



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. If the fund list has been filtered to meet your requirements it 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

Please remember that the value of funds can go down as well as up and you may get back less than has been invested.

Actively managed funds

The fund manager of an actively managed fund will aim to outperform the fund's benchmark (the standard against which its performance is measured). For example, the fund manager of an actively managed UK equity fund will aim to outperform the FTSE All-Share Index.

Distribution

Distribution funds aim to provide a regular income. They can invest in income-generating assets like:

- equities (shares) that pay dividends;
- bonds that pay interest; and/or
- commercial property, namely shops, warehouses and offices that receive rental income.

You receive the income produced by the fund, minus any fund charges. The amount of any income can vary and isn't guaranteed.

ESG

ESG refers to investors taking environmental, social and governance (ESG) factors into consideration when investing, alongside traditional financial information. Environmental factors concern a company's impact on the environment, such as its policies to reduce carbon intensity and pollution. Social factors include a company's approach to its customers and employees, while governance looks at how a firm is managed and its internal controls.

Ethical investing

Ethical investing depends on an investor's views on industries and businesses, such as tobacco and gambling. It enables investors to invest in companies and therefore industries, whose practices and values align with their personal beliefs, while at the same time avoiding companies that do not reflect their values. Please note that fund performance is not the priority.

Mixed asset

Mixed asset funds can invest in a range of assets including equities (shares), fixed interest, property and cash/money market.

These funds can provide the benefits of diversification, meaning your money is spread across several asset classes. This can help reduce the level of risk your savings might be exposed to.

However, because the fund's investments are spread between different asset types, if one type performs especially well you may miss out on some growth by not being wholly invested in it.

Smooth Managed Funds

Smooth Managed Funds aim to level out the ups and downs in markets and to provide investors with a more stable rate of growth, and in this way a smoother investment journey. The funds use a mechanism called smoothing to do this. Smooth Managed Funds are mixed asset funds, meaning that they invest across equities (shares), bonds and commercial property, and include UK and overseas assets.

For more information on Smooth Managed Funds, please see our **customer guide**.

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 factsheet for the fund objective, risk warnings, risk ratings and asset class details.

Tracker Fund

Also referred to as passive funds, tracker funds aim to replicate the performance of the index they are tracking. For example, a FTSE-All Share Index Tracker Fund will aim to replicate the performance of the FTSE All-Share Index. Tracker funds might use derivatives for efficient portfolio management purposes.

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

- try to hold the same assets as the index in the same proportions, and/or
- decide on a selection of holdings to still closely mirror the index performance, and/or
- also use derivatives. Derivatives are an investment whose value depends on the value of other financial securities, usually company shares, bonds, foreign currency (for example the US dollar) or commodities. Derivatives can be used in funds to manage and reduce risk.

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, we increase the value of these units by adding regular bonuses each year. However, we don't guarantee to add a regular bonus every 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.

We sometimes apply a market value reduction (MVR) to lower the value of with-profits investments when someone leaves the fund, particularly after a large or sustained fall in the stock market or when market conditions mean that investment returns are lower than expected. This ensures that customers who remain invested in the fund aren't disadvantaged. If a MVR is in place it can reduce the effect of any final bonus and you may get back less than you invested. Please note, no MVR would apply at specific dates such as your selected retirement date or policy end date.

For more information on our with-profits funds and MVRs, please see the 'With-Profits Summary' document at [aviva.co.uk/ppfm](https://www.aviva.co.uk/ppfm) or call us on **0800 015 4785** to get a copy.

Asset class types

Cash/Money market investments

Money market investments are also known as cash investments. They are short-term deposits of cash amounts, usually held with a financial company for less than 12 months. Please note they are not deposit accounts with banks or building societies.

Although these investments are less risky than other asset classes, they can sometimes fall in value, for example if an organisation is unable to pay back money it has borrowed. Their value can also be gradually affected over time by inflation and the effect of charges.

Property

This usually refers to commercial property. Shops, offices and warehouses are examples of commercial property. There are two components to an investment in commercial property – the value of the property itself and the rental income received from the tenants of the property.

Commercial property can be subject to heavy falls and sharp increases in value. **Property isn't always easy to sell because it can take time for the purchase or the sale to be completed, and as a result, to access the money from the property.** Property funds may also invest in indirect property investments, including quoted property trusts and unregulated collective investment schemes.

Fixed interest

Government bonds (defensive bonds) and corporate bonds (growth bonds) are examples of fixed interest assets. In the UK, government bonds are also called gilts.

Government bonds are loans issued by governments to pay for things such as public services. They're a way for them to borrow money, usually for a fixed term. Governments then pay interest on the loans.

International and UK Corporate bonds are loans issued by companies to pay for their operations or to grow the business among other things.

UK gilts issued by the UK Government are generally seen as lower risk investments than bonds issued by companies (corporate bonds).

Bonds pay the holder of the bond a regular income, and then the full value of the bond is paid when the bond comes to the end of its lifetime. Bonds carry interest rate risk - **changes in interest rates or inflation can contribute to the value of the bond going up or down. For example, if interest rates rise, the bond's value is likely to fall.** There's also the risk of the bond issuer becoming unable to pay back the money it has borrowed.

Equities – UK and International (Shares)

Equities are company shares. They represent part-ownership in a company. Companies issue shares on stock exchanges such as the London Stock Exchange, and the shares are then bought and sold on stock markets. Their value can go up or down.

While there is more potential for gains with shares than some types of investment, there is also greater risk that they will fall in value.

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

We review each investment fund's risk rating on a yearly basis, so they may change from time to time.

RISK RATING	VOLATILITY	DESCRIPTION
7	HIGHEST	Funds typically investing in the highest-risk sectors, such as those with specific investment themes or the shares of companies in emerging markets . These funds offer the highest potential for long-term returns, but also see the largest day-to-day changes in value compared with other funds. This means there's the highest 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 see large day-to-day changes in value, so there's a high 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 major stock markets around the world . These funds offer the potential for good returns over the long term, but their values will go up and down and there's a significant risk that the value of your investment could fall.
4	MEDIUM	Funds typically investing in a mix of asset types with the potential for better long-term returns than lower-risk funds. Compared with lower-risk funds there's a greater 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 day-to-day changes in value have historically been less than for shares. There's still a risk that the value of your investment could fall.
2	LOW	Funds typically investing in assets such as the highest-quality corporate bonds , which normally offer better long-term returns than savings accounts. There's still a risk that the value of your investment could fall.
1	LOWEST	Funds typically investing in lower-risk sectors, such as the money market . They usually aim for similar returns to deposit and savings accounts. These funds have the lowest potential for long-term returns, but also see the smallest day-to-day changes in value compared with other funds. They present the lowest risk to your investment, although it could still fall in value.

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	Investment is not guaranteed: The value of an investment is not guaranteed and can go down as well as up. You could get back less than you've paid in.
	Specialist funds: Some funds invest only in a specific or limited range of sectors. This will be set out in the fund's aim. These funds may be riskier than funds that invest across a broader range of sectors.
	Suspend trading: Fund managers are often able to stop any trading in their funds in certain circumstances for as long as necessary. When this happens, cashing in or switching your investment in the fund will be delayed. You may not be able to access your money during this period.
	Derivatives: Derivatives are financial contracts whose value is based on the prices of other assets. Most funds can invest partly in derivatives so that the fund can be managed more efficiently or to reduce risk, but there's a risk that the company that issues the derivative may default on its commitments, which could lead to losses. Some funds also use derivatives to increase potential returns – this is known as 'speculation' – and an additional risk warning applies to those funds (see risk F below).
B – Foreign Exchange	When a fund invests substantially in overseas assets, its value will go up and down in line with movements in exchange rates as well as the changes in value of the fund's investments.
C – Emerging Markets	Where a fund invests substantially in emerging markets, its value is more likely to move up and down by large amounts and more frequently than a fund that invests in developed markets. Emerging markets may not be as strictly regulated, and investments may be harder to buy and sell than in developed markets. Emerging markets may also be politically unstable which can make these funds riskier.
D – Smaller Companies	Where a fund invests in substantially the shares of smaller companies, it's more likely to move up and down by large amounts and more frequently than a fund that invests in the shares of larger companies. The shares can also be more difficult to buy and sell, so smaller-companies funds can be riskier.
E – Fixed Interest	Where a fund invests substantially in fixed-interest assets, such as corporate or government bonds, changes in interest rates or inflation can contribute to the value of the fund going up or down. For example, if interest rates rise, the fund's value is likely to fall.
F – Derivatives	See risk A above. Some funds also invest in derivatives as part of their investment strategy, not just for managing the fund more efficiently. Under certain circumstances, derivatives can cause large movements up or down in the value of the fund, making it riskier compared with funds that only invest in, for example, company shares. There's also a risk that the company that issues the derivative may default on its commitments, which could lead to losses.
G – Cash/Money Market Funds	These are different to cash deposit accounts, such as those held with high-street banks, and their value can fall. Also, when interest rates are low, the fund's charges could be higher than the return from the investment, so you could get back less than you've paid in.
H – Property Funds	When a fund invests substantially in property funds, property shares or directly in property, you should bear in mind that: <ul style="list-style-type: none"> ● Property isn't always easy to sell, so at times the fund may not be able to cash-in or switch part or all of its holdings. You may not be able to access your money during this time. ● Property valuations are made by independent valuers, but effectively they remain a matter of judgement and opinion. ● Property transaction costs are high due to legal costs, valuation costs and stamp duty, all of which affect the value of a fund.

