

# Your fund selection



## Welcome

The purpose of this guide is to help you understand the types of funds available under your pension, bond, endowment or other Aviva products (which we will call your 'plan' throughout this guide). The fund list has been downloaded from a live database, so you can be confident you have the latest information available. However, the fund list may have been filtered to meet your requirements so may not reflect the full range available under your plan.

Before you get to the fund list, please read through the next few pages carefully to understand what the fund information means.

This guide is for information only and is not financial advice. We recommend you speak to a financial adviser before you make any investment decisions. If you don't have an adviser, you can find one in your local area at unbiased.co.uk.



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# **Understanding the basics**

The payments made into your plan will be invested in a fund or funds, to give your money the potential to grow. It is important that you are happy with the way your money is invested.

# Aviva's fund types

We categorise our funds by 'fund type' so that they can be compared more easily.

These fund types are mainly decided by the types of 'asset class' a fund invests in. An asset is anything of value that can be invested in. Assets with similar characteristics are grouped together to form 'asset classes'. There are four main asset classes – equities (shares), cash/money market, bonds and property – each with different pros and cons.

An investment fund will invest in one or more asset classes. We categorise a fund based on what type and proportion of asset class/es it invests in. For example, funds in the 'Equities' category will mainly invest in equities. Some funds may also belong to more than one category. For example, an equity fund that aims to follow a specific stock market index will also be in the 'Tracker' category.

Knowing what category your funds are in lets you compare one fund with another of a similar nature.

Aviva's fund types are defined below.

### Cash/Money market

Cash/Money market funds are lower risk investments aimed at giving similar growth to bank/building society interest rates, however, investing in these funds is not the same as saving in a bank or building society account. Although this is the least risky of the asset types, these funds can still fall in value. In the long term an investment in this type of fund can be eroded due to the effects of fund charges, product charges and inflation. They invest in cash and cash alternatives:

- Cash means a range of short-term deposits similar to a bank/building society account.
- Cash alternatives are money market securities, which are interest-generating investments, issued by governments, banks and other major institutions.

### **Corporate bonds**

Corporate bonds are issued by UK and international companies as a way for them to borrow money. The company pays interest on the loan and promises to repay the debt at a certain point in the future.

They are seen as riskier investments than UK government bonds (gilts), which are loans to the UK government. This is because companies are more likely to fail to repay the loan than the UK government. However, corporate bonds often offer a higher rate of return to compensate for this higher risk. The highest risk bonds tend to offer the highest potential returns; these are known as high yield bonds.

A corporate bond fund will usually invest in a range of bonds which means you're spreading the risk in case one company can't pay back the money it owes.

Interest rate movements have an impact on corporate bond and fund unit prices. So for example, as interest rates rise, bond prices fall. This would affect the value of your investment.

If you need to access your money quickly it is possible that, in extreme market conditions, it could be hard to sell holdings in corporate bond funds. This means there could be a delay in receiving your money.

### **Distribution**

Distribution funds aim to provide a regular income. They invest in income-generating assets like shares that pay dividends; corporate bonds that pay interest; and commercial (business) property that receives rental income. You receive the income produced by the fund, minus any fund charges. The amount of any income payments can vary and isn't guaranteed.

### **Equities (Shares)**

Equities are shares in companies listed on stock exchanges around the world. As shares can rise and fall in value very easily, equities are riskier than most other investments. However, they usually offer the greatest chance of higher returns over the long term.

Some funds invest in shares traded only in certain countries, while others invest in companies from all over the world. Others only invest in certain types of company, such as technology companies. Generally, the more specialised the fund is, the higher the risk to your investment.

### **Ethical**

Funds where the choice of investments is influenced by social, environmental or other ethical criteria.

The fund managers of some ethical funds carry out ethical screening to meet their investment aims. This means they will check companies against certain moral standards before investing in them. Because ethical funds are therefore unable to invest in certain sectors and companies they may be more sensitive to price swings than other funds.

### **Gilts**

UK gilts (also known as government bonds) are issued by the UK government as a way for them to borrow money, usually for a fixed term. The government pays interest on the loan. The UK government has a strong credit rating and has never failed to pay back the money it has borrowed, so gilts are generally regarded as lower risk than bonds issued by companies (corporate bonds).

As gilts can be bought and sold on the open market, their value can rise and fall.

### Global bonds

Global bond funds invest in bonds issued by companies (corporate bonds) and governments from around the world.

### **Guaranteed**

The guaranteed funds offer a fifth anniversary guarantee on a percentage of your original investment into the fund. Any withdrawals or switches out of the guaranteed funds before the fifth anniversary will reduce the guarantee in proportion to the number of units cancelled, rather than the cash amounts taken from the fund. In this event, you may not get back the full amount of your original payment into the fund.

The funds invest in a mix of assets including equities. The proportion of your money invested in equities provides most opportunity for your investment to grow. The value of equities can go down as well as up depending on market conditions. If the market goes down, the fund manager will sell equities to make sure the value at the fifth anniversary doesn't go below the guaranteed amount. Similarly, if the markets go up, the fund manager may increase the equity proportion, so increasing the potential for growth. In short, as market conditions change during the five-year period, so will the proportion of equities in the fund, which could limit the growth potential.

On the fifth anniversary you can choose to:

- reinvest into another fund (including a new guaranteed fund)
- cash in your bond and invest in another product, or
- cash in your bond and take the money.

### **Mixed asset**

Mixed asset funds can invest in a range of assets including equities, corporate bonds, gilts, property and cash.

These funds can provide the benefits of diversification, meaning your money is spread across several asset classes, rather than putting all your eggs in one basket, so to speak. If one type of asset falls in value, another type may offset that reduction in value by performing well. In that way, it's possible that the overall value of your investment may not fall. On the other hand, because the fund's investments are spread between different asset types, if one type performs especially well you may miss out on some growth.

### **Property**

These funds invest mainly in commercial property, such as shopping centres and business offices. They may also invest in indirect property investments, including quoted property trusts and unregulated collective investment schemes.

The funds may also hold geared investments. With these, the investment manager borrows money to boost potential growth and income. The manager repays the loan from the returns and uses the remaining returns to increase profits for investors. Geared investments can carry a higher degree of risk than normal investments and can also fall sharply or suddenly in value.

A valuer's opinion often decides the value of property investments and it may not be possible to sell property investments immediately. That means there could be a delay if you want to move all or part of your investment out of funds investing in property. We may have to delay payments, or transferring or moving your money for up to six months.

If a property fund invests in a collective fund which suspends trading, the property fund may hold more cash than usual until the underlying collective fund begins trading again. This could restrict growth potential as cash investments have less potential for growth than property investments.

Please remember the value of property can go down as well as up and is not guaranteed.

### **Smooth Managed Fund**

The Smooth Managed Fund invests in a wide range of assets such as equities, bonds and property from around the world, including the US, Europe and Asia. These assets can change over time as we aim to keep the investment risk in line with a moderately cautious risk profile. The fund is designed to deliver growth over the medium to long term, which means you should be prepared to invest in it for at least five years.

The Smooth Managed Fund aims to smooth out the peaks and troughs of the stock markets by 'smoothing' its investment returns. It does this by having an Unsmoothed Price and a Smoothed Price.

The Unsmoothed Price is the value of the fund's assets divided by the number of units in the fund. The Smoothed Price is the price you pay to buy and sell units in the Smooth Managed Fund.

## Specialist/Other

This type of investment covers funds that don't fit into the other fund types. For example, they may invest in assets such as infrastructure, commodities, derivatives and hedge funds or may be free to invest in any asset type at any time.

Each fund in this group will invest differently, so you should check its fact sheet for the fund objective, risk rating and asset details.

### **Tracker**

These funds aim to perform in line with a particular stock market index. They are often referred to as passive rather than active managed funds, where the fund manager makes the investment decisions.

Funds can track the index in three main ways and more than one method may be used. The fund manager can try to:

- hold the same assets as the index in the same proportions,
- decide on a selection of holdings to still closely mirror the index performance, and/or
- use derivatives. Derivatives are a financial contract whose value is based, or derived from, a traditional security or asset (stock, bond or commodity) or a market index.

### With-Profits

This is a special type of mixed asset investment. It shares the profits and losses of a with-profits fund with investors through a system of bonuses. Your payment buys units in a with-profits fund. For most with-profits funds, the price of these units increases with the addition of regular bonuses. We don't guarantee to add a regular bonus to your investment each year.

You may receive a final bonus when you cash in or switch your investment out of a with-profits fund or in the event of your death. However, the application of a final bonus is not guaranteed.

The main difference between with-profits and other investments is that the value is smoothed over the long term. Smoothing helps to reduce some of the significant ups and downs of investing in the stock market. We smooth the rises and falls in value by holding back some of the investment returns in good years. We then top up some of the investment returns in years where investment performance is lower.

There are times when we may apply a market value reduction which would reduce the value of your investment. This can happen following a large or sustained fall in the stock markets or when investment returns are below the level we normally expect. We apply a market value reduction to make sure all investors receive their fair share of the returns earned over the period of their investment.

We guarantee we will not apply a market value reduction on your death.

