investor.

Managed by You funds

If you're confident in your ability to build and manage your own portfolio on behalf of your members, our Managed by You range of funds cover most assets and risk profiles. These include the **High Yield Equity Fund**, the **Irish Property Fund** and the **Corporate Bond Fund**. For full details on all the funds available through the Aviva Executive Pension, please see the separate 'Your Investment Options' brochure and speak to your financial broker.

Your options

Managed for You funds	Managed by You funds
<p>Invest in a fund which targets a specific outcome:</p> <ul style="list-style-type: none"> • Target a specified level of risk such as through one of our Risk Targeted Multi-Asset Funds and Multi-Index funds • Target a specified level of return such as through the AIMS Target Return Fund (Ireland) 	<p>Invest in funds which concentrate on specific sectors, geographical regions or asset classes, such as:</p> <ul style="list-style-type: none"> • Property Funds • Equity Funds • Fixed Income Funds • Cash Fund • Alternatives • Index Funds

Remember you're not on your own

Our 'Trustee Training Guide' and 'Fund Guide' explain how the various asset classes work, and your financial broker will help you choose the right investments for your scheme.

Lifestyling strategies

Together with our full range of investment funds, we also offer a choice of 'lifestyling' strategies for executive pensions. Lifestyling is a very simple concept designed to give members the peace of mind in knowing that as they approach retirement, their pension fund is managed in a way that gradually reduces their exposure to riskier assets, such as equities, toward lower risk assets such as bonds or cash.

Lifestyling strategies use an automatic system that, over time, switch a pension fund from higher risk funds to lower risk funds as the member approaches retirement. This in effect means that their pension they is gradually "de-risked" over a set period of time prior to their retirement age.

We have two different lifestyle strategies - an Annuity strategy and an ARF strategy which are supported by three different fund managers **Aviva Investors, Legal & General Investment Management (LGIM) and Merrion Investment Managers.**

The first step is for you to choose which lifestyle strategy you want to aim for and then you can choose which investment manager you prefer.

Before choosing a strategy you should be aware that the funds invested in can rise and fall in value and have different levels of risk.

Our range of carefully chosen investment funds should suit most people's attitude to risk. Please read the section 'Risks' on page 10. For full details the lifestyling strategies and on all the fund option available through the Aviva Executive Pension, please see the separate '*Your Investment Options*' brochures and speak to your financial broker.



Aviva Executive Pension - the details



What is it?

The Aviva Executive Pension is a unit-linked pension plan which allows an employer and their employees to make regular and single contributions in order to help employees save for their retirement. Under legislation, employers have to make a contribution of a minimum of one tenth of the contributions to the pension. Employees can also make additional voluntary contributions. Valuable tax relief, available to the employer and employee, will help to boost the pension's value.

We offer a number of Executive Pension options. Your financial broker will discuss these options with you to decide which is the most suitable option for your members' needs. There are differences between the options which relate to the minimum single contribution and the charges.

Your financial broker will give you the 'Product & Charges Summary' which outlines the specific features of your chosen option.

Who owns the pension?

An executive pension plan is held in trust for the members of the pension scheme. This means that neither the member or the employer owns it directly. It's safeguarded by trustees who have a legal responsibility to make sure that members receive all benefits they're due under their pension.

It's common for an employer to be a trustee of the pension, but other individuals or companies can also act as trustees. The trustees are appointed when the pension is set up.

For employers who are thinking of acting as trustee we've produced a separate 'Trustee Training Guide' - your financial broker can give you this useful brochure to you on request. The Guide explains the roles and responsibilities of pension scheme trustees and it'll help you decide if you want to take on trusteeship of your company pension scheme.

If you decide you don't want to act as scheme trustee, you may wish to appoint a professional expert to undertake this duty on behalf of the company. We

offer the opportunity of appointing an independent trustee company to look after this function on your behalf and have appointed Freedom Trust Services Limited as a preferred provider of trustee services.

Freedom Trust Services Limited is not a regulated financial service provider.

What happens to the contributions?