Risk	Description
I – High Yield Bonds	<p>These are issued by companies and governments that have a lower credit rating.</p> <p>When a fund invests substantially in high yield bonds, there's a higher risk that the bond issuer might not be able to pay interest or return the capital that was invested. The value of these bonds is also more greatly affected by economic conditions and interest rate movements. There may be times when it's not easy to buy or sell these bonds, so cashing-in or switching your investment in the fund may be delayed. You may not be able to access your money during this period.</p>
J – Reinsured Funds	<p>Where a fund invests in a fund that's operated by another insurance company, you could lose some or all of the value of your investment in the fund if the other insurance company became insolvent.</p>
K – Long-Term Asset Funds	<p>The fund invests partly in one or more long-term asset funds (LTAFs), giving access to sectors such as infrastructure, venture capital, private equity and debt investments. LTAFs add diversity to the fund, but it takes longer to move money out of them than from many types of asset. This could mean that in exceptional circumstances cashing-in or switching your investment in the fund may need to be delayed. To reduce this risk, we set strict limits on how much of the fund can be invested in LTAFs and monitor this closely.</p>

Charges

Some funds carry certain charges.

Some fund charges are disclosed on the fund centre, this charge is in addition to your product charges (which you will find details of in your policy document. If your fund charges aren't disclosed on the fund centre you can request these from us, via the contact details on your latest annual statement.

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/](https://www.aviva.co.uk/retirement/fund-centre/) or call us on **0800 068 6800**.

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/. If your fund charges aren't disclosed, you can request these from us, via the contact details on your latest annual statement.

For use with:

-Personal Pension (started on or after 15 May 2006)

-Personal Pension and Your Pension Select (plans started between 13 December 2004 to 14 May 2006)

-Income Drawdown

This extract was produced on 12/07/2024.

Personal Pension (started on or after 15 May 2006)

Fund name / Factsheet	Fund status	Aviva risk rating	Aviva risk warnings	Investment fund type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge
Aviva Pension 7IM AAP Adventurous S6	Open	5	A B C E F I	Mixed assets	0.5	0.18	0.68
Aviva Pension 7IM AAP Balanced Fund S6	Open	4	A B C E F I	Mixed assets	0.5	0.18	0.68
Aviva Pension 7IM AAP Moderately Adventurous S6	Open	4	A B C E F I	Mixed assets	0.5	0.18	0.68
Aviva Pension 7IM AAP Moderately Cautious S6	Open	3	A B C E F I	Mixed assets	0.5	0.2	0.7
Aviva Pension abrdn Asia Pacific Equity S6	Open	6	A B C	Equities	0.75	0.11	0.86
Aviva Pension abrdn Diversified Growth And Income S6	Open	4	A B C E F	Mixed assets	0.5	0.45	0.95
Aviva Pension abrdn UK Smaller Companies S6	Closed to New Money	6	A B D	Equities	0.75	0.08	0.83
Aviva Pension Aegon Ethical Equity S6	Open	6	A D	Equities, Ethical	0.6	0.02	0.62
Aviva Pension Artemis Global Income S6	Open	6	A B C D	Equities	0.75	0.12	0.87
Aviva Pension Artemis High Income S6	Open	4	A B E I	Corporate bonds, Global bonds	0.5	0.09	0.59
Aviva Pension Artemis Income S6	Open	6	A B D E I	Equities	0.65	0.05	0.7
Aviva Pension Artemis SmartGARP Global Equity S6	Open	6	A B C	Equities	0.65	0.14	0.79
Aviva Pension Artemis Strategic Bond S6	Open	3	A B E I	Corporate bonds, Global bonds	0.4	0.09	0.49
Aviva Pension Artemis UK Select S6	Open	7	A B D F	Equities	0.7	0.09	0.79
Aviva Pension Artemis UK Smaller Companies S6	Open	7	A D	Equities	0.7	0.11	0.81
Aviva Pension Artemis UK Special Situations S6	Open	7	A B D	Equities	0.7	0.11	0.81
Aviva Pension Artemis US Select S6	Open	6	A B D F	Equities	0.75	0.1	0.85
Aviva Pension AXA Framlington American Growth S6	Open	6	A B D	Equities	0.6	0.07	0.67
Aviva Pension AXA Framlington Global Sustainable Managed S6	Open	5	A B C D E	Mixed assets, Ethical	0.6	0.07	0.67
Aviva Pension AXA Framlington UK Select Opportunities S6	Open	6	A D	Equities	0.6	0.06	0.66
Aviva Pension Baillie Gifford High Yield Bond S6	Open	4	A B E F I	Corporate bonds, Global bonds	0.35	0.02	0.37
Aviva Pension Baillie Gifford International S6	Open	7	A B C	Equities	0.35	0.03	0.38
Aviva Pension Baillie Gifford Managed S6	Open	5	A B C D E F	Mixed assets, Ethical	0.28	0.03	0.31
Aviva Pension Baillie Gifford UK and Worldwide Equity S6	Open	6	A B C	Equities, Ethical	0.3	0.04	0.34
Aviva Pension BlackRock 50:50 Global Equity Index Tracker S6	Open	5	A B	Equities, Tracker	0	0	0

Aviva Pension BlackRock 60:40 Global Equity Index Tracker S6	Open	6	A B	Equities, Tracker	0	0	0
Aviva Pension BlackRock 70:30 Global Equity Index Tracker S6	Open	5	A B J	Equities, Tracker	0	0	0
Aviva Pension BlackRock Consensus S6	Open	4	A B E	Mixed assets, Tracker	0	0	0
Aviva Pension BlackRock Continental European S6	Open	6	A B	Equities	0.6	0.16	0.76
Aviva Pension BlackRock Corporate Bond Index Tracker S6	Open	3	A E	Corporate bonds, Global bonds, Tracker	0	0	0
Aviva Pension BlackRock Corporate Bond S6	Open	3	A E F I	Corporate bonds, Global bonds	0.4	0.06	0.46
Aviva Pension BlackRock Developed World Fossil Fuel Screened Index S6	Open	6	A B F	Equities, Ethical, Tracker	0.05	0.02	0.07
Aviva Pension BlackRock Emerging Markets Index Tracker S6	Open	7	A B C F	Equities, Tracker	0.1	0.08	0.18
Aviva Pension BlackRock European Dynamic S6	Closed to New Money	6	A B	Equities	0.75	0.17	0.92
Aviva Pension BlackRock European Equity Index Tracker S6	Open	6	A B D	Equities, Tracker	0	0	0
Aviva Pension BlackRock Gold & General S6	Open	7	A B C D F	Equities, Specialist/ Other	0.7	0.17	0.87
Aviva Pension BlackRock Japanese Equity Index Tracker S6	Open	7	A B	Equities, Tracker	0	0	0
Aviva Pension BlackRock Over 15 years Gilt Index Tracker S6	Open	5	A E	Gilts, Tracker	0	0	0
Aviva Pension BlackRock Over 15 yrs Corp Bond Tracker S6	Open	5	A E	Corporate bonds, Global bonds, Tracker	0	0	0
Aviva Pension BlackRock Over 5 yrs Index-Lkd Gilt Tracker S6	Open	5	A E	Gilts, Tracker	0	0	0
Aviva Pension BlackRock Overseas Consensus Equity S6	Open	5	A B D J	Equities, Tracker	0	0.02	0.02
Aviva Pension BlackRock Pacific Rim Equity Index Tracker S6	Open	7	A B	Equities, Tracker	0	0	0
Aviva Pension BlackRock Sterling Liquidity S6	Open	1	A E G	Cash/Money market	0.05	0	0.05
Aviva Pension BlackRock UK Equity Index Tracker S6	Open	5	A D	Equities, Tracker	0	0	0
Aviva Pension BlackRock UK S6	Open	6	A D	Equities	0.6	0.15	0.75
Aviva Pension BlackRock UK Smaller Cos S6	Open	6	A D	Equities	0.6	0.15	0.75
Aviva Pension BlackRock UK Special Situations S6	Open	6	A D	Equities	0.6	0.15	0.75
Aviva Pension BlackRock US Dynamic S6	Open	6	A B F	Equities	0.6	0.14	0.74
Aviva Pension BlackRock US Equity Index Tracker S6	Open	6	A B	Equities, Tracker	0	0	0
Aviva Pension BlackRock World (ex-UK) Equity Index S6	Open	6	A B	Equities, Tracker	0	0	0
Aviva Pension BlackRock World ESG Insights Equity S6	Open	6	A B F	Equities, Ethical	0.05	0.03	0.08
Aviva Pension Blended Portfolio 2 S6	Open	3	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1
Aviva Pension Blended Portfolio 3 S6	Open	3	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1

