Your guide to Investment Bond
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 worldwide, we want to make a difference to you, to help you 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.

Introducing Investment Bond from Aviva

Helping you achieve your financial goals

Do you have a lump sum to invest? Perhaps you’ve had a large inheritance, cashed in an existing savings policy, downsized your property and now find yourself with a windfall. Now you may want to know how can you grow that money. You may even have a specific goal in mind, be it saving more for your retirement, paying education fees or funding the purchase of an overseas property. Investment Bond from Aviva gives you the potential to grow your investment over the medium to long-term.

Investment Bond from Aviva is a single-contribution plan which gives you the flexibility to invest for capital growth, or income, or a combination of both. It offers you a wide range of carefully selected funds, so you can select the ones that suit your plans for the future and your attitude to risk.

What is Investment Bond?

Investment Bond is a single-contribution investment plan from Aviva that can provide you with capital growth potential over the medium to long-term. Your single contribution buys units in one or more funds that you can match to your own needs and attitude to risk. You can allow any investment growth to remain invested in the fund, or you can take an income by making regular withdrawals.

What is a fund?

When you invest in Investment Bond, 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 decisions about which assets it should hold, in what quantities and when they should be bought and sold.

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: The income you get from this product may go down as well as up.
WARNING: These funds may be affected by changes in currency exchange rates.
Investment Bond at a glance

- Minimum contribution: €10,000 - €50,000 depending on which option you choose and if you wish to take a regular withdrawal or not.
- Range of investment funds to choose from.
- Regular or one-off partial withdrawals available.
- Easy and free switching between funds.
- Available on a single or joint-life basis, or can be written under trust.

Before deciding to invest in Investment Bond, you should also read the following separate guides:

- **A Key Information Document** for each fund you are considering investing in. A Key Information Document is a generic information sheet that aims to help you understand and compare the key features, risks and costs of this product and the fund(s) you are thinking of investing in.
- **Your Investment Options** brochure which can make your investment decision easier by explaining our fund range and the level of risk of each fund.
- The **Summary Details** insert which will be given to you by your financial broker along with this brochure.
- Investment Bond **Key Features** document which further explains how your policy will work and includes illustrative valuations.
Aviva - your natural choice for investments

We’re here to help you protect what’s important to you and save for a comfortable future. We believe we offer funds from some of the best fund managers in the world to help deliver the investment outcomes that are important to you.

Award winning funds from world-class managers

We believe we offer funds from some of the best Fund Managers in the world who have won multiple awards for their expertise, track record and innovation. With operations spanning a range of countries and asset classes worldwide, Aviva Investors and Legal & General Investment Management (LGIM) bring you the benefits of global scale and expertise. Merrion Investment Managers brings you the benefits of local expertise.

Choice and flexibility

Managed FOR You - A simpler way to invest
Our range of ready-made funds that focus on delivering the outcomes that matter most to you, whether that’s targeting risk, targeting income or targeting return.

Managed BY You - You’re in control
Build and monitor your own portfolio by selecting funds from our full range. You have a choice of funds across asset classes and risk profiles with active and passive choices.

For more information on our wide range of funds, you can read our ‘Your Investment Options’ and talk to your financial broker.

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World class fund managers

Aviva Investors
We offer a range of funds to choose from with our main investment manager Aviva Investors, the global asset management company of the Aviva Group.

With a presence in 16 countries and an experienced team of over 1,300 employees, they manage over €400 billion on behalf of customers worldwide. This gives them the size and scale to successfully seek out opportunities that allow them to meet the specific outcomes customers value such as delivering reliable fund growth or providing a regular income. They value creativity and empower their investment teams to find and execute great ideas. In-depth research and robust risk management underpin every investment decision they make.

1. Source: Aviva Investors 30 June 2017, based on exchange rates as at 30 June 2017.

Legal & General Investment Management (LGIM)
Legal & General Investment Management (LGIM) is the investment management arm of Legal & General Group (L&G), a FTSE 100 company, with a heritage dating back to 1836. LGIM, now established for over 40 years, is one of Europe’s largest asset managers and a major global investor, with total assets of €1 trillion. LGIM works with a wide range of global clients, including pension schemes, sovereign wealth funds, fund distributors and retail investors. It provides investment expertise across the full spectrum of asset classes including fixed income, equities, multi-asset, commercial property and cash.

3. Source: L&G at 30 June 2017, including derivative positions and advisory assets.

Merrion Investment Managers
Operating since 1986, Merrion Investment Managers (MIM), which is Irish-based with a global outlook, is Ireland’s number 1 performing independent pension and investment fund manager and manages approximately €1 billion in assets. Their flagship fund is the number 1 performing, global multi-asset fund in the Irish market over the past 20 years.