**If you're a pension customer** and you keep your money invested in a pension with-profits fund until the retirement date you originally chose, in most cases we will not apply a market value reduction. This doesn't apply:

- if you started your plan within five years of your chosen retirement date,
- to new one-off investments or increases to regular contributions (other than automatic increases which have already been agreed by us) made within five years of your chosen retirement date,
- to any existing investment moved into a with-profits fund within five years of your chosen retirement date,
- to switches out of a with-profits fund.

If you move out of a with-profits fund before or after your originally selected retirement date, we may apply a market value reduction when you take your benefits.

You can find out more about with-profits funds on our website **aviva.co.uk/ppfm** or contact us on 0800 015 4785 for a copy of our guide. With-profits funds are not available to any money moved to income drawdown.

### Please note: For all funds

In certain circumstances we may need to delay payments, transfers and switching your funds as outlined in your plan terms and conditions. This could, for example, be as a result of adverse market conditions or where it would lead to the unfair treatment of other investors. The delay may be up to one month for most funds or up to six months if the fund you've invested in cannot be easily converted to cash. This includes a property fund or a fund that's fully or partly invested in the form of land or buildings. After such a delay, the unit price used will be the price applicable at the end of the deferred period. For further details, please refer to your Terms and Conditions or Key Features.

# Aviva's risk ratings

Aviva calculates its risk ratings using historical performance data, based upon the methods set by European Union rules. We also carry out further research using information from the underlying fund's investment manager(s). We review each fund's risk rating annually and it may change over time. The timing of your investment decisions is very important and you should consult a financial adviser. Past performance is not a guarantee of future performance.

Our risk ratings go from 1 to 7, with 1 being the lowest and 7 the highest. As a point of reference, a fund with a risk rating of 4 (medium volatility) would typically experience the volatility you would expect from a fund invested in a range of different types of investment (for example shares, property and bonds) without any bias to a particular investment type.

RISK RATING	VOLATILITY	DESCRIPTION
1	LOWEST	Funds typically investing in the lower risk sectors – like the money market – which usually aim to provide returns similar to those available from deposit and savings accounts. These funds offer the lowest potential for long-term returns, but also experience the smallest day-to-day price movements compared to other funds. They present the lowest risk to your investment, although there is still a risk it could fall in value.
2	LOW	Funds typically investing in assets like the highest quality corporate bonds, which normally offer better long-term returns than savings accounts. There is still a risk that the value of your investment could fall.
3	LOW TO MEDIUM	Funds typically investing in assets like corporate bonds or a mix of assets where the day-to-day prices go up or down less than shares. There is still a risk that the value of your investment could fall.
4	MEDIUM	Funds typically investing in a mix of assets with the potential for better long-term returns than lower risk funds. Compared to lower risk funds there is a greater risk that the value of your investment could fall.
5	MEDIUM TO HIGH	Funds typically investing in shares of companies in the UK or a mix of other major stock markets. These funds offer the potential for good returns over the long term, but fund prices will move up and down and so present a high risk that the value of your investment could fall.
6	HIGH	Funds typically investing in high-risk sectors, such as shares of companies in developed overseas markets. These funds offer high potential for long-term returns, but also experience large day-to-day price movements, and so present a significant risk that the value of your investment could fall.
7	HIGHEST	Funds typically investing in the highest risk sectors, such as specific themes or shares of companies in emerging markets. These funds offer the highest potential for long-term returns, but also experience the largest day-to-day price movements compared to other funds. They therefore present the highest risk that the value of your investment could fall.

# **Fund risk warnings**

There are risks associated with investing in funds, or types of funds. To help you understand these risks, we assign risk warnings to each fund. We explain all of these warnings in detail below. Please note that not all of these warnings apply to each fund and there is no direct relationship between the number of fund risk warnings and the investment risk rating for each fund.

Risk	Description
A – General	<b>Investment is not guaranteed:</b> The value of an investment is not guaranteed and can go down as well as up. You could get back less than you have paid in.
	<b>Specialist funds:</b> Some funds invest only in a specific or limited range of sectors and this will be set out in the fund's aim. These funds may carry more risk than funds that can invest across a broader range or a variety of sectors.
	<b>Suspend trading:</b> Fund managers often have the ability, in certain circumstances, to suspend trading in their funds for as long as necessary. When this occurs, we will need to delay the 'cashing in' or switching of units in the relevant fund. You may not be able to access your money during this period.
	<b>Derivatives:</b> Derivatives are financial contracts whose value is based on the prices of other assets. Most funds can invest in derivatives for the purpose of managing the fund more efficiently or reducing risk.
	Some funds also use derivatives to increase potential returns, known as 'speculation'. For those funds we apply an additional risk warning (see Risk F).
B – Foreign Exchange	When funds invest in overseas assets the value will go up and down in line with movements in exchange rates as well as the changes in value of the fund's holdings.
C – Emerging Markets	Where a fund invests in emerging markets, its value is likely to move up and down by large amounts and more frequently than one that invests in developed markets. These markets may not be as strictly regulated and securities may be harder to buy and sell than those in more developed markets. These markets may also be politically unstable which can result in the fund carrying more risk.
D – Smaller Companies	Where a fund invests in the shares of smaller companies, its value is likely to move up and down by large amounts and more frequently than one that invests in larger company shares. The shares can also be more difficult to buy and sell, so smaller companies funds can carry more risk.
E – Fixed Interest	Where a fund invests in fixed interest securities, such as company, government, index-linked or convertible bonds, changes in interest rates or inflation can contribute to the value of the investment going up or down. For example, if interest rates rise, the value is likely to fall.
F – Derivatives	Derivatives are financial contracts whose value is based on the prices of other assets.
	The fund invests in derivatives as part of its investment strategy, over and above their use for managing the fund more efficiently. Under certain circumstances, derivatives can result in large movements in the value of the fund and increase the risk profile, compared to a fund that only invests in, for example, equities. The fund may also be exposed to the risk that the company issuing the derivative may not honour their obligations, which could lead to losses.
G – Cash/Money Market Funds	These are different to cash deposit accounts and their value can fall. Also, in a low interest rate environment the product or fund charges may be greater than the return, so you could get back less than you have paid in.
H – Property Funds	The fund invests substantially in property funds, property shares or direct property. You should bear in mind that:
	• Properties are not always readily saleable and this can lead to times in which clients are unable to 'cash in' or switch part or all of their holding and you may not be able to access your money during this time.
	Property valuations are made by independent valuers, but are ultimately subjective and a matter of judgement.
	• Property transaction costs are high due to legal costs, valuations and stamp duty, which will affect the fund's returns.

Risk	Description
I – High Yield Bonds	The fund invests in high yield (non- investment grade) bonds. Non-investment grade bonds carry a higher risk that the issuer may not be able to pay interest or return capital. In addition, economic conditions and interest rate movements will have a greater effect on their price. There may be times when these bonds are not easy to buy and sell. In exceptional circumstances, we may need to delay the 'cashing in' or switching of units in the fund and you may not be able to access your money during this period.
J – Reinsured Funds	Where a fund invests in an underlying fund operated by another insurance company through a reinsurance agreement, if the other insurance company were to become insolvent, you could lose some or all of the value of your investment in this fund.

# Charges

Some funds carry certain charges.

If a fund has a particular charge, you will see this disclosed on the fund centre. This charge is in addition to your product charges (which you will find details of in your policy document).

Below we have defined what the fund charges are.

#### Extra management charge/additional yearly charge

With certain funds you'll have to pay an extra charge; this reflects the extra cost of managing these funds. The charge you'll pay will vary depending on the fund you choose. **For bond customers:** for funds with a guarantee, the extra charge will only apply up to the guarantee point.

#### Fund manager expense charge (FMEC)

FMECs are additional charges that cover the fund manager's expenses connected with buying, selling, valuing, owning and maintaining the assets in the funds. This charge is taken into account in the unit price. FMECs may vary from year to year.

#### Total additional yearly charge

This is the total sum of the extra management charge/additional yearly charge and any fund manager expense charge (FMEC).

#### **Annual charge**

This is an annual management charge which is taken into account in the fund's buying or selling price. It isn't explicitly deducted from your investment.

You can find the daily fund prices at our online fund centre – visit **aviva.co.uk/retirement/fund-centre/** or call us on **0800 068 6800** (Monday to Friday 8am - 8pm, Saturday 8.30am - 5pm and Sunday 10am - 4pm).

# **Funds**

The following table shows the investment funds you can choose from. It shows each fund's risk rating, risk warnings, and any applicable annual management charge, additional yearly charge and fund manager's expense charge. You'll find more information in the fund factsheets, available from our Fund Centre via our website: **aviva.co.uk/retirement/fund-centre/**.