Aviva Pension Blended Portfolio 4 S6	Open	4	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1
Aviva Pension Blended Portfolio 5 S6	Open	4	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1
Aviva Pension Blended Portfolio 6 S6	Open	4	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1
Aviva Pension Blended Portfolio 7 S6	Open	5	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1
Aviva Pension BNY Mellon Global Income S6	Open	5	A B C D	Equities	0.7	0.11	0.81
Aviva Pension BNY Mellon International Bond S6	Open	3	A B C E F	Global bonds	0.35	0.14	0.49
Aviva Pension BNY Mellon Long-Term Global Equity S6	Open	5	A B C	Equities	0.75	0.04	0.79
Aviva Pension BNY Mellon Multi-Asset Balanced S6	Open	4	A B C E F	Mixed assets	0.7	0.11	0.81
Aviva Pension BNY Mellon Multi-Asset Growth S6	Open	5	A B C E	Mixed assets	0.35	0.11	0.46
Aviva Pension BNY Mellon Real Return S6	Open	4	A B C D E F I	Mixed assets, Specialist/ Other	0.75	0.26	1.01
Aviva Pension Climate Transition Global Credit S6	Open	3	A B C E F	Corporate bonds, Global bonds, Ethical	0.4	0.1	0.5
Aviva Pension Climate Transition Global Equity S6	Open	6	A B C	Equities, Ethical	0.85	0	0.85
Aviva Pension Corporate Bond S6	Open	3	A E F	Corporate bonds, Global bonds	0	0.02	0.02
Aviva Pension CT European Select S6	Open	6	A B	Equities	0.75	0.1	0.85
Aviva Pension CT Global Select S6	Open	5	A B C	Equities	0.75	0.08	0.83
Aviva Pension CT Latin America S6	Open	7	A B C D	Equities	0.75	0.21	0.96
Aviva Pension CT Responsible Global Equity S6	Open	6	A B C F	Equities, Ethical	0.53	0.06	0.59
Aviva Pension CT Responsible UK Equity Growth S6	Open	6	A D	Equities, Ethical	0.7	0.07	0.77
Aviva Pension CT UK Equity Income S6	Open	6	A D	Equities	0.75	0.09	0.84
Aviva Pension Deposit S6	Open	1	A E G	Cash/Money market	0	0	0
Aviva Pension Diversified Assets Fund 1 S6	Open	2	A B E F	Mixed assets	0	0	0
Aviva Pension Diversified Assets Fund 2 S6	Open	2	A B C E F	Mixed assets	0	0	0
Aviva Pension Diversified Assets Fund 3 S6	Open	3	A B C E F	Mixed assets	0	0	0
Aviva Pension Diversified Assets Fund 4 S6	Open	4	A B C E F	Mixed assets	0	0	0
Aviva Pension Diversified Assets Fund 5 S6	Open	5	A B C F	Mixed assets	0	0	0
Aviva Pension ES River and Mercantile UK Listed Smaller Companies S6	Open	6	A B D	Equities	0.75	0.1	0.85
Aviva Pension European Equity S6	Open	6	A B D F	Equities	0	0.05	0.05
Aviva Pension Fidelity Asia S6	Open	7	A B C	Equities	0.75	0.18	0.93
Aviva Pension Fidelity Emerging Markets S6	Open	7	A B C F	Equities	0.75	0.2	0.95
Aviva Pension Fidelity European S6	Open	6	A B	Equities	0.07	0	0.07
Aviva Pension Fidelity Japan S6	Open	6	A B D F	Equities	0.75	0.05	0.8
Aviva Pension Fidelity Sustainable European Equity S6	Open	6	A B F	Equities, Ethical	0.6	0.1	0.7

Aviva Pension Fidelity Sustainable MoneyBuilder Income S6	Open	3	A E F	Corporate bonds, Global bonds, Ethical	0.45	0.16	0.61
Aviva Pension Fidelity UK Select S6	Open	6	A B D F	Equities	0.75	0.05	0.8
Aviva Pension Fidelity Worldwide Special Situations S2	Open	7	A B C D F	Equities	0.9	0	0.9
Aviva Pension First Sentier Global Listed Infrastructure S6	Open	5	A B C	Equities, Specialist/ Other	0.65	0.05	0.7
Aviva Pension Flexible Investment S6	Open	5	A B C D F	Mixed assets	0.05	0	0.05
Aviva Pension FSSA Greater China Growth S6	Open	7	A B C D	Equities	0.85	0.09	0.94
Aviva Pension FTF Martin Currie UK Mid Cap S6	Open	7	A B D	Equities, Ethical	0.75	0.07	0.82
Aviva Pension Gilt S6	Open	3	A E	Gilts	0	0.05	0.05
Aviva Pension Global Bond S6	Open	3	A B C E	Global bonds	0	0.01	0.01
Aviva Pension Global Equity S6	Open	5	A B C	Equities	0	0.02	0.02
Aviva Pension Higher Income Plus S6	Open	3	A B C E F I	Corporate bonds, Global bonds	0.2	0.02	0.22
Aviva Pension HSBC Global Sukuk Index S6	Open	3	A B C E F	Corporate bonds, Global bonds, Specialist/ Other	0.3	0	0.3
Aviva Pension HSBC Islamic Global Equity Index S6	Open	6	A B C	Equities, Tracker	0.3	0	0.3
Aviva Pension HSBC Shariah Multi Asset S6	Open	5	A B C E F	Mixed assets, Equities, Specialist/ Other	0.35	0	0.35
Aviva Pension Index Linked Gilt S6	Open	5	A E	Gilts	0	0.04	0.04
Aviva Pension International Index Tracking S2	Open	6	A B	Equities, Tracker	0	0	0
Aviva Pension Invesco Asian S6	Open	7	A B C	Equities	0.65	0.2	0.85
Aviva Pension Invesco Corporate Bond S6	Open	2	A E F I	Corporate bonds, Global bonds	0.45	0.05	0.5
Aviva Pension Invesco Distribution S6	Open	3	A B E F I	Mixed assets	0.6	0.17	0.77
Aviva Pension Invesco Emerging Markets ex China S6	Open	7	A B C D	Equities	0.65	0.05	0.7
Aviva Pension Invesco European Equity S2	Open	7	A B	Equities	0.25	0	0.25
Aviva Pension Invesco Monthly Income Plus S6	Open	3	A B E F I	Corporate bonds, Global bonds	0.5	0.17	0.67
Aviva Pension Invesco UK Smaller Companies S2	Open	6	A B D	Equities	0.25	0	0.25
Aviva Pension Investment Pathway 1 S6	Open	3	A B C E F	Mixed assets	0	0	0
Aviva Pension Investment Pathway 2 S6	Open	4	A B E J	Corporate bonds, Gilts	0	0	0
Aviva Pension Investment Pathway 3 S6	Open	3	A B C E F	Mixed assets	0	0	0
Aviva Pension Investment Pathway 4 S6	Open	2	A B E F	Mixed assets	0	0	0
Aviva Pension Janus Henderson Cautious Managed S6	Open	4	A D E	Mixed assets	0.65	0.15	0.8
Aviva Pension Janus Henderson European Mid and Large Cap S6	Open	6	A B D	Equities	0.65	0.16	0.81
Aviva Pension Janus Henderson European Selected Opportunities S6	Open	6	A B D	Equities	0.75	0.15	0.9