To ensure that all customers are treated equally and fairly, each fund is divided into a number of identical units. Contributions will be used to buy units in your choice of fund (or funds) – and the value of each unit will move up and down in line with the market value of the fund's investment.

What are the charges?

Annual fund charge

The annual fund management charge will depend on:

- which executive pension option you've selected
- the amount of any single contribution you or your members invest, and
- which funds your members are invested in.

Allocation rate

The allocation rate applied will depend on the amount of your regular contribution and/or single contribution which is invested in the Aviva Executive Pension. This is the percentage of your money that is used to buy units in the Aviva Executive Pension. Anything not invested is a charge.

Early encashment charge

The Aviva Executive Pension is a medium to long term investment, and for that reason we have designed it for at least a 5 year period. If a member decides to transfer their money or take early retirement during the early years of the Aviva Executive Pension, an early encashment charge may apply.

Policy servicing fee

There are no policy servicing or administration fees applying to the Aviva Executive Pension.

Fund switching

Members can change their fund choice of investment funds at any time while they're a member of the Aviva Executive Pension. We don't charge for switching between investment funds.

For full details of the charges applicable on the Aviva Executive Pension, please read 'Your Aviva Pension Product & Charges Summary' which will be given to you by your financial broker.

What are members' options on retirement?

There are a number of options available to members when they come to take their retirement benefits. Our separate 'Retirement Guide' explains all of the various options available for members. Ask your financial broker for a copy or download it from www.aviva.ie

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 our fund guide 'Your Investment Options' 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 fund Information** on page 14. 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 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.



Frequently asked questions



Who can take out an executive pension?

Any employee or company director whose income is taxed under Schedule E. Members can only use money they've earned from an employment that falls within this category. Income outside of members' employment remuneration can't be used to buy an executive pension. The likes of rental income, foreign income and untaxed interest are not eligible.

Some people have income from two different sources. For example, you may be employed by a company and included in a company pension scheme but also have separate income from self employment such as part time consultancy or farming. You would be allowed to buy a personal pension for this second income even though you are also in an executive pension. Each source of income is dealt with separately for the purpose of personal pension qualifying rules.

How much can a member pay into their executive pension?

There's no limit to the amount a member can pay into their executive pension plan – and they can increase their contributions at any time – but tax relief is only available on amounts up to a certain level depending on their income, age and Revenue limits. This is set out in the table below:

Age attained during the year	Tax relief limit (based on a percentage of earnings)
Under age 30	15%
30 to 39	20%
40 to 49	25%
50 to 54	30%
55 to 59	35%
Aged 60 and above	40%

There's a limit on how much of a member's earnings can be taken into account for the purposes of the above percentages. The maximum earnings limit is currently set at €115,000 (in 2017). So, if a member's earnings are greater than this figure their tax relief will only be based on their earnings up to €115,000 – anything above that limit doesn't qualify for tax relief.

How does the tax relief on an executive pension work?

Tax relief reduces the real cost of a pension. Your members don't have to pay tax on any money that they put into an executive pension – once it falls within the limits outlined earlier. The tax they save is calculated at the highest rate of income tax that they pay (20% or 40%). An example of how this works is set out below:

Tax relief on executive pensions	
Monthly pension contribution	€100
Tax relief @ 40%	€40
Total net monthly cost to you	€60
If you pay income tax at the 20% rate, your tax relief will be €20 and your total net monthly cost will be €80	

How does a member claim the tax relief?

When you're a member of an executive pension plan, usually your employer will take the contributions directly from your salary – in which case the tax relief is instant. As an employer, you get tax relief on any contributions the company makes towards a pension plan for employees (once the contributions are within the agreed limits).

What happens if a member leaves employment?

If a member changes jobs, they can take their pension plan with them, so they aren't tied down to working for just one employer throughout their career. On the other hand, new joiners to your company pension scheme will be able to transfer-in their accumulated pension funds from previous employers. If a member leaves employment within two years of joining your company, they're able to apply for a refund of any additional voluntary contributions they made during the period of employment.

Can members take their money out if they need it in the future?

No, once a member has put money into an executive pension, they can't withdraw it until they reach age 60 unless they retire early.