**Date:** 03/11/2025

Fund Type: Life

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
abrdn Diversified Growth and Income S4	4	Mixed assets	0.500	0.200	0.700	-
Aegon Ethical Equity S4	6	Equities	0.600	0.020	0.620	-
AM Asia Pacific ex Japan Equity (NU)	6	Equities	-	-	-	0.750%
AM Deposit (NU)	1	Cash/Money market	ı	-	-	0.750%
AM European (NU)	6	Equities	-	-	-	0.750%
AM Fixed Interest (NU)	4	Gilts	-	-	-	0.750%
AM Index-Linked Gilt (NU)	5	Gilts	-	-	-	0.750%
AM International (NU)	5	Equities	-	-	-	0.750%
AM Mixed Investment (40-85% Shares) (NU)	4	Mixed assets	-	-	-	0.750%
AM North American (NU)	6	Equities, Tracker	-	-	-	0.750%
AM Property (NU)	4	Property	-	-	-	0.750%
AM Stock Market Managed (NU)	5	Mixed assets	-	-	-	0.750%
AM UK Equity (NU)	6	Equities	-	-	-	0.750%
American (CGU) S2	6	Equities, Tracker	-	-	-	0.750%
Artemis High Income S4	4	Corporate bonds, Global bonds	0.550	0.090	0.640	-
Artemis Income S4	6	Equities	0.690	0.050	0.740	-
Artemis Strategic Bond S4	3	Corporate bonds, Global bonds	0.420	0.090	0.510	-
Artemis UK Select S4	7	Equities	0.650	0.070	0.720	-
Artemis UK Smaller Companies S1	7	Equities	-	-	-	1.800%
Artemis UK Smaller Companies S3	7	Equities	-	-	-	2.300%
Artemis UK Smaller Companies S4	7	Equities	0.650	0.110	0.760	-
Artemis UK Special Situations S4	7	Equities	0.610	0.110	0.720	-
Artemis US Select S1	6	Equities	-	-	-	1.750%
Artemis US Select S3	6	Equities	_	-	-	2.250%
Artemis US Select S4	6	Equities	0.750	0.100	0.850	-
Asia Pacific ex Japan Equity (CGU)	6	Equities	-	-	-	1.000%
Asia Pacific ex Japan Equity (CGU) S2	6	Equities	-	-	-	0.750%

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Asia Pacific ex Japan Equity (GA)	6	Equities	-	-	-	1.000%
Asia Pacific ex Japan Equity (NU)	6	Equities	-	-	-	0.750%
Asia Pacific ex Japan Equity (NU)	6	Equities	-	-	-	0.750%
Asia Pacific ex Japan Equity 1 S5	6	Equities	-	-	-	0.750%
Asia Pacific ex Japan Equity 3 S5	6	Equities	-	-	-	1.000%
Asia Pacific ex Japan Equity S1	6	Equities	-	-	-	1.000%
Asia Pacific ex Japan Equity S2	6	Equities	-	-	-	0.750%
Asia Pacific ex Japan Equity S3	6	Equities	-	-	-	1.500%
Asia Pacific ex Japan Equity S4	6	Equities	0	0	0	=
Asia Pacific ex Japan Equity S5	6	Equities	-	-	-	1.000%
Aviva Life FTF ClearBridge UK Mid Cap S4	7	Equities	0.750	0.070	0.820	-
AXA Global Sustainable Managed S4	5	Mixed assets	0.600	0.060	0.660	-
BlackRock Continental European S1	7	Equities	-	-	-	1.600%
BlackRock Continental European S3	7	Equities	-	-	-	2.100%
BlackRock Continental European S4	7	Equities	0.750	0	0.750	-
BlackRock US Dynamic S1	6	Equities	-	-	-	1.600%
BlackRock US Dynamic S3	6	Equities	-	-	-	2.100%
BlackRock US Dynamic S4	6	Equities	0.750	0	0.750	-
BNY Mellon Global Income S4	5	Equities	0.620	0.110	0.730	-
BNY Mellon Long-Term Global Equity S4	5	Equities	0.750	0.060	0.810	=
BNY Mellon Multi-Asset Balanced S4	4	Mixed assets	0.600	0.110	0.710	-
BNY Mellon Multi-Asset Growth S4	5	Mixed assets	0.500	0	0.500	-
BNY Mellon Real Return S4	4	Mixed assets	0.750	0.110	0.860	-
Corporate Bond (CGU)	3	Corporate bonds, Global bonds	-	-	-	1.000%
Corporate Bond (NU)	3	Corporate bonds, Global bonds	-	-	-	0.750%
Corporate Bond S1	3	Corporate bonds, Global bonds	-	-	-	1.000%
Corporate Bond S3	3	Corporate bonds, Global bonds	-	-	-	1.500%

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Corporate Bond S4	3	Corporate bonds, Global bonds	0	0	0	-
CT European Select S1	6	Equities	-	-	-	1.750%
CT European Select S3	6	Equities	-	-	-	2.250%
CT European Select S4	6	Equities	0.750	0	0.750	-
CT UK Equity Income S4	6	Equities	0.600	0.100	0.700	-
Deposit & Treasury 1 S5	1	Cash/Money market	-	-	-	0.750%
Deposit & Treasury 3 S5	1	Cash/Money market	-	-	-	1.000%
Deposit & Treasury S5	1	Cash/Money market	-	-	-	1.000%
Deposit (CGU)	1	Cash/Money market	-	-	-	1.000%
Deposit (CGU) S2	1	Cash/Money market	-	-	-	0.750%
Deposit (CU)	1	Cash/Money market	-	-	-	1.000%
Deposit (GA)	1	Cash/Money market	-	-	-	1.000%
Deposit (NU)	1	Cash/Money market	-	-	-	0.750%
Deposit Init (PM)	1	Cash/Money market	-	-	-	0.875%
Deposit Ord (PM)	1	Cash/Money market	-	-	-	0.875%
Deposit S1	1	Cash/Money market	-	-	-	1.000%
Deposit S2	1	Cash/Money market	-	-	-	0.750%
Deposit S3	1	Cash/Money market	-	-	-	1.500%
Deposit S4	1	Cash/Money market	0	0	0	-
Distribution 1 S5	4	Mixed assets	-	-	-	0.750%
Distribution 2 S4	4	Mixed assets	0.150	0	0.150	-
Distribution 3 S5	4	Mixed assets	-	-	-	1.000%
Distribution S4	4	Mixed assets	0.150	0	0.150	-
Equity Init (PM)	6	Equities	-	-	-	0.875%
Equity Ord (PM)	6	Equities	-	-	-	0.875%
European 1 S5	6	Equities	-	-	-	0.750%
European 3 S5	6	Equities	-	-	-	1.000%

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
European Equity (CGU)	6	Equities	-	-	-	1.000%
European Equity (CGU) S2	6	Equities	-	-	-	0.750%
European Equity (GA)	6	Equities	-	-	-	1.000%
European Equity (NU)	6	Equities	-	-	-	0.750%
European Equity S1	6	Equities	-	-	-	1.000%
European Equity S2	6	Equities	-	-	-	0.750%
European Equity S3	6	Equities	-	-	-	1.500%
European Equity S4	6	Equities	0	0	0	-
European S5	6	Equities	-	_	-	1.000%
Fidelity Asia S4	7	Equities	0.600	0.180	0.780	-
Fidelity MoneyBuilder Corporate Bond S4	3	Corporate bonds, Global bonds	0.550	0	0.550	-
Fidelity Sustainable European Equity S4	6	Equities	0.600	0.110	0.710	-
First Sentier Global Listed Infrastructure S4	5	Equities, Specialist/Other	0.600	0.050	0.650	1
Fixed Interest (CGU)	4	Gilts	=	-	-	1.000%
Fixed Interest (CGU) S2	4	Gilts	-	-	-	0.750%
Fixed Interest (CU)	4	Gilts	-	-	-	1.000%
Fixed Interest (GA)	4	Gilts	-	-	-	1.000%
Fixed Interest 1 S5	4	Gilts	-	-	-	0.750%
Fixed Interest 3 S5	4	Gilts	-	-	-	1.000%
Fixed Interest Init (PM)	4	Gilts	-	-	-	0.875%
Fixed Interest Ord (PM)	4	Gilts	-	-	-	0.875%
Fixed Interest S5	4	Gilts	-	-	-	1.000%
Flexible Investment (CU)	5	Mixed assets	-	-	-	1.000%
Flexible Investment 1 S5	5	Mixed assets	-	-	-	0.750%
Flexible Investment 3 S5	5	Mixed assets	-	-	-	1.000%
Flexible Investment S1	5	Mixed assets	-	-	-	1.050%
Flexible Investment S3	5	Mixed assets	-	-	-	1.550%