Aviva Pension Janus Henderson Sterling Bond S6	Open	3	A E F	Corporate bonds, Global bonds	0.45	0.16	0.61
Aviva Pension Janus Henderson UK Smaller Companies S6	Open	6	A B D	Equities	0.75	0.1	0.85
Aviva Pension JPM Emerging Markets S6	Open	7	A B C	Equities	0.65	0.08	0.73
Aviva Pension JPM Europe Dynamic S6	Open	7	A B D	Equities	0.6	0.1	0.7
Aviva Pension JPM European Smaller Cos S6	Open	7	A B D	Equities	0.6	0.12	0.72
Aviva Pension JPM Natural Resources S6	Open	7	A B C D	Equities, Specialist/ Other	0.6	0.08	0.68
Aviva Pension JPM US Select S6	Open	6	A B	Equities	0.6	0.05	0.65
Aviva Pension Jupiter Ecology S6	Open	6	A B D	Equities, Ethical	0.78	0.02	0.8
Aviva Pension Jupiter Financial Opportunities S6	Open	7	A B C D	Equities, Specialist/ Other	0.98	0.02	1
Aviva Pension Jupiter Merlin Balanced Portfolio S6	Open	4	A B D E	Mixed assets	0.97	0.46	1.43
Aviva Pension Jupiter Merlin Growth Portfolio S6	Open	5	A B D	Mixed assets	0.97	0.59	1.56
Aviva Pension Jupiter Merlin Income Portfolio S6	Open	4	A B D E I	Mixed assets	0.97	0.34	1.31
Aviva Pension Jupiter Merlin Worldwide Portfolio S6	Open	4	A B C	Equities	0.98	0.56	1.54
Aviva Pension Jupiter Strategic Bond S6	Open	3	A B C E F I	Corporate bonds, Global bonds	0.73	0	0.73
Aviva Pension Jupiter UK Alpha S6	Open	7	A B F	Equities	0.7	0	0.7
Aviva Pension L&G Global Infrastructure Index S6	Open	6	A B C D F	Equities, Tracker	0.3	0	0.3
Aviva Pension Liontrust Sustainable Future Cautious Managed S6	Open	4	A B E F I	Mixed assets, Ethical	0.3	0.18	0.48
Aviva Pension Liontrust Sustainable Future Corporate Bond S2	Open	3	A B E F I	Corporate bonds, Ethical	0	0	0
Aviva Pension Liontrust Sustainable Future Defensive Managed S6	Open	3	A B D E F I	Mixed assets, Ethical	0.3	0.18	0.48
Aviva Pension Liontrust Sustainable Future European Growth 2 S6	Open	6	A B C	Equities, Ethical	0.2	0.05	0.25
Aviva Pension Liontrust Sustainable Future Global Growth 2 S6	Open	6	A B C	Equities, Ethical	0.2	0.05	0.25
Aviva Pension Liontrust Sustainable Future Managed 2 S6	Open	5	A B D E F I	Equities, Corporate bonds, Ethical	0.15	0.07	0.22
Aviva Pension Liontrust Sustainable Future Managed Growth 2 S6	Open	6	A B	Equities, Ethical	0.25	0.05	0.3
Aviva Pension Liontrust Sustainable Future UK Growth S2	Open	6	A D F	Equities, Ethical	0	0	0
Aviva Pension Liontrust UK Ethical 2 S6	Open	6	A B D	Equities, Ethical	0.15	0.18	0.33
Aviva Pension Long Gilt S6	Open	5	A E	Gilts	0	0.07	0.07
Aviva Pension M&G Corporate Bond S6	Open	3	A E F	Corporate bonds, Global bonds	0.4	0	0.4
Aviva Pension M&G Global Dividend S6	Open	6	A B C D	Equities	0.47	0	0.47
Aviva Pension M&G Global Themes S6	Open	6	A B C D	Equities	0.57	0	0.57
Aviva Pension M&G Optimal Income S6	Open	3	A E F I	Corporate bonds, Gilts, Global bonds	0.57	0	0.57

Aviva Pension M&G Strategic Corporate Bond S6	Open	3	A E F I	Corporate bonds, Global bonds	0.43	0.02	0.45
Aviva Pension M&G Total Return Credit Investment S6	Open	3	A B C E F I	Corporate bonds, Gilts, Cash /Money Market	0.45	0	0.45
Aviva Pension Man Balanced Managed S2	Open	4	A B E F I	Mixed assets	0.25	0	0.25
Aviva Pension Man GLG Japan CoreAlpha S6	Open	7	A B	Equities	0.65	0.15	0.8
Aviva Pension Man Stockmarket Managed S2	Open	5	A B C D E F	Mixed assets	0.25	0	0.25
Aviva Pension Managed High Income S6	Open	3	A B C E F I	Corporate bonds, Global bonds	0	0.02	0.02
Aviva Pension Mixed Investment (0-35% Shares) S6	Open	2	A B D E F	Mixed assets	0	0.04	0.04
Aviva Pension Mixed Investment (20-60% Shares) S6	Open	3	A B C D E F	Mixed assets	0	0.03	0.03
Aviva Pension Mixed Investment (40-85% Shares) S6	Open	4	A B C D E F	Mixed assets	0	0.03	0.03
Aviva Pension Multi-asset Plus Fund I S6	Open	2	A B C E F	Mixed assets	0	0.16	0.16
Aviva Pension Multi-asset Plus Fund II S6	Open	3	A B C E F	Mixed assets	0	0.11	0.11
Aviva Pension Multi-asset Plus Fund III S6	Open	4	A B C E F	Mixed assets	0	0.11	0.11
Aviva Pension Multi-asset Plus Fund IV S6	Open	4	A B C E F	Mixed assets	0	0.09	0.09
Aviva Pension Multi-asset Plus Fund V S6	Open	5	A B C E F	Mixed assets	0	0.11	0.11
Aviva Pension Multi-Manager 20-60% Shares S6	Open	3	A B C D E I	Mixed assets	0.22	0.42	0.64
Aviva Pension Multi-Manager 40-85% Shares S6	Open	4	A B C D E I	Mixed assets	0.22	0.52	0.74
Aviva Pension Multi-Manager Flexible S6	Open	5	A B C E F	Mixed assets	0.23	0.54	0.77
Aviva Pension Multi-Strategy Target Return S6	Open	3	A B C E F	Specialist/Other	0.7	0.11	0.81
Aviva Pension My Future Focus Consolidation (Pre-2024) S6	Open	2	A B C E F	Mixed assets	0	0	0
Aviva Pension My Future Focus Consolidation S6	Open	2	A B C E F	Mixed assets	0	0	0
Aviva Pension My Future Focus Growth S6	Open	4	A B C E F	Mixed assets	0	0	0
Aviva Pension My Future Focus Long Term Growth S6	Open	5	A B C F	Mixed assets	0	0	0
Aviva Pension Ninety One American Franchise S6	Open	6	A B F	Equities	0.6	0.09	0.69
Aviva Pension Ninety One Asia Pacific Franchise S6	Open	7	A B F	Equities	0.7	0.15	0.85
Aviva Pension Ninety One Emerging Markets Local Currency Debt S6	Open	5	A B C E F I	Global bonds	0.65	0.22	0.87
Aviva Pension Ninety One Global Environment S6	Open	7	A B C D F	Equities, Ethical	0.7	0.11	0.81
Aviva Pension Ninety One Global Gold S6	Open	7	A B C D F	Equities, Specialist/ Other	0.7	0.09	0.79
Aviva Pension Ninety One Global Income Opportunities S6	Open	4	A B D E F	Mixed assets	0.57	0.13	0.7
Aviva Pension Ninety One Global Strategic Equity S6	Open	6	A B C D F	Equities	0.65	0.11	0.76
Aviva Pension Pacific Equity S6	Open	6	A B C	Equities	0	0.04	0.04
Aviva Pension Property S2	Open	4	A H	Property	0	0	0
Aviva Pension Rathbone Global Opportunities S6	Open	6	A B	Equities	0.7	0.02	0.72
Aviva Pension Schroder Asian Alpha Plus S6	Open	7	A B C F	Equities	0.75	0.17	0.92

