

AVIVA PLATFORM INVESTMENT PORTFOLIO

Target Market Statement

What is this product?

- It's a general investment plan provided by Aviva
- It's available on the Aviva Platform via financial advisers
- It offers access to a broad range of investments
- It's a medium to long-term investment product
- It can be an individual or joint investment

What client need is met by this product?

- Making investments once their ISA allowance is maximised
- Production of growth or income through medium to long-term investments
- Ongoing flexibility to control how and where their money is invested
- Visibility of the product value and performance online at any time
- Ability to withdraw money at any time

Who is this product designed for?

This product is designed for clients who:

- Want to invest beyond their ISA allowance
- Wish to track performance of their investments at any time
- Want the investment growth potential of more than a savings account
- Are prepared to invest for the medium to long-term, ideally for a minimum of five years
- Are comfortable their product value may fall and rise in value over time
- Want to switch their investments from time to time

Can this product be bought without advice?

- No, this product is designed to be bought via a financial adviser with the appropriate advice

Clients must:

- Be aged at least 18
- Be permanently resident in the UK or a Crown Servant serving overseas, or a spouse or civil partner of a Crown Servant serving overseas
- Make regular contributions; or make an initial single contribution; or transfer in an existing Investment product; or a combination
- Regularly review their investments and the amount of income withdrawals or contributions made

This product isn't suitable for clients who:

- Aren't willing to invest for at least five years
- Want to hold a substantial cash holding, even in the short to medium term
- Haven't utilised their ISA allowance

Anything else?

- Clients must be able to make informed investment decisions supported by appropriate information and documentation from a financial adviser and Aviva
- If a client finds themselves in a vulnerable position, Aviva will continue to support and offer the same fair treatment to the client, including using a power of attorney
- If a client no longer uses the services of a financial adviser, the terms of the product and method of ongoing management of the product will change
- Fund investments can be sold, bought and switched without charge
- Shares and other exchange traded investments (ETIs) carry a charge when bought or sold
- Clients must be prepared to pay an Aviva platform charge
- Trustee and corporate investors can invest in this product. The application route involves manual intervention and requires more documentation

Client's financial sophistication	Description	Appropriate for target client?
Basic	Very limited understanding of what an Investment Portfolio is	N
Informed	Reasonable understanding of the risks, benefits and requirements of an Investment Portfolio either through experience, information from a financial adviser or based on their own research	Y
Advanced	Good knowledge and understanding of the risks, benefits and requirements of an Investment Portfolio possibly through financial industry experience	Y

Client's financial situation	Description	Appropriate for target client?
Constrained	No funds to invest	N
Limited	Less than six months' income in savings	Y
Good	At least six months' income in savings	Y

Client's risk tolerance	Description	Appropriate for target client?
Zero	Wants a guaranteed return on the investment Isn't prepared to see fluctuations down and up in the value of the Investment Portfolio	N
Low	Access to low risk rated funds is available The Investment Portfolio offers access to low risk investment solutions, including adviser and discretionary investment manager model portfolios	Y
Medium	Access to medium risk rated funds is available The Investment Portfolio offers access to low and medium risk investment solutions, including adviser and discretionary investment manager model portfolios	Y
High	Access to high risk rated funds is available The Investment Portfolio offers access to low, medium and high risk investment solutions, including adviser and discretionary investment manager model portfolios, plus the option to invest in a range of equities and exchange traded instruments	Y

Contributions	Description	Appropriate for target client?
Regulars	Regular contributions can be set up and cancelled at any time. These will be paid by direct debit	Y
Single	Single contributions can be paid into the Investment Portfolio	Y
Transfer	Transfers can be made into the Investment Portfolio	Y

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Please get in touch with your usual Aviva contact if you would prefer this statement (**LF10269**), in large print, braille or as audio.