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Flexible Investment S4	5	Mixed assets	0.050	0	0.050	-
Flexible Investment S5	5	Mixed assets	-	-	-	1.000%
Gilt (NU)	4	Gilts	-	1	-	0.750%
Gilt S1	4	Gilts	=	ı	-	1.000%
Gilt S2	4	Gilts	-	-	-	0.750%
Gilt S3	4	Gilts	-	-	-	1.500%
Gilt S4	4	Gilts	0	0	0	-
Global Bond (NU)	3	Global bonds	-	-	-	0.750%
Global Bond S1	3	Global bonds	-	-	-	1.000%
Global Bond S3	3	Global bonds	-	-	-	1.500%
Global Bond S4	3	Global bonds	0	0	0	-
Global Equity (NU)	5	Equities	-	-	-	0.750%
Global Equity S1	5	Equities	-	-	-	1.000%
Global Equity S2	5	Equities	-	-	-	0.750%
Global Equity S3	5	Equities	-	-	-	1.500%
Global Equity S4	5	Equities	0	0	0	-
Global Managed 1 S5	5	Equities	-	-	-	0.750%
Global Managed 3 S5	5	Equities	-	-	-	1.000%
Growth Managed 1 S5	4	Mixed assets	-	-	-	0.750%
Growth Managed 2 S5	4	Mixed assets	-	-	-	0.750%
Growth Managed 3 S5	4	Mixed assets	-	-	-	1.000%
Growth Managed S5	4	Mixed assets	-	-	-	1.000%
Guaranteed 100 Fund 10 (14.11.2020 - 19.11.2021) S1	2	Guaranteed, Mixed asset	-	-	-	1.500%
Guaranteed 100 Fund 10 (14.11.2020 - 19.11.2021) S3	2	Guaranteed, Mixed asset	-	-	-	2.000%
Guaranteed 100 Fund 10 (14.11.2020 - 19.11.2021) S4	2	Guaranteed, Mixed asset	0.500	0.020	0.520	-
Guaranteed 100 Fund 11 (19.11.2021 - 18.11.2022) S1	2	Guaranteed, Mixed asset	-	-	-	1.500%
Guaranteed 100 Fund 11 (19.11.2021 - 18.11.2022) S3	2	Guaranteed, Mixed asset	-	-	-	2.000%

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Guaranteed 100 Fund 11 (19.11.2021 - 18.11.2022) S4	2	Guaranteed, Mixed asset	0.500	0.020	0.520	-
Guaranteed 100 Fund 12 (18.11.2022 - 10.11.2023) S1	2	Guaranteed, Mixed assets	-	-	-	1.500%
Guaranteed 100 Fund 12 (18.11.2022 - 10.11.2023) S3	2	Guaranteed, Mixed assets	-	-	-	2.000%
Guaranteed 100 Fund 12 (18.11.2022 - 10.11.2023) S4	2	Guaranteed, Mixed assets	0.500	0.020	0.520	-
Guaranteed 100 Fund 13 (10.11.2023 - 15.11.2024) S1	2	Guaranteed, Mixed assets	-	-	-	1.500%
Guaranteed 100 Fund 13 (10.11.2023 - 15.11.2024) S3	2	Guaranteed, Mixed assets	-	-	-	2.000%
Guaranteed 100 Fund 13 (10.11.2023 - 15.11.2024) S4	2	Guaranteed, Mixed assets	0.500	0.020	0.520	1
Guaranteed 100 Fund 14 (15.11.2024 - 31.10.2025) S1	2	Guaranteed, Mixed assets	-	-	-	1.500%
Guaranteed 100 Fund 14 (15.11.2024 - 31.10.2025) S3	2	Guaranteed, Mixed assets	-	-	-	2.000%
Guaranteed 100 Fund 14 (15.11.2024 - 31.10.2025) S4	2	Guaranteed, Mixed assets	0.500	0.020	0.520	1
Guaranteed 100 Fund 9 (06.12.2019 - 14.11.2020) S1	2	Guaranteed, Mixed asset	1	1	1	1.500%
Guaranteed 100 Fund 9 (06.12.2019 - 14.11.2020) S3	2	Guaranteed, Mixed asset	-	-	-	2.000%
Guaranteed 100 Fund 9 (06.12.2019 - 14.11.2020) S4	2	Guaranteed, Mixed asset	0.500	0.020	0.520	-
Guaranteed 90 Fund 10 (14.11.2020 - 19.11.2021) S1	3	Guaranteed, Mixed asset	1	1	1	1.350%
Guaranteed 90 Fund 10 (14.11.2020 - 19.11.2021) S3	3	Guaranteed, Mixed asset	1	1	1	1.850%
Guaranteed 90 Fund 10 (14.11.2020 - 19.11.2021) S4	3	Guaranteed, Mixed asset	0.350	0.020	0.370	1
Guaranteed 90 Fund 11 (19.11.2021 - 18.11.2022) S1	3	Guaranteed, Mixed asset	-	-	-	1.350%
Guaranteed 90 Fund 11 (19.11.2021 - 18.11.2022) S3	3	Guaranteed, Mixed asset	-	-	-	1.850%
Guaranteed 90 Fund 11 (19.11.2021 - 18.11.2022) S4	3	Guaranteed, Mixed asset	0.350	0.020	0.370	1
Guaranteed 90 Fund 12 (18.11.2022 - 10.11.2023) S1	3	Guaranteed, Mixed assets	-	-	1	1.350%
Guaranteed 90 Fund 12 (18.11.2022 - 10.11.2023) S3	3	Guaranteed, Mixed assets	1	1	1	1.850%
Guaranteed 90 Fund 12 (18.11.2022 - 10.11.2023) S4	3	Guaranteed, Mixed assets	0.350	0.020	0.370	-
Guaranteed 90 Fund 13 (10.11.2023 - 15.11.2024) S1	3	Guaranteed, Mixed assets	-	-	-	1.350%
Guaranteed 90 Fund 13 (10.11.2023 - 15.11.2024) S3	3	Guaranteed, Mixed assets	-	-	-	1.850%
Guaranteed 90 Fund 13 (10.11.2023 - 15.11.2024) S4	3	Guaranteed, Mixed assets	0.350	0.020	0.370	-
Guaranteed 90 Fund 14 (15.11.2024 - 31.10.2025) S1	3	Guaranteed, Mixed assets	-	-	-	1.350%
Guaranteed 90 Fund 14 (15.11.2024 - 31.10.2025) S3	3	Guaranteed, Mixed assets	-	-	-	1.850%

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Guaranteed 90 Fund 14 (15.11.2024 - 31.10.2025) S4	3	Guaranteed, Mixed assets	0.350	0.020	0.370	-
Guaranteed 90 Fund 9 (06.12.2019 - 14.11.2020) S1	3	Guaranteed, Mixed asset	-	-	-	1.350%
Guaranteed 90 Fund 9 (06.12.2019 - 14.11.2020) S3	3	Guaranteed, Mixed asset	-	-	-	1.850%
Guaranteed 90 Fund 9 (06.12.2019 - 14.11.2020) S4	3	Guaranteed, Mixed asset	0.350	0.020	0.370	-
Higher Income Bond (NU)	3	Corporate bonds, Global bonds	-	-	-	0.750%
Higher Income Bond S1	3	Corporate bonds, Global bonds	-	-	-	1.000%
Higher Income Bond S3	3	Corporate bonds, Global bonds	-	-	-	1.500%
Higher Income Bond S4	3	Corporate bonds, Global bonds	0	0	0	-
Index-Linked Gilt (CGU)	5	Gilts	-	-	-	1.000%
Index-Linked Gilt (CGU) S2	5	Gilts	-	-	-	0.750%
Index-Linked Gilt (CU)	5	Gilts	-	-	-	1.000%
Index-Linked Gilt (GA)	5	Gilts	-	-	-	1.000%
Index-Linked Gilt 1 S5	5	Gilts	-	-	-	0.750%
Index-Linked Gilt 3 S5	5	Gilts	-	-	-	1.000%
Index-Linked Gilt Init (PM)	5	Gilts	-	-	-	0.875%
Index-Linked Gilt Ord (PM)	5	Gilts	=	-	-	0.875%
Index-Linked Gilt S4	5	Gilts	0	0	0	-
International (CGU) S2	6	Equities, Tracker	-	-	-	0.750%
International Equity (CU)	5	Equities	-	-	-	1.000%
International Index Tracking (CGU)	6	Equities, Tracker	-	-	-	1.000%
International Index Tracking (GA)	6	Equities, Tracker	-	-	-	1.000%
International Index Tracking (NU)	6	Equities, Tracker	-	-	-	0.750%
International Index Tracking S1	6	Equities, Tracker	-	-	-	1.000%
International Index Tracking S3	6	Equities, Tracker	-	-	-	1.500%
International Index Tracking S4	6	Equities, Tracker	0	0	0	-
Invesco Asian S1	7	Equities	-		-	1.800%
Invesco Asian S3	7	Equities	-		-	2.300%