Aviva Pension Schroder Diversified Growth S6	Open	3	A B C D E F J	Specialist/ Other, Mixed assets	0.55	0.05	0.6
Aviva Pension Schroder European Recovery S6	Open	7	A B C D	Equities	0.65	0.21	0.86
Aviva Pension Schroder Gilt & Fixed Interest S6	Open	3	A B E F I	Gilts	0.25	0.08	0.33
Aviva Pension Schroder Global Cities Real Estate S6	Open	6	A B C D F H	Equities, Property	0.7	0.15	0.85
Aviva Pension Schroder Global Emerging Markets S6	Open	7	A B C	Equities	0.7	0.22	0.92
Aviva Pension Schroder Global Equity Income S6	Open	7	A B C D	Equities	0.7	0.2	0.9
Aviva Pension Schroder Global Healthcare S6	Open	6	A B D	Equities, Specialist/ Other	0.7	0.17	0.87
Aviva Pension Schroder Income Maximiser S6	Open	6	A B D F	Equities	0.7	0.16	0.86
Aviva Pension Schroder Managed Balanced S6	Open	4	A B C D E I	Mixed assets	0.4	0.11	0.51
Aviva Pension Schroder Sustainable Future Multi Asset S6	Open	4	A B C E F I	Mixed assets, Ethical	0.25	0.05	0.3
Aviva Pension Schroder Tokyo S6	Open	6	A B D	Equities	0.85	0.1	0.95
Aviva Pension Schroder UK Alpha Plus S6	Open	6	A B D	Equities	0.8	0	0.8
Aviva Pension Schroder US Mid Cap S6	Open	7	A B D	Equities	0.7	0.14	0.84
Aviva Pension Stewart Investors Asia Pacific Leaders Sustainability S6	Open	5	A B C D	Equities	0.75	0.04	0.79
Aviva Pension Strategic Bond S6	Open	3	A B E F I	Corporate bonds, Gilts, Global bonds	0.25	0.03	0.28
Aviva Pension Sustainable Stewardship Bond S6	Open	3	A E F	Corporate bonds, Ethical	0.13	0.02	0.15
Aviva Pension Sustainable Stewardship International Equity S6	Open	5	A B C D F	Equities, Ethical	0.13	0.02	0.15
Aviva Pension Sustainable Stewardship Managed S6	Open	4	A B D E F	Mixed assets, Ethical	0.13	0.02	0.15
Aviva Pension Sustainable Stewardship UK Equity Income S6	Open	6	A D E F	Equities, Ethical	0.13	0.06	0.19
Aviva Pension Sustainable Stewardship UK Equity S6	Open	6	A D F	Equities, Ethical	0.13	0.01	0.14
Aviva Pension T. Rowe Price Emerging Markets Equity S6	Open	7	A B D	Equities	1	0.02	1.02
Aviva Pension UK Equity Income S6	Open	6	A D	Equities	0.35	0.02	0.37
Aviva Pension UK Equity S6	Open	6	A D	Equities	0	0.01	0.01
Aviva Pension UK Index Tracking S6	Open	5	A	Equities, Tracker	0	0	0
Aviva Pension US Equity S6	Open	6	A B	Equities, Tracker	0	0.01	0.01
Aviva Pension Vanguard FTSE Developed World ex-UK Index S6	Open	6	A B F	Equities	0.08	0	0.08
Aviva Pension Vanguard FTSE UK All Share Index S6	Open	6	A B F	Equities	0.05	0	0.05
Aviva Pension Vanguard Global Corporate Bond Index S6	Open	3	A B E F	Corporate bonds, Global bonds	0.12	0	0.12
Aviva Pension Vanguard US Equity Index S6	Open	6	A B F	Equities, Tracker	0.06	0	0.06
Aviva Pension With-Profit 2 S2	Closed but refer to fund factsheet	3	A B C E F	With-Profit	0	0	0

Source of performance data: FE fundinfo

Personal Pension and Your Pension Select (plans started between 13 December 2004 to 14 May 2006)

Fund name / Factsheet	Fund status	Aviva risk rating	Aviva risk warnings	Investment fund type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Aviva Pension 7IM AAP Adventurous S6	Open	5	A B C E F I	Mixed assets	0.5	0.18	0.68	-
Aviva Pension 7IM AAP Balanced Fund S6	Open	4	A B C E F I	Mixed assets	0.5	0.18	0.68	-
Aviva Pension 7IM AAP Moderately Adventurous S6	Open	4	A B C E F I	Mixed assets	0.5	0.18	0.68	-
Aviva Pension 7IM AAP Moderately Cautious S6	Open	3	A B C E F I	Mixed assets	0.5	0.2	0.7	-
Aviva Pension abrdn Asia Pacific Equity S6	Open	6	A B C	Equities	0.75	0.11	0.86	-
Aviva Pension abrdn Diversified Growth And Income S6	Open	4	A B C E F	Mixed assets	0.5	0.45	0.95	-
Aviva Pension abrdn UK Smaller Companies S6	Closed to New Money	6	A B D	Equities	0.75	0.08	0.83	-
Aviva Pension Aegon Ethical Equity S6	Open	6	A D	Equities, Ethical	0.6	0.02	0.62	-
Aviva Pension Artemis Global Income S6	Open	6	A B C D	Equities	0.75	0.12	0.87	-
Aviva Pension Artemis High Income S6	Open	4	A B E I	Corporate bonds, Global bonds	0.5	0.09	0.59	-
Aviva Pension Artemis Income S6	Open	6	A B D E I	Equities	0.65	0.05	0.7	-
Aviva Pension Artemis SmartGARP Global Equity S6	Open	6	A B C	Equities	0.65	0.14	0.79	-
Aviva Pension Artemis Strategic Bond S6	Open	3	A B E I	Corporate bonds, Global bonds	0.4	0.09	0.49	-
Aviva Pension Artemis UK Select S6	Open	7	A B D F	Equities	0.7	0.09	0.79	-
Aviva Pension Artemis UK Smaller Companies S6	Open	7	A D	Equities	0.7	0.11	0.81	-
Aviva Pension Artemis UK Special Situations S6	Open	7	A B D	Equities	0.7	0.11	0.81	-
Aviva Pension Artemis US Select S6	Open	6	A B D F	Equities	0.75	0.1	0.85	-
Aviva Pension AXA Framlington American Growth S6	Open	6	A B D	Equities	0.6	0.07	0.67	-
Aviva Pension AXA Framlington Global Sustainable Managed S6	Open	5	A B C D E	Mixed assets, Ethical	0.6	0.07	0.67	-
Aviva Pension AXA Framlington UK Select Opportunities S6	Open	6	A D	Equities	0.6	0.06	0.66	-
Aviva Pension Baillie Gifford High Yield Bond S6	Open	4	A B E F I	Corporate bonds, Global bonds	0.35	0.02	0.37	-
Aviva Pension Baillie Gifford International S6	Open	7	A B C	Equities	0.35	0.03	0.38	-
Aviva Pension Baillie Gifford Managed S6	Open	5	A B C D E F	Mixed assets, Ethical	0.28	0.03	0.31	-
Aviva Pension Baillie Gifford UK and Worldwide Equity S6	Open	6	A B C	Equities, Ethical	0.3	0.04	0.34	-
Aviva Pension BlackRock 50:50 Global Equity Index Tracker S6	Open	5	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock 60:40 Global Equity Index Tracker S6	Open	6	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock 70:30 Global Equity Index Tracker S6	Open	5	A B J	Equities, Tracker	0	0	0	-

Aviva Pension BlackRock Consensus S2	Open	4	A B E	Mixed assets, Tracker	0	0	0	-
Aviva Pension BlackRock Consensus S6	Open	4	A B E	Mixed assets, Tracker	0	0	0	-
Aviva Pension BlackRock Continental European S6	Open	6	A B	Equities	0.6	0.16	0.76	-
Aviva Pension BlackRock Corporate Bond Index Tracker S6	Open	3	A E	Corporate bonds, Global bonds, Tracker	0	0	0	-
Aviva Pension BlackRock Corporate Bond S6	Open	3	A E F I	Corporate bonds, Global bonds	0.4	0.06	0.46	-
Aviva Pension BlackRock Developed World Fossil Fuel Screened Index S6	Open	6	A B F	Equities, Ethical, Tracker	0.05	0.02	0.07	-
Aviva Pension BlackRock Emerging Markets Index Tracker S6	Open	7	A B C F	Equities, Tracker	0.1	0.08	0.18	-
Aviva Pension BlackRock European Dynamic S6	Closed to New Money	6	A B	Equities	0.75	0.17	0.92	-
Aviva Pension BlackRock European Equity Index Tracker S2	Open	6	A B D	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock European Equity Index Tracker S6	Open	6	A B D	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock Gold & General S6	Open	7	A B C D F	Equities, Specialist/ Other	0.7	0.17	0.87	-
Aviva Pension BlackRock Japanese Equity Index Tracker S2	Open	7	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock Japanese Equity Index Tracker S6	Open	7	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock Over 15 years Gilt Index Tracker S6	Open	5	A E	Gilts, Tracker	0	0	0	-
Aviva Pension BlackRock Over 15 yrs Corp Bond Tracker S6	Open	5	A E	Corporate bonds, Global bonds, Tracker	0	0	0	-
Aviva Pension BlackRock Over 5 yrs Index-Lkd Gilt Tracker S6	Open	5	A E	Gilts, Tracker	0	0	0	-
Aviva Pension BlackRock Overseas Consensus Equity S6	Open	5	A B D J	Equities, Tracker	0	0.02	0.02	-
Aviva Pension BlackRock Pacific Rim Equity Index Tracker S6	Open	7	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock Sterling Liquidity S6	Open	1	A E G	Cash/Money market	0.05	0	0.05	-
Aviva Pension BlackRock UK Equity Index Tracker S6	Open	5	A D	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock UK S2	Open	6	A D	Equities	0.6	0	0.6	-
Aviva Pension BlackRock UK S6	Open	6	A D	Equities	0.6	0.15	0.75	-
Aviva Pension BlackRock UK Smaller Cos S6	Open	6	A D	Equities	0.6	0.15	0.75	-
Aviva Pension BlackRock UK Special Situations S6	Open	6	A D	Equities	0.6	0.15	0.75	-
Aviva Pension BlackRock US Dynamic S6	Open	6	A B F	Equities	0.6	0.14	0.74	-
Aviva Pension BlackRock US Equity Index Tracker S2	Open	6	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock US Equity Index Tracker S6	Open	6	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock World (ex-UK) Equity Index S6	Open	6	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock World ESG Insights Equity S6	Open	6	A B F	Equities, Ethical	0.05	0.03	0.08	-

