

# Savings & Investment Product & Pricing

April 2024



# Pricing for Saving Plans & Investment Bonds



## Fixed Allocation

**-0.10%**

- Aviva ESG Fixed Allocation Funds
  - 80/20 Equities/Bonds
  - 60/40 Equities/Bonds
  - 40/60 Equities/Bonds
  - 20/80 Equities/Bonds

## Passive

**-0.05%**

- Aviva Multi Asset ESG Passive Plus 3,4,5

## Active

**0.00%**

- Aviva Multi Asset ESG Active (x3)
- LGIM Multi Index (x3)
- Cantor Fitzgerald Multi Asset (x3)
- High Yield Equity
- Global Emerging Market Equity
- Global Equity ESG Passive
- Global Leaders Equity
- European Equity ESG Passive
- Emerging Market Index
- Long Bond
- Bond Fund
- Cash Fund
- Corporate Bond
- Aviva Irish Commercial Property

## Alternatives

**+0.25%**

- Concept K
- Stewardship Ethical Equity
- AIMS TR
- Physical Gold Fund
- Global Smaller Companies
- Global Mid Cap Equity

# Allocation Rates & Charges - Savings Plan



	Option A1 (I252)	Option B1 (I253)	Option C1 (I254)	Option D1 (I255)
<b>Fund Charges</b> Standard Passive Fixed Allocation	S – 1.25% P – 1.20% F – 1.15%	S – 1.25% P – 1.20% F – 1.15%	S – 1.00% P – 0.95% F – 0.90%	S – 1.00% P – 0.95% F – 0.90%
<b>Allocation Rates</b> Regular Premium Single Premium	RP – 100% SP – 104% gross	RP – 101% SP – 104% gross	RP – 100% SP – 104% gross	RP – 101% SP – 104% gross
<b>Initial commission</b>	RP – 15% & SP – 3% Fixed	RP – 10% & SP – 3% Fixed	RP – 15% & SP – 3% Fixed	RP – 10% & SP – 3% Fixed
<b>Fund based commission</b>	Up to 0.50%	Up to 0.50%	Up to 0.50%	Up to 0.50%
<b>Renewal commission</b>	Up to 2%	Up to 2%	Up to 2%	Up to 2%
<b>Clawback period</b>	4 years 100%/75%/50%/25%	4 years 100%/75%/50%/25%	4 years 100%/75%/50%/25%	4 years 100%/75%/50%/25%
<b>Contributions(min/max)</b> Regular Premium Single Premium	RP €100 – €999.99p.m. SP €2,500 – €250,000 (day 1 only).	RP €100 – €999.99p.m. SP €2,500 – €250,000 (day 1 only).	RP €1,000 – €3,000 p.m. SP €2,500 – €250,000 (day 1 only).	RP €1,000 – €3,000 p.m. SP €2,500 – €250,000 (day 1 only).
<b>Exit Charges</b>	None	None	None	None
<b>Policy fee</b>	None	None	None	None
<b>Fund Switches</b>	No cost	No cost	No cost	No cost

# Allocation Rates & Charges - Investment Bond



	Option A - S520		Option B1 - S549		Option C1 - S550	
<b>Fund Charge</b>	1.00%		0.75%		1.00%	
Standard	0.95%		0.70%		0.95%	
Passive	0.90%		0.65%		0.90%	
Fixed Allocation						
<b>Allocation Rates</b>	<b>Contribution Amount</b>	<b>Gross Allocation Rate</b>	<b>Contribution Amount</b>	<b>Gross Allocation Rate</b>	<b>Contribution Amount</b>	<b>Net Allocation Rate</b>
	Less than €100,000	103%	Less than €100,000	101.50%	On all amounts	100%
	€100,000 - €250,000	103.5%	€100,000 - €250,000	102%		100%
	€250,000+	104%	€250,000+	102.50%		100%
<b>Initial commission</b>	Up to 4% initial taken from gross allocation		Up to 4% initial taken from gross allocation		3% fixed	
<b>Fund based commission</b>	Up to 0.75%		Up to 0.75%		Up to 0.75%	
<b>Minimum Contribution</b>	€10,000		€10,000		€10,000	
<b>Maximum Contribution</b>	n/a		n/a		€500,000	
<b>Exit Charges</b>	5%/4%/3%/2%/ 1%		5%/4%/3%/2%/ 1%		n/a	
<b>Commission Clawback</b>	0%		0%		100%/75%/50%/25%	
<b>Policy Fee</b>	Nil		Nil		Nil	
<b>Fund Switches</b>	Free		Free		Free	
<b>Customer Withdrawals</b>	Up to 7.5% without penalty*		Up to 7.5% without penalty*		Up to 7.5% without penalty*	

*\*Terms & Conditions apply*

# Allocation Rates & Charges - Investment Bond



	Option D1, D2 & D3 – S551, S552 & S553		Option E1 – S554		Option F1 – S555	
<b>Fund Charge</b> Standard Passive Fixed Allocation	0.75% 0.70% 0.65%		1.00% 0.95% 0.90%		0.50% 0.45% 0.40%	
<b>Allocation Rates</b>	<b>Product</b>	<b>Net Allocation Rate</b>	<b>Contribution Amount</b>	<b>Net Allocation Rate</b>	<b>Contribution Amount</b>	<b>Gross Allocation Rate</b>
	D1	100%	On all amounts over €10,000	101%	Less than €50,000	100%
	D2	100.5%			€50,000 – €249,999	101%
	D3	101%			€250,000+	102%
<b>Initial commission</b>	2% (D1), 1.5% (D2) or 1% (D3) Fixed		2% fixed		Up to 4% can be taken from gross allocation	
<b>Fund based commission</b>	Up to 0.75%		Up to 0.75%		Up to 0.75%	
<b>Minimum Contribution</b>	€10,000		€10,000		€10,000	
<b>Maximum Contribution</b>	€500,000		€500,000		n/a	
<b>Exit Charges</b>	n/a		n/a		5%/4%/3%/2%/ 1%	
<b>Commission Clawback</b>	100%/75%/50%/25%		100%/75%/50%/25%		0%	
<b>Policy Fee</b>	Nil		Nil		€150 per annum	
<b>Fund Switches</b>	Free		Free		Free	
<b>Customer Withdrawals</b>	Up to 7.5% without penalty*		Up to 7.5% without penalty*		Up to 7.5% without penalty*	

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