4. Source: MoneyMate 31 May 2017 based on Merrion’s 20 year return figure for the Merrion Managed Fund in the MoneyMate Multi-Asset/Managed Fund survey. Flagship fund refers to the Merrion Managed Fund. The Merrion Multi-Asset 70 Fund invests in the Merrion Managed Fund, a multi-asset fund.
Is Investment Bond *suitable for you*?

Below we summarise some of the important points you may want to consider before investing in Investment Bond.

**YES** Investment Bond *may suit* you if you:

- Have a lump sum to invest and are comfortable to invest over the medium to long-term.
- Want to invest in a product with a range of investment fund options.
- Are prepared to risk getting back less than you put in for the potential of higher returns.
- Are prepared for the value of your investment to change over time.

**NO** Investment Bond *may not suit* you if you:

- Want to invest over the short-term, or you’re saving to meet a short-term goal.
- Require your investment to be protected and are not prepared to risk getting back less than you put in.
- Are not prepared for the value of your investment to change over time.

Working with your financial broker, it’s very important to ensure that Investment Bond is suitable for you and your own particular circumstances and needs.

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**WARNING:** These funds may be affected by changes in currency exchange rates.
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 16.

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 suffer insolvency or other financial difficulties. The value of your investment will reflect the value of assets recovered from the fund manager or the institutions. Aviva will not use any of its assets to make up any shortfall.

Ensure the policy meets your needs

You will have a cancellation period of 30 days from the date we issue your investment documents to change your mind. Should you wish to cancel your policy, simply return the documents and a signed notice of cancellation to our registered office: The Customer Experience Manager, Aviva Life & Pensions Ireland DAC, One Park Place, Hatch Street, Dublin 2, D02 E651.

Please note that Aviva Life & Pensions Ireland DAC 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.
Our tools make it **easy and fast**

**Sometimes even knowing where to start can be difficult when investing. We have lots of helpful tools on www.aviva.ie to allow you and your financial broker to make the right investment decisions for you.**

**And once you do take out Investment Bond from Aviva, you can keep track of your policy performance and holdings.**

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**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.

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**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.

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**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.

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**Our Key Information Document (KID) Tool**

The latest version of an Aviva Key Information Document can be found through our KID tool https://keydocs.aviva.ie. A Key Information Document is a generic information sheet that aims to help you understand and compare the key features, risks and costs of this product and the fund(s) you are considering investing in.
Investment Bond – the details

What is it?
Investment Bond is a unit linked investment plan which allows you to invest a lump sum. There is no minimum investment term, but the product is designed for the medium to long-term investor.

There are a number of Investment Bond options available to you. Your financial broker will discuss these options with you to decide which is the most suitable investment option for your needs. There are differences between the options which relate to the minimum and maximum application age, the minimum single contribution and the charges.

Your financial broker will give you the Investment Bond Summary Details insert which outlines the specific features of your chosen option.

What happens to my investment?
To ensure that all investors are treated equally and fairly, each fund is divided into a number of identical units. Your investment 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 investments.

Who can have one?
There are different minimum contributions depending on which Investment Bond option you have chosen.

Investment Bond Options A, B and D are available to any Irish resident between the ages of 18 and 75.

Investment Bond Option C is available to any Irish resident between the ages of 18 and 85.

Don’t forget that this is a medium to long-term investment and you must ensure that the policy meets your needs. The policy can be held in single or joint names and can be written under trust.

What are the charges?

Annual management charge
The annual management charge will depend on which Investment Bond option you choose, and also can vary between funds. The total annual management charge will be shown on your policy schedule when you take out an Investment Bond policy. 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.

Allocation rate
The amount of your contribution which is invested in your Investment Bond will depend on the allocation rate applied. This is the percentage of your money that is used to buy units in your Investment Bond. The commission you agree with your financial broker will reduce the allocation rate. Anything not invested is a charge.

Early encashment charge
Investment Bond is a medium to long-term investment. If you decide to encash any money in full or in part during the early years of your Investment Bond, an early encashment charge
may apply. Please talk to your financial broker for more details.

Please speak with your financial broker for more information on the charges applicable to the option you choose. Details of the charges that apply to the option you choose will be displayed in the Investment Bond Summary Details insert.

**Fund switching**

There is no charge to switch between investment funds.

**Government levy**

In accordance with the Stamp Duties Consolidation Act 1999 (as amended), a levy is payable on life assurance contributions (currently 1%). The balance will be invested in your Investment Bond.

For full details of the charges applicable on your Investment Bond, please see the Investment Bond Summary Details insert which will be provided to you by your financial broker.

**How many funds can I invest in?**

The maximum number of funds you can invest in is 10.