Aviva Pension Blended Portfolio 2 S6	Open	3	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1	-
Aviva Pension Blended Portfolio 3 S6	Open	3	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1	-
Aviva Pension Blended Portfolio 4 S6	Open	4	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1	-
Aviva Pension Blended Portfolio 5 S6	Open	4	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1	-
Aviva Pension Blended Portfolio 6 S6	Open	4	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1	-
Aviva Pension Blended Portfolio 7 S6	Open	5	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1	-
Aviva Pension BNY Mellon Global Income S6	Open	5	A B C D	Equities	0.7	0.11	0.81	-
Aviva Pension BNY Mellon International Bond S2	Open	3	A B C E F	Global bonds	0.35	0	0.35	-
Aviva Pension BNY Mellon Long-Term Global Equity S6	Open	5	A B C	Equities	0.75	0.04	0.79	-
Aviva Pension BNY Mellon Multi-Asset Balanced S6	Open	4	A B C E F	Mixed assets	0.7	0.11	0.81	-
Aviva Pension BNY Mellon Multi-Asset Growth S2	Open	5	A B C E	Mixed assets	0.35	0	0.35	-
Aviva Pension BNY Mellon Real Return S6	Open	4	A B C D E F I	Mixed assets, Specialist/ Other	0.75	0.26	1.01	-
Aviva Pension Climate Transition Global Credit S6	Open	3	A B C E F	Corporate bonds, Global bonds, Ethical	0.4	0.1	0.5	-
Aviva Pension Climate Transition Global Equity S6	Open	6	A B C	Equities, Ethical	0.85	0	0.85	-
Aviva Pension Corporate Bond S2	Open	3	A E F	Corporate bonds, Global bonds	0	0	0	-
Aviva Pension CT European Select S6	Open	6	A B	Equities	0.75	0.1	0.85	-
Aviva Pension CT Global Select S6	Open	5	A B C	Equities	0.75	0.08	0.83	-
Aviva Pension CT Latin America S6	Open	7	A B C D	Equities	0.75	0.21	0.96	-
Aviva Pension CT Responsible Global Equity S6	Open	6	A B C F	Equities, Ethical	0.53	0.06	0.59	-
Aviva Pension CT Responsible UK Equity Growth S6	Open	6	A D	Equities, Ethical	0.7	0.07	0.77	-
Aviva Pension CT UK Equity Income S6	Open	6	A D	Equities	0.75	0.09	0.84	-
Aviva Pension Deposit S2	Open	1	A E G	Cash/Money market	0	0	0	-
Aviva Pension Diversified Assets Fund 1 S2	Open	2	A B E F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 1 S6	Open	2	A B E F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 2 S2	Open	2	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 2 S6	Open	2	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 3 S2	Open	3	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 3 S6	Open	3	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 4 S2	Open	4	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 4 S6	Open	4	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 5 S2	Open	5	A B C F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 5 S6	Open	5	A B C F	Mixed assets	0	0	0	-

Aviva Pension ES River and Mercantile UK Listed Smaller Companies S6	Open	6	A B D	Equities	0.75	0.1	0.85	-
Aviva Pension European Equity S2	Open	6	A B D F	Equities	0	0	0	-
Aviva Pension Fidelity Asia S6	Open	7	A B C	Equities	0.75	0.18	0.93	-
Aviva Pension Fidelity Emerging Markets S6	Open	7	A B C F	Equities	0.75	0.2	0.95	-
Aviva Pension Fidelity European S2	Open	6	A B	Equities	0.25	0	0.25	-
Aviva Pension Fidelity Japan S2	Open	6	A B D F	Equities	0.75	0	0.75	-
Aviva Pension Fidelity Sustainable European Equity S6	Open	6	A B F	Equities, Ethical	0.6	0.1	0.7	-
Aviva Pension Fidelity Sustainable MoneyBuilder Income S2	Open	3	A E F	Corporate bonds, Global bonds, Ethical	0.45	0	0.45	-
Aviva Pension Fidelity UK Select S6	Open	6	A B D F	Equities	0.75	0.05	0.8	-
Aviva Pension Fidelity Worldwide Special Situations S2	Open	7	A B C D F	Equities	0.9	0	0.9	-
Aviva Pension First Sentier Global Listed Infrastructure S6	Open	5	A B C	Equities, Specialist/ Other	0.65	0.05	0.7	-
Aviva Pension Flexible Investment S6	Open	5	A B C D F	Mixed assets	0.05	0	0.05	-
Aviva Pension FSSA Greater China Growth S6	Open	7	A B C D	Equities	0.85	0.09	0.94	-
Aviva Pension FTF Martin Currie UK Mid Cap S6	Open	7	A B D	Equities, Ethical	0.75	0.07	0.82	-
Aviva Pension Gilt S2	Open	3	A E	Gilts	0	0	0	-
Aviva Pension Global Bond S2	Open	3	A B C E	Global bonds	0	0	0	-
Aviva Pension Global Equity S2	Open	5	A B C	Equities	0	0	0	-
Aviva Pension Higher Income Plus S6	Open	3	A B C E F I	Corporate bonds, Global bonds	0.2	0.02	0.22	-
Aviva Pension HSBC Global Sukuk Index S6	Open	3	A B C E F	Corporate bonds, Global bonds, Specialist/ Other	0.3	0	0.3	1
Aviva Pension HSBC Islamic Global Equity Index S6	Open	6	A B C	Equities, Tracker	0.3	0	0.3	-
Aviva Pension HSBC Shariah Multi Asset S6	Open	5	A B C E F	Mixed assets, Equities, Specialist/ Other	0.35	0	0.35	1
Aviva Pension Index Linked Gilt S2	Open	5	A E	Gilts	0	0	0	-
Aviva Pension International Index Tracking S2	Open	6	A B	Equities, Tracker	0	0	0	-
Aviva Pension Invesco Asian S6	Open	7	A B C	Equities	0.65	0.2	0.85	-
Aviva Pension Invesco Corporate Bond S6	Open	2	A E F I	Corporate bonds, Global bonds	0.45	0.05	0.5	-
Aviva Pension Invesco Distribution S6	Open	3	A B E F I	Mixed assets	0.6	0.17	0.77	-
Aviva Pension Invesco Emerging Markets ex China S6	Open	7	A B C D	Equities	0.65	0.05	0.7	-
Aviva Pension Invesco European Equity S2	Open	7	A B	Equities	0.25	0	0.25	-
Aviva Pension Invesco Monthly Income Plus S6	Open	3	A B E F I	Corporate bonds, Global bonds	0.5	0.17	0.67	-
Aviva Pension Invesco UK Smaller Companies S2	Open	6	A B D	Equities	0.25	0	0.25	-

