

FUND CHARGES TABLE

Please read in conjunction with the information on the Enhanced Disclosure of Fund Charges that can be found on our website at http://www.avivainvestors.co.uk/customer/literature-library/additional_fund_charges/index.htm



Fund name	Pricing type	Maximum Entry Charge %	Ongoing charge %	Portfolio Transaction Costs		
				Broker commission % ⁴	Taxes % ⁴	Dealing spread % ¹
Active Protector Class 1	Single	5	1.07	0	0	0
Asia Pacific Property Class A	Dual	5	2.18	0	0	4.90
Cash Class 2	Single	0	0.18	0	0	0
Corporate Bond Class A	Single	4	1.12	0	0	0.73
Distribution Class 1	Single	4	1.39	0.02	0.03	0.59
Distribution Class 4	Single	4	0.89	0.02	0.03	0.59
European Equity Class A	Single	5	1.66	0.30	0.03	0.19
European Property Class R	Dual	5	2.64	0.01	0	4.70
Global Balanced Income Class A	Single	4.5	1.71	0.21	0.17	0.24
Global Cautious Income Class A	Single	4.5	1.45	0.12	0.10	0.26
Global Equity Income Class 1	Single	5.25	1.66	0.23	0.04	0.05
High Yield Bond Class 1	Single	4	1.15	0	0	0.96
Higher Income Plus Class A	Single	4	1.38	0	0	0.83
International Index Tracking Class 1	Single	0	0.96	0	0	0.09
Managed High Income Class 1	Single	4	1.39	0	0	0.81
Monthly Income Plus Class 1	Single	4	1.13	0	0	1.03
Multi-asset Fund I Class 1	Single	5	1.70	0	0	0.18
Multi-asset Fund I Class 4	Single	2	1.20	0	0	0.18
Multi-asset Fund II Class 1	Single	5	1.60	0	0.01	0.21
Multi-asset Fund II Class 4	Single	2	1.10	0	0.01	0.21
Multi-asset Fund III Class 1	Single	5	1.56	0.01	0.01	0.19
Multi-asset Fund III Class 4	Single	2	1.06	0.01	0.01	0.19
Multi-asset Fund III Class R3	Single	0	0.81	0.01	0.01	0.19
Multi-asset Fund IV Class 1	Single	5	1.54	0.05	0.08	0.20
Multi-asset Fund IV Class 4	Single	2	1.04	0.05	0.08	0.20
Multi-asset Fund V Class 1	Single	5	1.56	0.03	0.00	0.17
Multi-asset Fund V Class 4	Single	2	1.06	0.03	0.00	0.17
Multi-Manager 20-60% Shares Class 1	Single	5	2.24	0.01	0.01	0.12
Multi-Manager 40-85% Shares Class 1	Single	5	2.25	0	0.02	0.16
Multi-Manager Flexible Class 1	Single	5	2.33	0.01	0.02	0.16
Multi-Strategy Target Income Class 6	Single	5	1.1	N/A ²	N/A ²	N/A ²
Multi-Strategy Target Return Class 6	Single	5	1.1	N/A ²	N/A ²	0.01 ²
Property Trust Class 1	Dual	5	1.37	0	0.03	5.80
Property Trust Class 4	Dual	5	1.02	0	0.03	5.80
Strategic Bond Class 1	Single	4	1.13	0	0	0.82
UK Equity Class A	Single	5	1.62	0.05	0.09	0.13
UK Equity Income Class 4	Single	5	1.11	0.04	0.08	0.15
UK Equity Income Class A	Single	5	1.61	0.04	0.08	0.15
UK Growth Class A	Single	5	1.63	0.07	0.10	0.31
UK Income & Growth Class 1	Single	5	1.63	0.06	0.09	0.14
UK Index Tracking Class 1	Single	0	0.93	0.00	0.02	0.09
UK Opportunities Class 1	Single	5	1.53	0.05	0.20	0.18
UK Smaller Companies Class 1	Single	5	1.39	0.09	0.11	0.98
US Equity Income Class 1	Single	5	1.65	0.04	0	0.03
US Equity Income Fund II Class 1	Single	5	1.65	N/A ³	N/A ³	0.03

1. The dealing spread on the single priced funds represents the difference between the buying and selling price of the underlying investments. Some investments have no separately identifiable transaction costs: these costs form part of the dealing spread. Dealing spreads vary considerably depending on the transaction value and market sentiment. This figure is the average dealing spread over the 12 months to 30 September 2014. The dealing spread on the dual priced funds represents the difference between the issue price (the price at which net contributions take place) and the cancellation price, (the price at which net withdrawals take place) as at 31 October 2014.

2. Multi-Strategy Target Return and Multi-Strategy Target Income launched in 2014 and have not yet completed a full annual accounting period. The dealing spread for Target Return is the average for the period from launch to 30 September 2014.

3. US Equity Income II launched on 9 September 2013 and has not yet completed a full annual accounting period.

4. The broker commission and taxes numbers are the average of the previous three years, so if the fund has a 31/03/2014 year end then the percentage will be the average of the figures for the years ended 31/03/2012, 31/03/2013 and 31/03/2014. This will vary across the funds as the ICVCs have different year ends. Taxes are incurred when purchasing certain investments (eg Stamp Duty on purchases of UK equities).

FUND CHARGES TABLE



Fund name	Pricing type	Maximum Entry Charge %	Ongoing charge %	Portfolio Transaction Costs		
				Broker commission % ⁴	Taxes % ⁴	Dealing spread % ¹
CLOSED TO NEW BUSINESS						
Corporate Bond Class 1	Single	0	0.82	0	0	0.73
European Equity Class 1	Single	0	1	0.30	0.03	0.19
Higher Income Plus Class 1	Single	0	1	0	0	0.83
UK Equity Class 1	Single	0	1	0.05	0.09	0.13
UK Equity Income Class 1	Single	0	1	0.04	0.08	0.15
UK Growth Class 1	Single	0	1	0.07	0.10	0.31
UK Index Tracking Class A	Single	0	1.5	0	0.02	0.09

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As at 15/1/15