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Invesco Asian S4	7	Equities	0.800	0	0.800	-
Invesco Corporate Bond S4	2	Corporate bonds, Global bonds	0.550	0	0.550	-
Invesco Distribution S4	3	Mixed assets	0.560	0.170	0.730	-
Invesco Monthly Income Plus S4	3	Corporate bonds, Global bonds	0.540	0.170	0.710	-
Janus Henderson Cautious Managed S4	4	Mixed assets	0.750	0	0.750	-
Janus Henderson European Selected Opportunities S1	6	Equities	-	-	-	1.750%
Janus Henderson European Selected Opportunities S3	6	Equities	-	-	-	2.250%
Janus Henderson European Selected Opportunities S4	6	Equities	0.750	0	0.750	-
Japan 2 (GA)	6	Equities	-	-	-	1.000%
Japanese 1 S5	6	Equities	-	-	-	0.750%
Japanese 3 S5	6	Equities	ı	-	=	1.000%
Japanese Equity (CGU)	6	Equities	ı	-	=	1.000%
Japanese Equity (CGU) S2	6	Equities	-	-	-	0.750%
Japanese Equity (GA)	6	Equities	-	-	-	1.000%
Japanese Equity (NU)	6	Equities	-	-	-	0.750%
Japanese Equity S1	6	Equities	-	-	-	1.000%
Japanese Equity S2	6	Equities	-	-	-	0.750%
Japanese Equity S3	6	Equities	-	-	-	1.500%
Japanese Equity S4	6	Equities	0	0	0	-
Japanese S5	6	Equities	-	-	-	1.000%
JPM Emerging Markets S4	7	Equities	0.630	0.080	0.710	-
Jupiter Ecology S1	6	Equities	-	-	-	1.800%
Jupiter Ecology S4	6	Equities	0.800	0	0.800	-
Jupiter Merlin Balanced Portfolio S4	4	Mixed assets	0.750	0.520	1.270	-
Jupiter Merlin Income and Growth Select S4	6	Mixed assets	0.620	0	0.620	-
Jupiter Merlin Income Portfolio S4	4	Mixed assets	0.750	0.430	1.180	-
Liontrust Sustainable Future Cautious Managed S4	4	Mixed assets	0.250	0.110	0.360	-

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Liontrust Sustainable Future Corporate Bond S1	4	Corporate bonds	-	-	-	1.250%
Liontrust Sustainable Future Corporate Bond S3	4	Corporate bonds	-	-	-	1.750%
Liontrust Sustainable Future Corporate Bond S4	4	Corporate bonds	0.250	0	0.250	-
Liontrust Sustainable Future Defensive Managed S4	3	Mixed assets	0.250	0.110	0.360	-
Liontrust Sustainable Future European Growth S1	6	Equities	-	-	-	1.250%
Liontrust Sustainable Future European Growth S3	6	Equities	=	-	-	1.750%
Liontrust Sustainable Future European Growth S4	6	Equities	0.250	0	0.250	-
Liontrust Sustainable Future Global Growth S1	6	Equities	=	-	-	1.250%
Liontrust Sustainable Future Global Growth S3	6	Equities	=	-	-	1.750%
Liontrust Sustainable Future Global Growth S4	6	Equities	0.250	0	0.250	=
Liontrust Sustainable Future Managed Growth S1	6	Equities	=	-	-	1.250%
Liontrust Sustainable Future Managed Growth S3	6	Equities	-	-	-	1.750%
Liontrust Sustainable Future Managed Growth S4	6	Equities	0.250	0	0.250	-
Liontrust Sustainable Future Managed S1	5	Mixed assets	-	-	-	1.250%
Liontrust Sustainable Future Managed S3	5	Mixed assets	-	-	-	1.750%
Liontrust Sustainable Future Managed S4	5	Mixed assets	0.250	0	0.250	-
Liontrust Sustainable Future UK Growth S1	7	Equities	=	-	-	1.250%
Liontrust Sustainable Future UK Growth S3	7	Equities	-	-	-	1.750%
Liontrust Sustainable Future UK Growth S4	7	Equities	0.250	0	0.250	-
Liontrust UK Ethical (NU)	7	Equities	-	-	-	0.750%
Liontrust UK Ethical S1	7	Equities	-	-	-	1.000%
Liontrust UK Ethical S2	7	Equities	-	-	-	0.750%
Liontrust UK Ethical S3	7	Equities	-	-	-	1.500%
Liontrust UK Ethical S4	7	Equities	0	0	0	-
M&G Corporate Bond 2 S4	3	Corporate bonds, Global bonds	0.430	0	0.430	-
M&G Corporate Bond S1	3	Corporate bonds, Global bonds	-	-	-	1.500%
M&G Corporate Bond S3	3	Corporate bonds, Global bonds	-	-	-	2.000%

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
M&G Corporate Bond S4	3	Corporate bonds, Global bonds	0.430	0	0.430	-
M&G Global Dividend S4	6	Equities	0.470	0	0.470	-
M&G Optimal Income S4	3	Corporate bonds, Global bonds	0.560	0	0.560	-
Managed High Income 2 S4	3	Corporate bonds, Global bonds	0.060	0.040	0.100	-
Managed High Income S4	3	Corporate bonds, Global bonds	0	0	0	-
MF Deposit (NU)	1	Cash/Money market	-	-	-	0.500%
MF Fixed Interest (NU)	4	Gilts	-	-	-	0.500%
MF Index-Linked Gilt (NU)	5	Fixed Income	-	-	-	0.500%
MF International (NU)	5	Equities	-	-	-	0.500%
MF Mixed Investment (40-85% Shares) (NU)	4	Mixed assets	-	-	-	0.500%
MF Property (NU)	4	Property	-	-	-	0.500%
MF UK Equity (NU)	6	Equities	-	-	-	0.400%
Mixed Investment (0-35% Shares) (NU)	2	Mixed assets	-	-	-	0.750%
Mixed Investment (0-35% Shares) 1 S5	2	Mixed assets	-	-	-	0.750%
Mixed Investment (0-35% Shares) 2 S5	2	Mixed assets	-	-	-	0.750%
Mixed Investment (0-35% Shares) 3 S5	2	Mixed assets	-	-	-	1.000%
Mixed Investment (0-35% Shares) S1	2	Mixed assets	-	-	-	1.000%
Mixed Investment (0-35% Shares) S3	2	Mixed assets	-	-	-	1.500%
Mixed Investment (0-35% Shares) S4	2	Mixed assets	0	0	0	-
Mixed Investment (20-60% Shares) (CU)	3	Mixed assets	-	-	-	1.000%
Mixed Investment (20-60% Shares) (NU)	3	Mixed assets	-	-	-	0.750%
Mixed Investment (20-60% Shares) S1	3	Mixed assets	-	-	-	1.000%
Mixed Investment (20-60% Shares) S2	3	Mixed assets	-	-	_	0.750%
Mixed Investment (20-60% Shares) S3	3	Mixed assets	-	-	_	1.500%
Mixed Investment (20-60% Shares) S4	3	Mixed assets	0	0	0	-
Mixed Investment (20-60% Shares) S5	3	Mixed assets	-	-	-	1.000%
Mixed Investment (40-85% Shares) (CGU)	4	Mixed assets	-	-	-	1.000%

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Mixed Investment (40-85% Shares) (CGU) S2	4	Mixed assets	-	-	-	0.750%
Mixed Investment (40-85% Shares) (CU)	4	Mixed assets	ı	-	-	1.000%
Mixed Investment (40-85% Shares) (GA)	4	Mixed assets	-	-	-	1.000%
Mixed Investment (40-85% Shares) (NU)	4	Mixed assets	-	-	-	0.750%
Mixed Investment (40-85% Shares) Init (PM)	4	Mixed assets	-	-	-	0.875%
Mixed Investment (40-85% Shares) Ord (PM)	4	Mixed assets	-	-	-	0.875%
Mixed Investment (40-85% Shares) S1	4	Mixed assets	-	-	-	1.000%
Mixed Investment (40-85% Shares) S2	4	Mixed assets	-	-	-	0.750%
Mixed Investment (40-85% Shares) S3	4	Mixed assets	-	-	-	1.500%
Mixed Investment (40-85% Shares) S4	4	Mixed assets	0	0	0	-
Multi-asset Core Fund I S4	2	Mixed assets	0.150	0	0.150	-
Multi-asset Core Fund II S4	3	Mixed assets	0.150	0	0.150	-
Multi-asset Core Fund III S4	4	Mixed assets	0.150	0	0.150	-
Multi-asset Core Fund IV S4	4	Mixed assets	0.150	0	0.150	-
Multi-asset Core Fund V S4	5	Equities	0.150	0	0.150	-
Multi-asset Plus Fund I S4	2	Mixed assets	0	0.160	0.160	-
Multi-asset Plus Fund II S4	3	Mixed assets	0	0.110	0.110	-
Multi-asset Plus Fund III S4	4	Mixed assets	0	0.110	0.110	-
Multi-asset Plus Fund IV S4	4	Mixed assets	0	0.090	0.090	-
Multi-asset Plus Fund V S4	5	Mixed assets	0	0.140	0.140	-
Multi-Manager 20-60% Shares S1	3	Mixed assets	-	-	-	1.700%
Multi-Manager 20-60% Shares S3	3	Mixed assets	-	-	-	2.200%
Multi-Manager 20-60% Shares S4	3	Mixed assets	0.700	0	0.700	-
Multi-Manager 40-85% Shares S1	4	Mixed assets	-	-	-	1.800%
Multi-Manager 40-85% Shares S3	4	Mixed assets	-	-	-	2.300%
Multi-Manager 40-85% Shares S4	4	Mixed assets	0.800	0	0.800	-
Multi-Manager Flexible S1	5	Mixed assets	-	-	-	1.800%

