



My Future

Lifestyle Investment Strategy

We focus on your pension, so you don't have to

We all know saving for retirement is important, but with so many investment options out there, deciding how to invest your pension contributions can seem like a daunting task. The good news is that when you choose My Future from Aviva as your default pension savings option, we do all the work for you. You won't have to make investment decisions or choose funds. Your money will be managed by Aviva's in-house investment experts who follow a disciplined investment approach. You simply tell us your expected retirement date and we will gradually and automatically reduce the risk profile of your retirement savings the closer you get to retirement.

My Future Growth - the engine of your pension

My Future Growth is a globally diverse, higher risk multi-asset fund. This Fund aims to build your retirement nest egg in the earlier retirement saving years by having a higher allocation to higher risk investments with higher growth potential, such as shares.

My Future Consolidation - shift in gear to lower risk

My Future Consolidation is a globally diverse, lower risk multi-asset fund. This Fund aims to reduce the risk profile of your accumulated pension fund the closer you get to retirement. This fund has a higher allocation to lower risk and lower potential return investments such as bonds, whilst also retaining a lower exposure to equities.

Personalised retirement solution

The My Future Strategy automatically adjusts your allocation from My Future Growth to My Future Consolidation and other lower risk funds based on your selected retirement age.

Great value

My Future is competitively priced and is currently 0.1% lower per year than our standard annual management charge. You can speak with your Financial Broker about the charges that are applicable to your product.

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

Warning: The income you get from your ARF 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: If you invest in this product you will not have any access to your money until you retire.

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

It takes Aviva

3 distinct investment phases that gradually and automatically reduces the risk and return profile of your pension savings

The risk and return profile of your retirement savings will be different in each of the 3 phases and will depend on how far you are from retirement.

1 Growth phase

- More than 20 years to retirement.
- With more than 20 years to retirement your aim is to grow your pension savings. You have time on your side to weather the ups and downs of investing in riskier investments.
- 100% My Future Growth.

2 Consolidation phase

- 20 to 5 years to retirement.
- While you may still be looking for growth and inflation protection, you would like to gradually reduce the risk profile of your investments to help protect your pension savings against volatile markets.
- Automatically and gradually moving from My Future Growth to My Future Consolidation.

3 Pre-retirement phase

- Less than 5 years to retirement.
- Retirement is around the corner and you're concerned with preserving the value of your pension and meeting your income requirements post retirement.
- We will gradually and automatically move your pension savings into lower risk funds that will suit whether you chose an ARF or an Annuity to provide your retirement income.

The following tables give an overview of your allocation to different funds when you use My Future to save for retirement.

How we invest your money in the years before retirement for ARF investors

Years to retirement	My Future Growth	My Future Consolidation	Cash Fund
More than 20	100%	0%	0%
15	67%	33%	0%
10	33%	67%	0%
5	0%	100%	0%
4	0%	95%	5%
3	0%	90%	10%
2	0%	85%	15%
1	0%	80%	20%
At Retirement	0%	75%	25%

How we invest your money in the years before retirement for Annuity investors

Years to retirement	My Future Growth	My Future Consolidation	Cash Fund	Bond Fund
More than 20	100%	0%	0%	0%
15	67%	33%	0%	0%
10	33%	67%	0%	0%
5	0%	100%	0%	0%
4	0%	80%	5%	15%
3	0%	60%	10%	30%
2	0%	40%	15%	45%
1	0%	20%	20%	60%
At Retirement	0%	0%	25%	75%

You can also take your retirement income using a combination of an ARF and an Annuity. Your allocation to each income option will determine how we change how your money is invested.

My Future may be suitable for you if you want a hands off, cost effective, and professionally managed pension that aims to grow your money, diversify your pension savings and manage risk. Talk to your Financial Broker today. Visit www.aviva.ie.

It takes Aviva