**Are returns guaranteed?**

Investment values are not guaranteed; they can fall as well as rise, you may not get back the full amount invested. For full information please read the Your Investment Options brochure and speak to your financial broker. This guide also explains the different asset classes, and the risks associated with different funds.

**Can I make additional contributions?**

It is not possible to make additional single contributions to your Investment Bond, but you can take out additional Investment Bonds at any time.

**Can I change my fund selection?**

You can switch your investment between available funds at any time, except when your fund choice includes the AIMS Target Income Fund (Ireland). Here, your policy will be closed to transactions across all your funds on certain days around the date the income is declared by us. These transactions include the processing of new business applications, regular withdrawals, switches, and encashments (other than the unit cancellation for exit tax purposes when 8, 16, 24 or other multiples of 8 years has passed since the policy commenced as specified under section 6.3 of the Policy Conditions and other exceptions as explained in the Supplementary Conditions). There is no charge for fund switches.

1. Unless a deferral period is in operation for the fund(s) you’re invested in.

**Can I take withdrawals from my investment?**

You can arrange to take regular withdrawals when you take out your Investment Bond, or at a future date. Please note regular withdrawals will always need to be on policy anniversary date. You can also take full or partial withdrawals from the bond when you choose. Exceptions apply when the product is within the period of application of an early encashment charge. Please see Section 5 of your Policy Conditions for further details.

**Regular withdrawals**

You can take regular withdrawals (or income) monthly, quarterly, half yearly, or yearly, and it can be paid into a bank or building society account. You can choose to take your regular withdrawal as a fixed monetary amount or as a percentage of your Investment Bond’s value. When your fund choice includes the AIMS Target Income Fund (Ireland), your withdrawal frequency can only be monthly. If you switch into this fund and you have previously selected a less regular withdrawal frequency, we will change your withdrawal frequency to monthly.

Regular withdrawals will be subject to the following minimum and maximum amounts:

- If you wish to take a regular withdrawal as a monetary amount, then the minimum regular withdrawal is 2% of your original contribution per year and the maximum is 7.5%.
- If you wish to take regular withdrawals as a percentage of your Investment Bond’s value, then the minimum regular withdrawal is 2% of the value of your Investment Bond per year, and the maximum is 7.5%.

Exceptions to these minimum and maximum limits apply where your fund choice includes the AIMS Target Income Fund (Ireland). You can find more details on these exceptions in the Supplementary Conditions and the Aviva Investors Multi-Strategy (AIMS) Target Income Fund (Ireland) Key Features for Investment Bond customers.

You can also speak with your financial broker for more details.
Partial withdrawals
You can withdraw money from the bond at any time simply by sending us a written, signed instruction. The minimum amount that can be withdrawn is €1,000 and there must be at least €2,500 remaining in your Investment Bond after withdrawals are made.

Depending on the Investment Bond option you have chosen, there may be an early encashment charge applied to any partial withdrawals taken. For details of the early encashment charge, please see the Investment Bond Summary Details insert and speak to your financial broker.

Remember, making any withdrawals will reduce the value of your investment. Any regular or partial withdrawals you receive will be taxed based on any profit made by that particular amount. Please see the Tax Information section on page 14.

Policy closed days where your fund choice includes the AIMS Target Income Fund (Ireland)
Where your fund choice includes the AIMS Target Income Fund (Ireland), your policy will be closed to transactions across all your funds on certain days around the date the income is declared by us. There are additional policy closed days in December. These transactions include the processing of new business applications, regular withdrawals, switches, and encashments (other than the unit cancellations for exit tax purposes when 8, 16, 24 or other multiples of 8 years has passed since the policy commenced as specified under section 6.3 of the Policy Conditions and regular scheduled unit cancellations and allocations regarding charges, for example the deduction of fund based commission). These policy closed days are there to facilitate fairness in the administration of the monthly income. You can find out when the policy closed days are from us or your financial broker.

Policy closed days for new business transactions and regular withdrawals
Regardless of your fund choice, Investment Bond will be closed to certain transactions on the 29, 30 and 31 of each month. These transactions include:

- The processing of new business applications
- The processing of regular withdrawals

As regular withdrawals are on the policy anniversary date, we close the product to these transactions to ensure regular withdrawals occur as normal in the shorter months (February, April, June, September and November). We will process other transactions such as fund switches, partial and full encashments on these days.

What happens to my investment if I die?
In the event of death while your policy is still in force, the amount payable to the policy owner (or trustees if written in trust) will be 100.1% of the value of units on notification of death of the life assured. In the case of a joint life assured policy, the payment will be made on notification of the second of the two lives assured to die.
**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 as and 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\(^1\) 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**

- on 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.

\(^1\) 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, Aviva Life and Pensions Ireland DAC are 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), 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.
What next?

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.