What happens if a member has to retire early because of ill health?

If a member has to retire early because of ill health, they can take their benefits from their executive pension immediately.

What happens if a member dies before they retire?

If a member dies before they retire, we'll pay a value of their Aviva Executive Pension to their estate in the form of a lump sum (and annuity).

Can a member use their pension as security for a loan?

No. They can't transfer the rights to their pension plan to a bank or another institution as security for a loan.

What is the minimum term for setting up an Aviva Executive Pension?

The minimum investment period for paying regular contributions to the Aviva Executive Pension is 2 years. There is no minimum investment period for single contributions.

How are contributions paid?

You and/or the member pay regular or single contributions to the Aviva Executive Pension through the member's salary. That way both the employee and employer will get tax relief on contributions at source. The Aviva Executive Pension can also accept transfers from other executive pensions – these would usually be paid as electronic fund transfers from other institutions, or may come via you as trustee.

You and/or the member can pay a single contribution at anytime into the Aviva Executive Pension. You can do this instead of, or as well as, paying regular contributions.

Can the member change how much they pay into their executive pension?

Yes. You or the member can increase contributions at any time. You can also reduce contributions to the minimum allowed (which is €100 monthly or €1,200 yearly) or take a break from making contributions.

However, don't forget that reducing or stopping contributions will affect the value of the member's pension fund when they retire. Before they make any decision to reduce or stop contributions, you should encourage members to speak with a financial broker.

Can members help protect contributions against inflation?

Yes. When you take out an Aviva Executive Pension, you can choose to have contributions increase by 5% each year.

As employer, do I have to act as trustee?

You can, but you don't have to - at Aviva everything we do is full of Good Thinking for you. We want to help our customers make the most of their money and are constantly driving innovation and better outcomes for our pension investors. We believe that a well managed pension scheme will deliver the best outcomes for the member and that the role of the trustee is critical to this.

The role of the trustee can be an onerous one and for many companies that are focused on running their own business an overhead and \ or time constraint that they don't need.

Aviva have appointed Freedom Trust Services Limited as a preferred provider of trustee services for all new Executive Pension Plan schemes. We have done this to ensure that our customers can avail of a trustee service which they can have confidence in and that they can focus on the really important business of running their business without worrying about the stewardship of the pension scheme. We have chosen to appoint Freedom Trust Services as preferred providers because:

- They are independent from Aviva,
- They are approved by the Revenue as a Pensioner trustee,
- Founder members of the Association of Pension Trustees in Ireland (APTI),
- Members of the Irish Association of Pension Funds,
- Board members have more than 50 years pension experience between them.

Freedom Trust Services Limited is not a regulated financial service provider.



Important information

Can I change my mind?

Yes. You can change your mind within 30 days of receiving your cancellation notice which we'll have issued to you when you took out your Aviva Executive Pension. If, after taking out your Aviva Executive Pension, you feel that it is not suitable, you may cancel it by writing to us at our branch:

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

We'll refund any regular contributions which you or the members have made. We'll arrange to return any single contributions and/or transfer payments, less any fall in investment values during the period and in line with Revenue rules. Before cancelling the Aviva Executive Pension, you should talk to your financial broker.

Staying up to date

To help keep members informed about how their pension is doing, each year we'll send them an annual benefit statement. The statement will show the current value of their pension, the value of their contributions to date, their current fund choice and the performance of their chosen funds over the previous calendar year. They'll also have full online access to their pension information provided you've signed up your members for this.

What if I have a complaint?

We're 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 Aviva directly at the same address as above.

If you feel that your complaint has not been properly dealt with, you can contact the Financial Services Ombudsman. You can get more information from:

Financial Services Ombudsman

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

Tel: 1890 88 20 90

Fax: (01) 662 0890

Email: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

You can get details of the remit of the Financial Services Ombudsman directly from their office.