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Multi-Manager Flexible S3	5	Mixed assets	-	-	-	2.300%
Multi-Manager Flexible S4	5	Mixed assets	0.800	0	0.800	-
Multi-Strategy Target Return S4	3	Specialist/Other	0.700	0.100	0.800	-
Ninety One American Franchise S4	6	Equities	0.650	0	0.650	-
Ninety One Global Income Opportunities S4	4	Mixed assets	0.600	0	0.600	-
Overseas Equity Init (PM)	5	Equities	-	-	-	0.875%
Overseas Equity Ord (PM)	5	Equities	-	-	-	0.875%
Property (CGU)	4	Property	-	-	-	1.000%
Property (CGU) S2	4	Property	-	-	-	0.750%
Property (CU)	4	Property	-	-	-	1.000%
Property (GA)	4	Property	-	-	-	1.000%
Property (NU)	4	Property	-	-	-	0.750%
Property 2 S4	4	Property	0.250	0	0.250	-
Property Init (PM)	4	Property	=	-	-	0.875%
Property Ord (PM)	4	Property	-	-	-	0.875%
Property S1	4	Property	=	-	-	1.000%
Property S2	4	Property	=	-	-	0.750%
Property S3	4	Property	=	-	-	1.500%
Property S4	4	Property	0	0	0	-
Royal London Sustainable Diversified S4	4	Mixed assets	0.150	0.020	0.170	-
Royal London Sustainable Leaders S4	5	Equities	0	0.010	0.010	-
Royal London Sustainable Leaders Trust S4	5	Equities	0.250	0.010	0.260	-
Royal London Sustainable World Trust S4	5	Mixed assets	0.250	0.020	0.270	-
Schroder Managed Balanced S1	4	Mixed assets	-	-	-	1.500%
Schroder Managed Balanced S3	4	Mixed assets	-	-	-	2.000%
Schroder Managed Balanced S4	4	Mixed assets	0.500	0	0.500	-
Schroder Tokyo S4	6	Equities	0.630	0.160	0.790	-

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Schroder UK Alpha Plus S4	6	Equities	0.750	0	0.750	-
Smooth Managed Fund 2 S4	3	Mixed assets	0.460	0	0.460	-
Smooth Managed Fund S4	4	Mixed assets	0.460	0	0.460	-
Stewardship Bond S4	3	Corporate bonds	0.130	0.030	0.160	-
Stewardship International Equity S4	5	Equities	0.130	0.020	0.150	-
Stewardship Managed S4	4	Mixed assets	0.130	0.030	0.160	-
Stewardship UK Equity Income S4	6	Equities	0.130	0.020	0.150	-
Stewardship UK Equity S4	6	Equities	0.130	0.020	0.150	-
Stewart Investors Asia Pacific Leaders S4	5	Equities	0.720	0.040	0.760	-
Strategic Bond S4	3	Corporate bonds, Gilts, Global bonds	0.220	0	0.220	-
UK 1 S5	6	Equities	-	-	-	0.750%
UK 3 S5	6	Equities	-	-	-	1.000%
UK Equity (CGU)	6	Equities	-	1	-	1.000%
UK Equity (CGU) S2	6	Equities	-	1	-	0.750%
UK Equity (CU)	6	Equities	-	1	-	1.000%
UK Equity (GA)	6	Equities	-	1	-	1.000%
UK Equity (NU)	6	Equities	-	1	-	0.750%
UK Equity Income (NU)	6	Equities	=	ı	-	0.750%
UK Equity Income 2 S4	6	Equities	0.350	0	0.350	-
UK Equity Income S1	6	Equities	=	-	-	1.000%
UK Equity Income S3	6	Equities	-	1	-	1.500%
UK Equity Income S4	6	Equities	0	0	0	-
UK Equity S1	6	Equities	=	ı	-	1.000%
UK Equity S2	6	Equities	-	-	-	0.750%
UK Equity S3	6	Equities	-	-	-	1.500%
UK Equity S4	6	Equities	0	0	0	-
UK Index Tracking (NU)	5	Equities, Tracker	-	-	-	0.750%

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
UK Index Tracking S1	5	Equities, Tracker	-	-	-	1.000%
UK Index Tracking S2	5	Equities, Tracker	-	-	-	0.750%
UK Index Tracking S3	5	Equities, Tracker	-	-	-	1.500%
UK Index Tracking S4	5	Equities, Tracker	0	0	0	1
UK Listed Small and Mid-Cap (NU)	7	Equities	-	-	-	0.750%
UK Listed Small and Mid-Cap 2 S4	7	Equities	0.350	0	0.350	-
UK Listed Small and Mid-Cap S1	7	Equities	-	-	-	1.000%
UK Listed Small and Mid-Cap S3	7	Equities	-	-	-	1.500%
UK Listed Small and Mid-Cap S4	7	Equities	0	0	0	-
UK S5	6	Equities	-	-	-	1.000%
US Equity (CGU)	6	Equities, Tracker	-	-	-	1.000%
US Equity (GA)	6	Equities, Tracker	1	1	-	1.000%
US Equity (NU)	6	Equities, Tracker	-	-	-	0.750%
US Equity 1 S5	6	Equities, Tracker	-	-	-	0.750%
US Equity 3 S5	6	Equities, Tracker	1	1	-	1.000%
US Equity S1	6	Equities, Tracker	-	-	-	1.000%
US Equity S2	6	Equities, Tracker	1	1	-	0.750%
US Equity S3	6	Equities, Tracker	1	-	-	1.500%
US Equity S4	6	Equities, Tracker	0	0	0	-
US Equity S5	6	Equities, Tracker	-	-	-	1.000%
With-Profit (10 Year) Guarantee 1 S4	3	With-Profit	0.500	0	0.500	-
With-Profit (5 year) Guarantee 1 S4	3	With-Profit	0.500	0	0.500	-
With-Profit (6 year) Guarantee S4	3	With-Profit	0.400	0	0.400	-
With-Profit (7 year) Guarantee S4	3	With-Profit	0.300	0	0.300	-
With-Profit (8 Year) Guarantee 1 S4	3	With-Profit	0.700	0	0.700	-
With-Profit (9 Year) Guarantee 1 S4	3	With-Profit	0.600	0	0.600	-
With-Profit (CGU)	3	With-Profit	-	-	-	1.000%

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
With-Profit (CGU) S2	3	With-Profit	=	-	=	1.000%
With-Profit (CU)	3	With-Profit	-	-	-	1.000%
With-Profit (GA)	3	With-Profit	-	-	-	1.000%
With-Profit (NU)	3	With-Profit	-	-	-	0.750%
With-Profit (NU) S2	3	With-Profit	-	-	-	1.500%
With-Profit 2 (GA)	3	With-Profit	-	-	-	1.000%
With-Profit 2 S1	3	With-Profit	-	-	-	1.000%
With-Profit 2 S3	3	With-Profit	-	-	-	1.500%
With-Profit 2 S4	3	With-Profit	0	0	0	-
With-Profit Guarantee S4	3	With-Profit	0.500	0	0.500	-
With-Profit Guaranteed (01/02/11-31/01/13) S4	3	With-Profit	0.700	-	0.700	-
With-Profit Guaranteed (30/11/09-31/01/11) S4	3	With-Profit	0.700	0	0.700	-
With-Profit Guaranteed (NU)	3	With-Profit	-	-	-	0.750%
With-Profit Inflation Protected Guarantee S4	3	With-Profit	0.700	0	0.700	-
With-Profit Loyalty (CGU)	3	With-Profit	-	-	-	1.000%
With-Profit Loyalty (GA)	3	With-Profit	=	-	-	1.000%
With-Profit S1	3	With-Profit	-	-	-	1.000%
With-Profit S2	3	With-Profit	-	-	-	1.000%
With-Profit S3	3	With-Profit	-	-	-	1.000%
With-Profit S4	3	With-Profit	0	0	0	-
Aegon Ethical Equity FPL	6	Equities	-	-	-	-
Anniversary AL	4	Mixed assets	-	-	-	-
Artemis Income AL / MLC / PSB	6	Equities	-	-	-	-
Artemis Income FPL	6	Equities	-	-	-	-
Artemis Income ISA FPS	5	Equities	-	-	-	-
Artemis Strategic Bond Acc FPL	3	Corporate bonds	-	-	-	-
Artemis Strategic Bond AL	3	Corporate bonds	-	-	-	-