Aviva Pension Investment Pathway 1 S2	Open	3	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Investment Pathway 1 S6	Open	3	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Investment Pathway 2 S2	Open	4	A B E J	Corporate bonds, Gilts	0	0	0	-
Aviva Pension Investment Pathway 2 S6	Open	4	A B E J	Corporate bonds, Gilts	0	0	0	-
Aviva Pension Investment Pathway 3 S2	Open	3	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Investment Pathway 3 S6	Open	3	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Investment Pathway 4 S2	Open	2	A B E F	Mixed assets	0	0	0	-
Aviva Pension Investment Pathway 4 S6	Open	2	A B E F	Mixed assets	0	0	0	-
Aviva Pension Janus Henderson Cautious Managed S6	Open	4	A D E	Mixed assets	0.65	0.15	0.8	-
Aviva Pension Janus Henderson European Mid and Large Cap S6	Open	6	A B D	Equities	0.65	0.16	0.81	-
Aviva Pension Janus Henderson European Selected Opportunities S6	Open	6	A B D	Equities	0.75	0.15	0.9	-
Aviva Pension Janus Henderson Sterling Bond S6	Open	3	A E F	Corporate bonds, Global bonds	0.45	0.16	0.61	-
Aviva Pension Janus Henderson UK Smaller Companies S6	Open	6	A B D	Equities	0.75	0.1	0.85	-
Aviva Pension JPM Emerging Markets S6	Open	7	A B C	Equities	0.65	0.08	0.73	-
Aviva Pension JPM Europe Dynamic S6	Open	7	A B D	Equities	0.6	0.1	0.7	-
Aviva Pension JPM European Smaller Cos S6	Open	7	A B D	Equities	0.6	0.12	0.72	-
Aviva Pension JPM Natural Resources S6	Open	7	A B C D	Equities, Specialist/ Other	0.6	0.08	0.68	-
Aviva Pension JPM US Select S6	Open	6	A B	Equities	0.6	0.05	0.65	-
Aviva Pension Jupiter Ecology S6	Open	6	A B D	Equities, Ethical	0.78	0.02	0.8	-
Aviva Pension Jupiter Financial Opportunities S6	Open	7	A B C D	Equities, Specialist/ Other	0.98	0.02	1	-
Aviva Pension Jupiter Merlin Balanced Portfolio S6	Open	4	A B D E	Mixed assets	0.97	0.46	1.43	-
Aviva Pension Jupiter Merlin Growth Portfolio S6	Open	5	A B D	Mixed assets	0.97	0.59	1.56	-
Aviva Pension Jupiter Merlin Income Portfolio S6	Open	4	A B D E I	Mixed assets	0.97	0.34	1.31	-
Aviva Pension Jupiter Merlin Worldwide Portfolio S6	Open	4	A B C	Equities	0.98	0.56	1.54	-
Aviva Pension Jupiter Strategic Bond S6	Open	3	A B C E F I	Corporate bonds, Global bonds	0.73	0	0.73	-
Aviva Pension Jupiter UK Alpha S6	Open	7	A B F	Equities	0.7	0	0.7	-
Aviva Pension L&G Global Infrastructure Index S6	Open	6	A B C D F	Equities, Tracker	0.3	0	0.3	-
Aviva Pension Liontrust Sustainable Future Cautious Managed S6	Open	4	A B E F I	Mixed assets, Ethical	0.3	0.18	0.48	-
Aviva Pension Liontrust Sustainable Future Corporate Bond S2	Open	3	A B E F I	Corporate bonds, Ethical	0	0	0	-
Aviva Pension Liontrust Sustainable Future Defensive Managed S6	Open	3	A B D E F I	Mixed assets, Ethical	0.3	0.18	0.48	-
Aviva Pension Liontrust Sustainable Future European Growth S2	Open	6	A B C	Equities, Ethical	0	0	0	-

Aviva Pension Liontrust Sustainable Future Global Growth S2	Open	6	A B C	Equities, Ethical	0	0	0	-
Aviva Pension Liontrust Sustainable Future Managed Growth S2	Open	6	A B	Equities, Ethical	0	0	0	-
Aviva Pension Liontrust Sustainable Future Managed S2	Open	5	A B D E F I	Mixed assets, Ethical	0	0	0	-
Aviva Pension Liontrust Sustainable Future UK Growth S2	Open	6	A D F	Equities, Ethical	0	0	0	-
Aviva Pension Liontrust UK Ethical S2	Open	6	A B D	Equities, Ethical	0	0	0	-
Aviva Pension Long Gilt S2	Open	5	A E	Gilts	0	0	0	-
Aviva Pension M&G Corporate Bond S6	Open	3	A E F	Corporate bonds, Global bonds	0.4	0	0.4	-
Aviva Pension M&G Global Dividend S6	Open	6	A B C D	Equities	0.47	0	0.47	-
Aviva Pension M&G Global Themes S6	Open	6	A B C D	Equities	0.57	0	0.57	-
Aviva Pension M&G Optimal Income S6	Open	3	A E F I	Corporate bonds, Gilts, Global bonds	0.57	0	0.57	-
Aviva Pension M&G Strategic Corporate Bond S6	Open	3	A E F I	Corporate bonds, Global bonds	0.43	0.02	0.45	-
Aviva Pension M&G Total Return Credit Investment S6	Open	3	A B C E F I	Corporate bonds, Gilts, Cash /Money Market	0.45	0	0.45	-
Aviva Pension Man Balanced Managed S2	Open	4	A B E F I	Mixed assets	0.25	0	0.25	-
Aviva Pension Man GLG Japan CoreAlpha S6	Open	7	A B	Equities	0.65	0.15	0.8	-
Aviva Pension Man Stockmarket Managed S2	Open	5	A B C D E F	Mixed assets	0.25	0	0.25	-
Aviva Pension Managed High Income S2	Open	3	A B C E F I	Corporate bonds, Global bonds	0	0	0	-
Aviva Pension Mixed Investment (0-35% Shares) S2	Open	2	A B D E F	Mixed assets	0	0	0	-
Aviva Pension Mixed Investment (20-60% Shares) S2	Open	3	A B C D E F	Mixed assets	0	0	0	-
Aviva Pension Mixed Investment (40-85% Shares) S2	Open	4	A B C D E F	Mixed assets	0	0	0	-
Aviva Pension Multi-asset Plus Fund I S6	Open	2	A B C E F	Mixed assets	0	0.16	0.16	-
Aviva Pension Multi-asset Plus Fund II S6	Open	3	A B C E F	Mixed assets	0	0.11	0.11	-
Aviva Pension Multi-asset Plus Fund III S6	Open	4	A B C E F	Mixed assets	0	0.11	0.11	-
Aviva Pension Multi-asset Plus Fund IV S6	Open	4	A B C E F	Mixed assets	0	0.09	0.09	-
Aviva Pension Multi-asset Plus Fund V S6	Open	5	A B C E F	Mixed assets	0	0.11	0.11	-
Aviva Pension Multi-Manager 20-60% Shares S2	Open	3	A B C D E I	Mixed assets	0.7	0	0.7	-
Aviva Pension Multi-Manager 40-85% Shares S2	Open	4	A B C D E I	Mixed assets	0.8	0	0.8	-
Aviva Pension Multi-Manager Flexible S2	Open	5	A B C E F	Mixed assets	0.8	0	0.8	-
Aviva Pension Multi-Strategy Target Return S6	Open	3	A B C E F	Specialist/ Other	0.7	0.11	0.81	-
Aviva Pension My Future Focus Consolidation (Pre-2024) S2	Open	2	A B C E F	Mixed assets	0	0	0	-
Aviva Pension My Future Focus Consolidation (Pre-2024) S6	Open	2	A B C E F	Mixed assets	0	0	0	-

Aviva Pension My Future Focus Consolidation S6	Open	2	A B C E F	Mixed assets	0	0	0	-
Aviva Pension My Future Focus Growth S2	Open	4	A B C E F	Mixed assets	0	0	0	-
Aviva Pension My Future Focus Growth S6	Open	4	A B C E F	Mixed assets	0	0	0	-
Aviva Pension My Future Focus Long Term Growth S6	Open	5	A B C F	Mixed assets	0	0	0	-
Aviva Pension Ninety One American Franchise S2	Open	6	A B F	Equities	0.6	0	0.6	-
Aviva Pension Ninety One Asia Pacific Franchise S6	Open	7	A B F	Equities	0.7	0.15	0.85	-
Aviva Pension Ninety One Emerging Markets Local Currency Debt S6	Open	5	A B C E F I	Global bonds	0.65	0.22	0.87	-
Aviva Pension Ninety One Global Environment S6	Open	7	A B C D F	Equities, Ethical	0.7	0.11	0.81	-
Aviva Pension Ninety One Global Gold S6	Open	7	A B C D F	Equities, Specialist/ Other	0.7	0.09	0.79	-
Aviva Pension Ninety One Global Income Opportunities S2	Open	4	A B D E F	Mixed assets	0.57	0	0.57	-
Aviva Pension Ninety One Global Strategic Equity S6	Open	6	A B C D F	Equities	0.65	0.11	0.76	-
Aviva Pension Pacific Equity S2	Open	6	A B C	Equities	0	0	0	-
Aviva Pension Property S2	Open	4	A H	Property	0	0	0	-
Aviva Pension Rathbone Global Opportunities S6	Open	6	A B	Equities	0.7	0.02	0.72	-
Aviva Pension Schroder Asian Alpha Plus S6	Open	7	A B C F	Equities	0.75	0.17	0.92	-
Aviva Pension Schroder Diversified Growth S6	Open	3	A B C D E F J	Specialist/ Other, Mixed assets	0.55	0.05	0.6	-
Aviva Pension Schroder European Recovery S6	Open	7	A B C D	Equities	0.65	0.21	0.86	-
Aviva Pension Schroder Gilt & Fixed Interest S2	Open	3	A B E F I	Gilts	0.3	0	0.3	-
Aviva Pension Schroder Global Cities Real Estate S6	Open	6	A B C D F H	Equities, Property	0.7	0.15	0.85	-
Aviva Pension Schroder Global Emerging Markets S6	Open	7	A B C	Equities	0.7	0.22	0.92	-
Aviva Pension Schroder Global Equity Income S6	Open	7	A B C D	Equities	0.7	0.2	0.9	-
Aviva Pension Schroder Global Healthcare S6	Open	6	A B D	Equities, Specialist/ Other	0.7	0.17	0.87	-
Aviva Pension Schroder Income Maximiser S6	Open	6	A B D F	Equities	0.7	0.16	0.86	-
Aviva Pension Schroder Managed Balanced S6	Open	4	A B C D E I	Mixed assets	0.4	0.11	0.51	-
Aviva Pension Schroder Sustainable Future Multi Asset S6	Open	4	A B C E F I	Mixed assets, Ethical	0.25	0.05	0.3	-
Aviva Pension Schroder Tokyo S6	Open	6	A B D	Equities	0.85	0.1	0.95	-
Aviva Pension Schroder UK Alpha Plus S2	Open	6	A B D	Equities	0.8	0	0.8	-
Aviva Pension Schroder US Mid Cap S6	Open	7	A B D	Equities	0.7	0.14	0.84	-
Aviva Pension Stewart Investors Asia Pacific Leaders Sustainability S6	Open	5	A B C D	Equities	0.75	0.04	0.79	-
Aviva Pension Strategic Bond S6	Open	3	A B E F I	Corporate bonds, Gilts, Global bonds	0.25	0.03	0.28	-
Aviva Pension Sustainable Stewardship Bond S6	Open	3	A E F	Corporate bonds, Ethical	0.13	0.02	0.15	-
Aviva Pension Sustainable Stewardship International Equity S6	Open	5	A B C D F	Equities, Ethical	0.13	0.02	0.15	-