If the member believes they have suffered a financial loss as a result of the poor administration of the scheme, or if there is a dispute of fact or law, they must contact you, as trustee, first. You, as trustee, are obliged under the Pensions Ombudsman Regulations 2003 (S.I. No 397 of 2003) to set up and follow an internal disputes resolution (IDR) procedure which you must publish and make available to the member if they ask. You can get more information from the Pension Ombudsman's office at:

The Office of the Pensions Ombudsman

4th Floor, Lincoln House, Lincoln Place, Dublin 2.

Tel: (01) 676 6002

Fax: (01) 661 8776

Email: info@pensionsombudsman.ie

Website: www.pensionsombudsman.ie

You must then issue a decision on the matter. The member is not bound by this decision and can take the matter to the Pensions Ombudsman.

Certain other complaints which you cannot settle (after contacting us) may be directed to:

The Pensions Authority

Verschöyle House,

28/30 Lower Mount Street, Dublin 2

Tel: (01) 613 1900

Fax: (01) 631 8602

Email: info@pensionsauthority.ie

Website: www.pensionsauthority.ie

You can get details of the remit of the Pensions Authority directly from their office.

Law applicable to your Aviva Executive Pension

The Aviva Executive Pension is issued in the Republic of Ireland and is subject to the laws of the Republic of Ireland.

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 fund information

The information below applies to the Aviva pension products described in this brochure.

- From time to time, some of the funds may also hold a proportion of their assets in cash.
- Investment values and unit prices are not guaranteed; they can fall as well as rise, as a result of stockmarket and/or currency fluctuations - and you may not get back the full amount invested.
- 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, encashments of units may be deferred for a period not

exceeding three months. Please see a copy of the policy conditions for further information.

- There may be circumstances when 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 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.
- Aviva reserves the right to increase the fund charges and fees subject to any legislative limits. Should any increase in the fund charges and fees occur the policyholder 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. Aviva may from time to time close or merge the funds or offer the opportunity to invest in new funds not listed previously. These new funds may have fund charges different to those shown previously.

Important information about Freedom Trust Services Limited (FTS).

Freedom Trust Services are Aviva's preferred provider of trustee services and as a part of this arrangement we will cover the cost of this very valuable service*. In the event that Freedom Trust Services are no longer the preferred provider of trustee services for Aviva executive pension schemes a notice period of 90 days will apply. We will work with the sponsoring employer and their financial broker to arrange a new trustee. This will consist of one of the following:

1. Aviva will seek to appoint a new preferred provider of trustee services and facilitate the appointment of the replacement trustee.

2. The sponsoring employer can appoint a new trustee to the scheme. Aviva can assist in preparing the documentation to facilitate this new appointment.
3. The sponsoring employer can take on the responsibility of trusteeship of the scheme. The employer will need to ensure that they have satisfied the trustee training requirements to fulfill this role.
4. The sponsoring employer can continue to engage Freedom Trust Services as trustee to the scheme and meet the cost themselves.

In line with the Scheme Rules the sponsoring employer retains the right at any stage to appoint, move or replace any trustee.

*Note: Aviva will cover the cost of basic trustee services to the plan which will be outlined by the introductory email and services schedule from FTS. Any fees that FTS may charge for additional services required or provided by FTS to the plan will be a matter for you to agree separately with FTS.

Freedom Trust Services Limited is not a regulated financial service provider.

Contact us

In writing

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By telephone

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By email

csc@aviva.com

Connect with us

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This brochure has been produced by Aviva Life & Pensions UK Limited. Great care has been taken to ensure the accuracy of the information it contains. However, the company cannot accept responsibility for its interpretation, nor does it provide legal or tax advice. This brochure is based on Aviva's understanding of current law, tax and Revenue practice October 2017. This brochure is not a legal document and, should there be any conflict between the brochure and the policy document, the latter will prevail.

Aviva Life & Pensions UK Limited, October 2017.



Freedom Trust Services Limited - Registered in Ireland No: 249145 at: Cherrywood Business Park, Loughlinstown, Dublin 18. Telephone: 01 636 2700.
Freedom Trust Services Limited is not a regulated financial service provider.

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.

Tel (01) 898 7000 Web www.aviva.ie Registered in England (3253947) at Wellington Row, York, YO90 1WR.