To get started, you should:

- Talk to your financial broker to choose the product options that you want and read the Key Information Document for the fund and product options you are considering.
- 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 Investment Bond application form and give it to your financial broker with a cheque for the amount you wish to invest. You can also pay your single contributions by Electronic Funds Transfer (EFT).
- We are required by law to receive documents from you before you can take out an Investment Bond product. These documents include photo identification and documents to prove your address and PPS number. There are further documents required where you’re investing on behalf of your company. 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 Investment Bond Application Form for details of the documents that are acceptable.

From 01 January 2018, you will receive a Key Information Document (KID) from your financial broker in good time before you are bound by any contract or offer relating to this product. A Key Information Document is a generic information sheet that aims to help you understand and compare the key features, risks and costs of this product and the fund(s) you are considering investing in. You should agree with your financial broker the most appropriate format/medium for you to receive the relevant KID document(s). You can choose to receive paper copies or electronic copies (if you provide your broker with an email address) or via a website (where certain website conditions are met). Where you chose to receive the KID in a medium other than paper, you have the right to request a paper copy of the KID free of charge. As part of the Regular Saver and Investment Bond application forms:

- Your financial broker must sign a declaration confirming that they have provided a copy of the relevant KIDs to you in an appropriate medium as requested by you.
- You must sign a declaration confirming that you have received a copy of the Key Information Document(s) in a medium you have chosen.

The latest version of an Aviva KID can be found through our Key Information Documents (KID) tool on https://keydocs.aviva.ie. These documents will be updated at least annually.

Once Aviva Life & Pensions Ireland DAC has received your application and it has been accepted, we will issue you with:

- Your policy document,
- Any supplementary conditions, and
- A disclosure statement.

The Policy Document, along with your Application Form and Supplementary Conditions, forms your legal contract with Aviva Life & Pensions Ireland DAC.
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 Ireland DAC 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. In certain circumstances, we may delay fund switches and the encashment of all or part of your policy: in any fund for up to three months; in a property fund for up to six months; for a longer period in exceptional circumstances as outlined in the policy conditions.

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 Ireland DAC 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.

7. When a fund is expanding (i.e. experiencing positive cashflow) it would typically be priced on an acquisition (or offer) basis. In this case, the estimated costs involved in acquiring more assets are added to the value of the fund’s assets. This aims to ensure fairness between those clients entering a fund and those already invested in a fund. When a fund is contracting (i.e. more money is being taken out of the fund than is being invested), the fund would tend to be priced on a disposal (or bid) basis. In this case, the estimated costs of selling assets would be deducted from the value of the fund’s assets. This aims to ensure that those clients who decide to exit the fund are paying their fair share of the costs incurred in selling the assets within the fund.

When your fund choice includes the AIMS Target Income Fund (Ireland):

- Your policy will be closed to transactions across all your funds on certain days around the date the income is declared by us. There are additional policy closed days in December. These policy closed days are to facilitate fairness in the administration of the monthly income. You can find out when the policy closed days are from us or your financial broker.
- Any regular withdrawal will be monthly (not quarterly, half yearly or yearly).
- Supplementary conditions will apply.

Please see the [Aviva Investors Multi-Strategy (AIMS) Target Income Fund (Ireland) Key Features for Investment Bond customers](https://keydocs.aviva.ie/) for further details.

The funds referred to in this document may be linked to an insurance-based investment product and the Key Information Document (KID) for this product is available at [https://keydocs.aviva.ie/](https://keydocs.aviva.ie/). The Risk Ratings of the funds referred to in this document differ from the corresponding Summary Risk Indicators shown in the KID. An explanation of the differences between the Risk Rating and the Summary Risk Indicator is available at the location above.

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**WARNING:** If you invest in this product you may lose some or all of the money you invest.
**WARNING:** These funds may be affected by changes in currency exchange rates.
Key contacts

If you have any questions about your Investment Bond you should contact your financial broker or our customer service team at our registered office:

**In writing**
Customer Experience,
Aviva Life & Pensions Ireland
DAC, One Park Place,
Hatch Street, Dublin 2,
D02 E651.

**By phone**
1890 64 64 64

**By email**
csc@aviva.com

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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/](http://www.aviva.ie/online/existing-customers/).

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**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 and Pensions Ombudsman**

**Address:**
Lincoln House,
Lincoln Place,
Dublin 2,
D02 VH29

**Tel:** (01) 567 7000

**Email:** info@fspo.ie

**Website:** [www.fspo.ie](http://www.fspo.ie)

Full details of the remit of the Financial Services and Pensions Ombudsman 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 for training and verification purposes.
This brochure has been produced by Aviva Life & Pensions Ireland DAC. 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 2019. This brochure is not a legal document and should there be any conflict between the brochure and the policy document the latter will prevail.