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Artemis UK Special Situations AL / PSB	7	Equities	-	-	-	-
Asia Pacific ex Japan Equities AL / PSB / MLC	6	Equities	-	-	-	-
Asian Growth NML	6	Equities	-	-	-	-
AXA Framlington UK Select Opportunities AL / MLC / PSB	6	Equities	-	-	-	-
AXA Global High Yield AL / PSB	3	Global bonds	-	-	-	-
AXA Global Sustainable Managed AL / MLC / PSB	5	Mixed assets	-	-	-	-
Baillie Gifford American AL / MLC / PSB	7	Equities	-	-	-	-
Baillie Gifford Global Income Growth FPL	5	Equities	-	-	-	-
Baillie Gifford Managed AL / MLC / PSB	5	Mixed assets	-	-	-	-
Baillie Gifford UK Equity Alpha AL	7	Equities	-	-	-	-
Baillie Gifford UK Equity Alpha FPL	7	Equities	-	-	-	-
BlackRock Corporate Bond FPL	3	Corporate bonds	-	-	-	-
BlackRock Sterling Liquidity S1 FPL	1	Cash/Money market	-	-	-	-
BlackRock Sterling Liquidity S2 FPL	1	Cash/Money market	-	-	-	-
BNY Mellon Global Equity AL	5	Equities	-	-	-	-
BNY Mellon UK Income AL / PSB	6	Equities	-	-	-	-
Cash AL / PSB / MLC	1	Cash/Money market	-	-	-	-
Cash FPL / LML / NML	1	Cash/Money market	-	-	-	-
CT European Select MLC / PSB	6	Equities	-	-	-	-
CT Global Select ISA FPS	5	Equities	-	-	-	-
CT Global Total Return Bond Acc S1 FPL	3	Corporate bonds	-	-	-	-
CT Global Total Return Bond Acc S2 FPL	3	Corporate bonds	-	-	-	-
CT Global Total Return Bond Inc S1 FPL	3	Corporate bonds	-	-	-	-
CT Global Total Return Bond Inc S2 FPL	3	Corporate bonds	-	-	-	-
CT Global Total Return Bond ISA FPS	3	Cash/Money market, Corporate bonds	-	-	-	-
CT MM Navigator Distribution Acc S2 FPL	4	Mixed assets	-	_	-	-
CT UK Equity Income Acc FPL	6	Equities	-	-	-	-

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
CT UK Equity Income Inc FPL	6	Equities	-	-	-	-
Defensive Distribution AL / PSB / MLC	2	Mixed assets	-	ı	-	-
Deferred Distribution AL / PSB / MLC	4	Mixed assets	-	ı	-	-
Deposit NML	1	Cash/Money market	-	-	-	-
Distribution AL / PSB / MLC	4	Mixed assets	-	-	-	-
Equity EL	6	Equities	-	-	-	-
Ethical Distribution AL / PSB / MLC	5	Mixed assets	-	-	-	-
Europe ex UK Equities AL / PSB / MLC	6	Equities	-	-	-	-
European ISA FPS	6	Equities	-	ı	-	-
European LML / FPL	6	Equities	-	-	-	-
European NML	6	Equities	-	-	-	-
Far East AL	6	Equities	-	1	-	-
Far Eastern Growth NML	6	Equities	=	-	-	-
Fidelity MoneyBuilder Corporate Bond Acc FPL	3	Corporate bonds	-	-	-	-
Fidelity MoneyBuilder Corporate Bond AL / MLC / PSB	3	Corporate bonds	-	-	-	-
Fidelity Special Situations AL / PSB	7	Equities	-	-	-	-
Fidelity Special Situations FPL	7	Equities	-	-	-	-
Fixed Interest (AL) EL	3	Corporate bonds	-	-	-	-
Fixed Interest AL / PSB / MLC	3	Corporate bonds	-	1	-	-
Fixed Interest FPL / LML	3	Corporate bonds	-	-	-	-
Fixed Interest ISA FPS	3	Cash/Money market, Corporate bonds, Gilts	-	-	-	-
Fixed Interest NML	3	Corporate bonds	-	-	-	-
Global Distribution AL / PSB / MLC	4	Specialist / Other	-	-	-	-
Global Equities AL / PSB / MLC	5	Equities	-	-	-	-
Global Equity FPL / LML	5	Equities	-	-	-	-
Global Managed AL / PSB / MLC	4	Mixed assets	-	-	-	-
Guaranteed Deposit LML	1	Cash/Money market, Guaranteed	-	-	-	-

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Guaranteed Deposit NML	1	Cash/Money market, Guaranteed	-	-	-	-
High Yield Distribution AL / PSB / MLC	4	Mixed assets	-	-	-	-
Higher Income AL / PSB / MLC	6	Equities	-	1	-	-
Income Accumulation NML	7	Equities	=	-	-	-
Income Distribution NML	7	Equities	=	-	-	-
Index-Linked AL / PSB / MLC	5	Gilts	=	-	-	-
Index-Linked FPL	5	Gilts	-	-	-	-
Index-Linked ISA FPS	5	Gilts	-	-	-	-
International EL	5	Equities	-	-	-	-
International Index Tracking MLC / PSB	6	Equities, Tracker	-	-	-	-
International NML	5	Equities	-	-	-	-
Invesco Asian AL	7	Equities	-	-	-	-
Invesco Asian FPL	7	Equities	-	-	-	-
Invesco Corporate Bond AL / MLC / PSB	2	Corporate bonds	-	-	-	-
Invesco Corporate Bond ISA FPS	2	Cash/Money market, Corporate bonds	-	-	-	-
Invesco Distribution Acc FPL	3	Mixed assets	-	-	-	-
Invesco Distribution AL	3	Mixed assets	-	-	-	-
Invesco Distribution Inc FPL	3	Mixed assets	-	-	-	-
Invesco Distribution ISA FPS	3	Corporate bonds, Equities, Mixed asset	1	-	-	1
Invesco Monthly Income Plus Acc FPL	3	Corporate bonds	-	1	-	-
Invesco Monthly Income Plus AL / MLC / PSB	3	Corporate bonds	-	-	-	-
Investment Trust Portfolio FPL / LML	6	Equities	-	-	-	-
Janus Henderson Cautious Managed Acc FPL	4	Mixed assets	-	-	-	-
Janus Henderson Cautious Managed AL / MLC / PSB	4	Mixed assets	-	_	_	-
Janus Henderson Cautious Managed Inc FPL	4	Mixed assets	-	-	-	-
Janus Henderson European Selected Opportunities AL / MLC / PSB	6	Equities	-	-	-	-
Japan Equities AL / PSB / MLC	6	Equities	-	-	_	-

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Japan LML	6	Equities	-	-	-	-
Japan LML	6	Equities	-	-	-	-
JPM Natural Resources ISA FPS	7	Equities	-	-	-	-
Jupiter Ecology AL	6	Equities	-	-	-	-
Jupiter Merlin Income AL	4	Mixed assets	-	-	-	-
Key EL	4	Mixed assets	-	-	-	-
Lifetime Care Artemis Global Income Fund AL	6	Equities	-	-	-	-
Lifetime Care JPM UK Equity Income Fund AL	6	Equities	-	-	-	-
Lifetime Care M&G Corporate Bond Fund AL	3	Corporate bonds, Global bonds	-	-	-	-
Lifetime Care Premier Miton Monthly Income Fund AL	7	Equities	-	-	-	-
Lifetime Care UK Listed Equity Income Fund AL	6	Equities	-	1	-	-
Liontrust MA Explorer 70 AL / PSB	4	Mixed assets	-	-	-	-
M&G Optimal Income FPL	3	Corporate bonds	-	1	-	-
Managed AL / PSB / MLC	4	Mixed assets	-	1	-	-
Managed FPL / LML	4	Mixed assets	=	1	-	-
Managed ISA FPS	4	Corporate bonds, Equities	1	1	1	-
Managed NML	4	Mixed assets	-	-	-	-
Mixed Investment (0-35% Shares) FPL	2	Mixed assets	-	-	-	-
Money Market EL	1	Cash/Money market	-	-	-	-
Monthly Distribution AL / PSB / MLC	4	Mixed assets	-	-	-	-
Monthly Distribution FPL Acc	4	Mixed assets	-	-	-	-
Monthly Distribution FPL Inc	4	Mixed assets	-	-	-	-
Monthly Distribution NML	4	Mixed assets	-	-	-	-
Monthly High Yield Distribution AL / PSB / MLC	4	Mixed assets	-	_	-	-
Monthly Sterling Corporate Bond AL / PSB / MLC	2	Corporate bonds	-	-	-	-
New World Mixed Investment B EL	4	Mixed assets	-	-	-	-
Ninety One Global Income Opportunities AL / MLC / PSB	4	Mixed assets	-	-	-	-

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Ninety One Global Income Opportunities FPL	4	Mixed assets	-	-	ı	II.
Ninety One Global Income Opportunities ISA FPS	3	Equities, Global bonds, Mixed assets	-	-	-	1
North America Equities AL / PSB / MLC	6	Equities	-	-	-	-
North American FPL	6	Equities	-	-	-	-
North American ISA FPS	6	Equities	-	-	-	-
North American LML	6	Equities	-	-	-	-
North American NML	6	Equities	-	-	-	-
Pacemaker EL	4	Mixed assets	-	-	-	-
Pacific Basin FPL	6	Equities	-	-	-	-
Property AL / PSB / MLC	4	Property	-	-	-	-
Property FPL / LML / NML	4	Property	-	-	-	-
Property ISA FPS	4	Property	-	-	-	-
Reserve AL / PSB / MLC	2	Mixed assets	-	-	-	-
Schroder Tokyo AL / MLC / PSB	6	Equities	-	-	-	-
Schroder Tokyo FPL	6	Equities	-	-	-	-
Schroder UK Smaller Companies AL / MLC / PSB	7	Equities	-	-	-	-
Schroder UK Smaller Companies FPL	7	Equities	-	-	-	-
Sterling Corporate Bond AL / PSB / MLC	2	Corporate bonds	-	-	-	-
Stewardship Bond AL	3	Corporate bonds	-	-	-	-
Stewardship Bond EL	3	Corporate bonds	-	-	-	-
Stewardship Bond FPL	3	Corporate bonds	-	-	-	-
Stewardship International Equity AL	5	Equities	-	-	-	-
Stewardship International Equity EL	5	Equities	-	-	-	-
Stewardship International Equity FPL	5	Equities	-	-	-	-
Stewardship International Equity ISA FPS	5	Equities	-	-	-	-
Stewardship Managed AL	4	Mixed assets	-	-	-	-
Stewardship Managed EL	4	Mixed assets	-	-	-	-

