

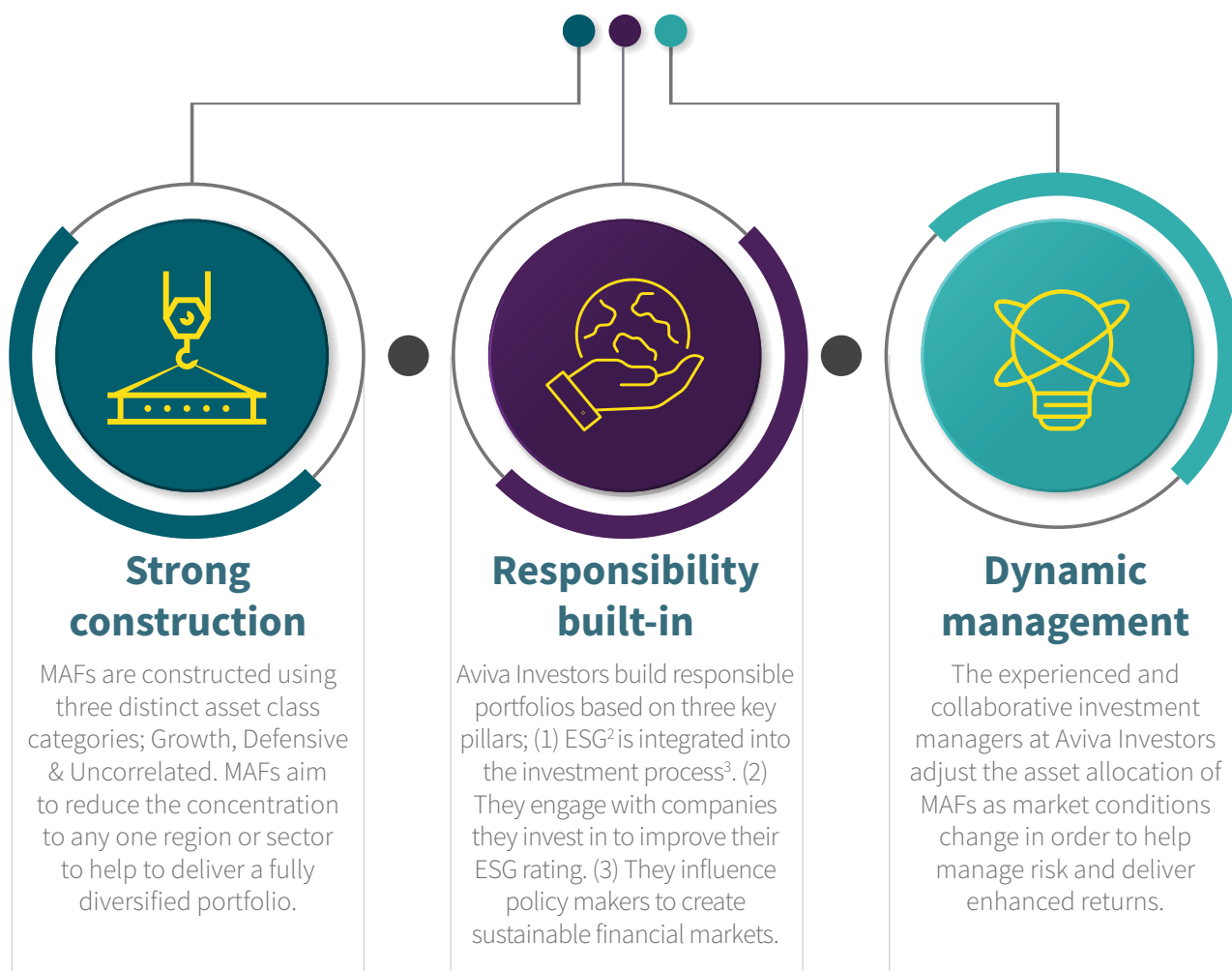
Aviva Multi-Asset Funds (MAFs)



Actively managed by Aviva Investors

Aviva Investors manage c. €100 billion in Multi-Asset Funds worldwide and c. €2 billion in assets in Ireland alone, having been involved in multi-asset investing for over 35 years. Their investment decisions are made by their 50+ strong team of experienced professionals who are focused solely on multi-asset investing¹.

Aviva Multi-Asset Funds (MAFs)



Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: If you invest in this fund you may lose some or all of the money you invest.
Warning: This fund may be affected by changes in currency exchange rates.

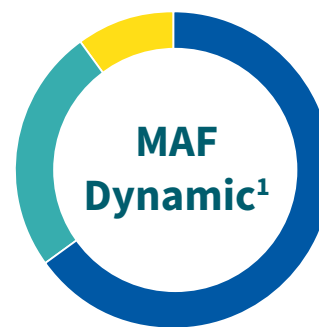
1. Source: Aviva Investors 30 June 2020.

2. ESG is an acronym for Environmental, Social and Governance, ESG investing incorporates environment, social and governance (ESG) elements into a funds investment process, in addition to financial considerations.

3. Where funds invest in externally managed collective investment vehicles, Aviva Investors may not be able to apply ESG criteria.

Fund overview

The MAFs range aims to meet the requirements of investors with varying attitudes to risk. Each fund is constructed using three distinct asset classes; Growth, Defensive and Uncorrelated. Aviva investors manage the allocation between these asset classes in order to help manage risk and deliver enhanced returns, while also determining underlying exposures of each asset class.



Growth assets	Assets to drive returns: Equities, High Yield Bonds, Emerging Market Bonds
Defensive assets	Assets to offer protection: Government Bonds, Investment Grade Corporate Bonds, Cash
Uncorrelated assets	Assets with low correlation to equities: Absolute Return, Alternative assets

1. These asset mixes are for illustrative purposes. MAF Cautious, MAF Strategic and MAF Dynamic have an ESMA risk rating of 4, 4, and 5 respectively as at 31 July 2020. You can find up to date asset mixes and risk ratings on the fund centre on www.aviva.ie.

A global leader in responsible investing

Aviva Investors is a pioneer in responsible investments with ESG credentials that date back to 1970. Today, Aviva Investors is recognised as a global leader for its approach to responsible investment. With Environmental, Social and Governance (ESG) considerations built into everything they do¹.

Aviva Investors' ESG highlights 2019²

 <h3>Tackling climate change</h3> <p>Aviva Investors voted in favour of 86.9% of shareholder resolutions on climate change.</p>	 <h3>Commitment to voting</h3> <p>Aviva Investors voted on 61,876 resolutions at 5,382 shareholder meetings, representing 24% of votes against management resolutions including 46% relating to pay proposal.</p>	 <h3>Engaging at scale</h3> <p>Aviva Investors undertook 3,122 company engagements with 2,149 individual companies to identify and reduce ESG risks in portfolios.</p>
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2. Source: Aviva Investors' June 2020.

For more information on our Multi-Asset Funds please contact your Financial Broker or visit our Fund Centre on aviva.ie.

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You're safe in the hands of Aviva

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