

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're part of the Aviva Group, a leading global financial services company with 33 million customers' worldwide¹. 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**.

3 reasons to choose Aviva

1. Cost-effective investment options

We offer you simple and competitive savings, investment and pension products.

2. 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.



3. Choice and flexibility

Two ways to invest

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.

Learn more




Get independent advice on your savings, investment or retirement needs. Contact your Financial Broker today. Don't have a financial broker? Use our geo locator on www.aviva.ie to find a financial broker near you.

1. Source: Aviva's 2016 Annual report.






Your investment options at a glance

Asset class	Fund	Manager	Annual Management Charge (AMC) ²	Lump Sum Investment ³	Regular Saver	Personal and Executive Pension	ARF/AMRF	Trustee Investment Plan	Group and Simple PRSA	Select PRSA
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Managed for You Funds - a simpler way to invest

Multi-Strategy	AIMS Target Return Fund (Ireland)		0.35% higher than our standard AMC	✓	✓	✓	✓	✓	-	✓
	AIMS Target Income Fund (Ireland)		✓	-	-	✓	-	-	-	
Multi-Asset	Aviva Investors' Multi-Asset Funds (MAFs)		Standard AMC	✓	✓	✓	✓	✓	✓	✓
	L&G Multi-Index Funds		0.05% lower than our standard AMC	✓	✓	✓	✓	✓	✓	✓
	Merrion Multi-Asset Funds ⁴			Standard AMC	✓	✓	✓	✓	✓	-

Managed by You Funds - you're in control

Cash	Cash Fund		Standard AMC	✓	✓	✓	✓	✓	✓	✓	
Active fixed income	Bond Fund		Standard AMC	✓	✓	✓	✓	✓	✓	✓	✓
	Long Bond Fund			✓	✓	✓	✓	✓	✓	✓	
	Corporate Bond Fund	✓		✓	✓	✓	✓	✓	✓		
Passive fixed income	L&G Euro Bond Index Fund		0.05% lower than our standard AMC	✓	✓	✓	✓	✓	✓	✓	
Commercial property	Irish Property Fund ⁵		0.25% higher than our standard AMC	✓	✓	✓	✓	✓	✓	✓	
	UK Property Fund			✓	✓	✓	✓	✓	-	✓	
Active equity	High Yield Equity Fund		Standard AMC	✓	✓	✓	✓	✓	✓	✓	
	Asia Pacific Equity Income Fund			✓	✓	✓	✓	✓	-	✓	
	Emerging Market Equity Income Fund			✓	✓	✓	✓	✓	-	✓	
	Eurozone Equity Income Fund			✓	✓	✓	✓	✓	-	✓	
Passive equity	L&G Europe (excl.UK) Index Fund		0.05% lower than our standard AMC	✓	✓	✓	✓	✓	✓	✓	
	L&G Emerging Markets Equity Index Fund			✓	✓	✓	✓	✓	✓	✓	
	L&G World Equity Index Fund			✓	✓	✓	✓	✓	✓	✓	

2. Other charges may apply on your product. Your financial broker will be able to give you more details on your fund and product charges and the tax treatment of your product. 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, the charges are reflected in the unit price. As a result, the overall charge may be higher than shown in the product documentation. Some funds described in this document may not be available on older products. Please contact your financial broker or our Customer Service Centre on 1890 64 64 64 or csc@aviva.com to see what funds are available to you if your product is not listed in the table above. 3. Investment Bond is our lump sum investment product currently open to new business. 4. The Merrion Multi-Asset 70 Fund is available to Simple and Group PRSAs. 5. AMC lower on Simple and Group PRSAs where the AMC is our standard annual management charge.

WARNING: The value of your investment 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: The income you get from this investment may go down as well as up.

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

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