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Stewardship Managed FPL	4	Mixed assets	-	-	-	-
Stewardship Managed ISA FPS	4	Corporate bonds, Equities	ı	1	-	-
Stewardship UK Equity AL	6	Equities	II.	1	=	-
Stewardship UK Equity EL	6	Equities	-	-	-	-
Stewardship UK Equity FPL	6	Equities	-	-	-	-
Stewardship UK Equity Income AL	6	Equities	-	-	-	-
Stewardship UK Equity Income EL	6	Equities	-	-	-	-
Stewardship UK Equity Income FPL	6	Equities	-	-	-	-
Stewardship UK Equity Income ISA FPS	6	Equities	-	-	-	-
Stewardship UK Equity ISA FPS	6	Equities	-	-	-	-
Stewardship UK Equity NML	6	Equities	-	-	-	-
Stewart Investors Asia Pacific Leaders AL / MLC / PSB	5	Equities	-	-	-	-
Stewart Investors Asia Pacific Leaders FPL	5	Equities	-	-	-	-
Stewart Investors Asia Pacific Leaders ISA FPS	5	Equities	-	-	-	-
Tokyo NML	6	Equities	-	-	-	-
UK Equity AL / PSB / MLC	5	Equities	ı	1	-	-
UK Equity FPL / LML	6	Equities	ı	1	-	-
UK Equity Income FPL	7	Equities	I	1	-	-
UK Equity Income Inc FPL	7	Equities	I	1	-	-
UK Equity NML	6	Equities	I	1	-	-
UK Index Tracking FPL	5	Equities, Tracker	1	-	1	-
UK Listed Equity Income Acc FPL	6	Equities	-	-	-	-
UK Listed Equity Income AL	6	Equities	-	-	-	-
UK Listed Equity Income Inc FPL	6	Equities	-	-	-	-
UK Listed Equity Income ISA FPS	6	Equities	-	-	-	-
UK Tracker AL	5	Equities, Tracker	-	-	-	-
Unit Assurance Managed EL	4	Mixed assets	-	_	-	-

Fund name	Aviva risk rating	Fund Type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Unit EL	4	Mixed assets	-	-	-	-

# Other investment options

If you're a pension customer, you may have access to a range of 'auto-switching' investment options, called 'lifestage', 'lifestyle' or 'phased switching'.

With these types of 'auto-switching' options, we make most of the investment decisions, so you don't have to. This is ideal if you don't want to spend much time managing your investments.

We have several investment options available, depending on the type of pension plan you have.

They all have different risk levels, so if you decide to choose one of these options, make sure it's suitable for your circumstances and the level of risk you're comfortable with.

There's no guarantee these options are the most suitable for you.

You can access guides to these investment options online at **aviva.co.uk/retirement/fund-centre/pension-funds/other-investment-options/** or give us a call on **0800 068 6800** to ask for a copy (Monday to Friday 8am - 8pm, Saturday 8.30am - 5pm and Sunday 10am - 4pm).

**Please note if you have a workplace pension scheme:** As well as the options below, your employer may also offer different investment options specific to their scheme. For details of what these investment approaches are, please ask your employer.

If you're unsure if these options are available under your plan, check your policy documents. But as a guide, we have listed which products have access to these types of investment options below:

Low-involvement investment options (there are no inve	stment decisions for you to make)
Aviva My Future Focus Lifestage approach	Available for the following pension plans:
Aviva My Future Focus Target Drawdown Lifestage approach	Your Company Pension
Aviva My Future Focus Target Cash Lump Sum Lifestage approach	Your Company Stakeholder Pension
Aviva My Future Focus Target Annuity Lifestage approach	Your Personal Pension
Aviva Stewardship Lifestage approach	These Lifestage approaches are not available to Isle of Man
Aviva My Future Lifestage approach	members.
Aviva My Future Target Drawdown Lifestage approach	
Aviva My Future Target Cash Lump Sum Lifestage approach	
Aviva My Future Target Annuity Lifestage approach	
Aviva Mixed Investments Universal Lifestyle approach	Available for the following pension plans:
Aviva Global Shares Universal Lifestyle approach	Your Company Pension
	Your Company Stakeholder Pension
	Your Personal Pension
	Your Company Pension Freedom @ Aviva (Isle of Man Section 61 Plan)
	Millennium Variable Money Purchase Plan & Variable Group AVC Plan
	'98 Series Personal and Group Personal Pensions
	Defined Contribution Scheme Replacement
Mixed Investments Annuity Lifestyle approach	Available for the following pension plans only:
Global Shares Annuity Lifestyle approach	Your Company Pension @ Aviva (Isle of Man 89 Plan)
	'98 Series Personal and Group Personal Pension Isle of Man

Low-involvement investment options (there are no investment decisions for you to make)						
Aviva Stakeholder Mixed Investments Universal Lifestyle approach	If you have one of the following plans, you will automatically be invested in the Stakeholder Mixed Investments Universal Lifestyle approach; unless your employer has made an alternative choice for you, or you make your own investment decisions. The Stakeholder Mixed Investments Universal Lifestyle approach is only available to Aviva stakeholder pension planholders where no investment choice has been made. You can't choose this investment approach.					
	<ul><li>Your Company Stakeholder Pension</li><li>Stakeholder Pension</li></ul>					
	Your Pension @ Aviva (Stakeholder Pension) (SQ policies)					

Aviva Self-style Universal approach	Available for the following pension plans:
	Your Company Pension
	Your Company Stakeholder Pension
	Your Personal Pension
	Millennium Variable Money Purchase Plan & Variable Group AVC Plan
	• '98 Series Personal and Group Personal Pensions
	<ul> <li>Your Company Pension Freedom @ Aviva (Isle of Man Section 61 Plan)</li> </ul>
	Defined Contribution Scheme Replacement
Aviva Phased Switching Universal approach	Available for the following pension plans:
	Your Company Pension
	Your Company Stakeholder Pension
	Your Personal Pension
	<ul> <li>Millennium Variable Money Purchase Plan &amp; Variable Group AVC Plan</li> </ul>
	• '98 Series Personal and Group Personal Pensions
	Defined Contribution Scheme Replacement
	Personal Pension
	Stakeholder Pension
	Your Pension @ Aviva
	Your Pension Select @ Aviva
	Tesco Personal Pension Plan
	This option may be available to other plans. If you have a plathat is not in this list, please read your policy documents or contact us for more information. Contact details are on the next page.
Aviva Self-style Annuity approach	Available for the following pension plans only:
Aviva Phased Switching Annuity approach	Your Company Pension @ Aviva (Isle of Man 89 Plan)
	• '98 Series Personal and Group Personal Pension Isle of Ma
Choose your own funds	An option available to all, you can choose from your own range of funds with no auto-switching element.

### If you are accessing integrated income drawdown

If your product allows and you are aged over 55, you can choose to designate some or all of your pension into income drawdown within your plan. If you do this, you will have access to our range of Investment Pathways.

Investment Pathways is a government initiative to help you in retirement. All you need to do is choose a 'pathway option' – what you plan to do with your money in retirement – and we'll show you an investment fund aligned to your goals. Your existing pension comes with four investment pathway options linked to a particular fund. Each pathway is based on what you might want to do with your money in the future and is only available to invest your income drawdown funds.

You might be confident enough to make your own investment decisions. In that case, you're welcome to choose yourself or remain in your existing funds.

# What happens next?

Now that you've read through this guide, you might want to take action. Here's what to do, depending on your circumstances.

Firstly, if you're thinking about switching the funds you're invested in, we recommend you speak to a financial adviser. If you don't already have one, you can find one in your local area at **unbiased.co.uk**. Please be aware that an adviser may charge for their services.

### If you're a new customer

Your application options will differ depending on the product you want to invest through. Please follow the application process for your product, making your investment choices when you are asked for them.

#### If you're an existing endowment customer

Call us on **0800 092 2436** 

Monday to Friday 8am - 8pm

Saturday 8.30am - 5pm

Sunday closed

Calls may be recorded

#### If you're an existing bond customer

Call us on **0800 096 3530** 

Monday to Thursday 8am - 8pm

Friday 8am - 5.30pm

Saturday 8.30am - 2pm

Sunday closed

Calls may be recorded

#### If you're an existing pension customer

**Call us on** the number shown on your annual statement.

### **Online**

You may be able to use MyAviva to monitor and make changes to your pension plan. You'll need to register with MyAviva to be able to do this.

Visit aviva.co.uk/existing-customers/



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