Aviva Pension Sustainable Stewardship Managed S6	Open	4	A B D E F	Mixed assets, Ethical	0.13	0.02	0.15	-
Aviva Pension Sustainable Stewardship UK Equity Income S6	Open	6	A D E F	Equities, Ethical	0.13	0.06	0.19	-
Aviva Pension Sustainable Stewardship UK Equity S6	Open	6	A D F	Equities, Ethical	0.13	0.01	0.14	-
Aviva Pension T. Rowe Price Emerging Markets Equity S6	Open	7	A B D	Equities	1	0.02	1.02	-
Aviva Pension UK Equity Income S2	Open	6	A D	Equities	0.25	0	0.25	-
Aviva Pension UK Equity Income S6	Open	6	A D	Equities	0.35	0.02	0.37	-
Aviva Pension UK Equity S2	Open	6	A D	Equities	0	0	0	-
Aviva Pension UK Index Tracking S2	Open	5	A	Equities, Tracker	0	0	0	-
Aviva Pension US Equity S2	Open	6	A B	Equities, Tracker	0	0	0	-
Aviva Pension Vanguard FTSE Developed World ex-UK Index S6	Open	6	A B F	Equities	0.08	0	0.08	-
Aviva Pension Vanguard FTSE UK All Share Index S6	Open	6	A B F	Equities	0.05	0	0.05	-
Aviva Pension Vanguard Global Corporate Bond Index S6	Open	3	A B E F	Corporate bonds, Global bonds	0.12	0	0.12	-
Aviva Pension Vanguard US Equity Index S6	Open	6	A B F	Equities, Tracker	0.06	0	0.06	-
Aviva Pension With-Profit 2 S2	Closed but refer to fund factsheet	3	A B C E F	With-Profit	0	0	0	-

Source of performance data: FE fundinfo

Income Drawdown

Fund name / Factsheet	Fund status	Aviva risk rating	Aviva risk warnings	Investment fund type	Extra management charge / additional yearly charge	Fund manager expense charge (FMEC)	Total additional yearly charge	Annual charge
Aviva Pension 7IM AAP Adventurous S6	Open	5	A B C E F I	Mixed assets	0.5	0.18	0.68	-
Aviva Pension 7IM AAP Balanced Fund S6	Open	4	A B C E F I	Mixed assets	0.5	0.18	0.68	-
Aviva Pension 7IM AAP Moderately Adventurous S6	Open	4	A B C E F I	Mixed assets	0.5	0.18	0.68	-
Aviva Pension 7IM AAP Moderately Cautious S6	Open	3	A B C E F I	Mixed assets	0.5	0.2	0.7	-
Aviva Pension abrdn Asia Pacific Equity S6	Open	6	A B C	Equities	0.75	0.11	0.86	-
Aviva Pension abrdn Diversified Growth And Income S6	Open	4	A B C E F	Mixed assets	0.5	0.45	0.95	-
Aviva Pension abrdn UK Smaller Companies S6	Closed to New Money	6	A B D	Equities	0.75	0.08	0.83	-
Aviva Pension Aegon Ethical Equity S6	Open	6	A D	Equities, Ethical	0.6	0.02	0.62	-
Aviva Pension Artemis Global Income S6	Open	6	A B C D	Equities	0.75	0.12	0.87	-
Aviva Pension Artemis High Income S6	Open	4	A B E I	Corporate bonds, Global bonds	0.5	0.09	0.59	-
Aviva Pension Artemis Income S6	Open	6	A B D E I	Equities	0.65	0.05	0.7	-
Aviva Pension Artemis SmartGARP Global Equity S6	Open	6	A B C	Equities	0.65	0.14	0.79	-
Aviva Pension Artemis Strategic Bond S6	Open	3	A B E I	Corporate bonds, Global bonds	0.4	0.09	0.49	-
Aviva Pension Artemis UK Select S6	Open	7	A B D F	Equities	0.7	0.09	0.79	-

Aviva Pension Artemis UK Smaller Companies S6	Open	7	A D	Equities	0.7	0.11	0.81	-
Aviva Pension Artemis UK Special Situations S6	Open	7	A B D	Equities	0.7	0.11	0.81	-
Aviva Pension Artemis US Select S6	Open	6	A B D F	Equities	0.75	0.1	0.85	-
Aviva Pension AXA Framlington American Growth S6	Open	6	A B D	Equities	0.6	0.07	0.67	-
Aviva Pension AXA Framlington Global Sustainable Managed S6	Open	5	A B C D E	Mixed assets, Ethical	0.6	0.07	0.67	-
Aviva Pension AXA Framlington UK Select Opportunities S6	Open	6	A D	Equities	0.6	0.06	0.66	-
Aviva Pension Baillie Gifford High Yield Bond S6	Open	4	A B E F I	Corporate bonds, Global bonds	0.35	0.02	0.37	-
Aviva Pension Baillie Gifford International S6	Open	7	A B C	Equities	0.35	0.03	0.38	-
Aviva Pension Baillie Gifford Managed S6	Open	5	A B C D E F	Mixed assets, Ethical	0.28	0.03	0.31	-
Aviva Pension Baillie Gifford UK and Worldwide Equity S6	Open	6	A B C	Equities, Ethical	0.3	0.04	0.34	-
Aviva Pension BlackRock 50:50 Global Equity Index Tracker S6	Open	5	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock 60:40 Global Equity Index Tracker S6	Open	6	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock 70:30 Global Equity Index Tracker S6	Open	5	A B J	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock Consensus S6	Open	4	A B E	Mixed assets, Tracker	0	0	0	-
Aviva Pension BlackRock Continental European S6	Open	6	A B	Equities	0.6	0.16	0.76	-
Aviva Pension BlackRock Corporate Bond Index Tracker S6	Open	3	A E	Corporate bonds, Global bonds, Tracker	0	0	0	-
Aviva Pension BlackRock Corporate Bond S6	Open	3	A E F I	Corporate bonds, Global bonds	0.4	0.06	0.46	-
Aviva Pension BlackRock Developed World Fossil Fuel Screened Index S6	Open	6	A B F	Equities, Ethical, Tracker	0.05	0.02	0.07	-
Aviva Pension BlackRock Emerging Markets Index Tracker S6	Open	7	A B C F	Equities, Tracker	0.1	0.08	0.18	-
Aviva Pension BlackRock European Dynamic S6	Closed to New Money	6	A B	Equities	0.75	0.17	0.92	-
Aviva Pension BlackRock European Equity Index Tracker S6	Open	6	A B D	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock Gold & General S6	Open	7	A B C D F	Equities, Specialist/ Other	0.7	0.17	0.87	-
Aviva Pension BlackRock Japanese Equity Index Tracker S6	Open	7	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock Over 15 years Gilt Index Tracker S6	Open	5	A E	Gilts, Tracker	0	0	0	-
Aviva Pension BlackRock Over 15 yrs Corp Bond Tracker S6	Open	5	A E	Corporate bonds, Global bonds, Tracker	0	0	0	-
Aviva Pension BlackRock Over 5 yrs Index-Lkd Gilt Tracker S6	Open	5	A E	Gilts, Tracker	0	0	0	-
Aviva Pension BlackRock Overseas Consensus Equity S6	Open	5	A B D J	Equities, Tracker	0	0.02	0.02	-
Aviva Pension BlackRock Pacific Rim Equity Index Tracker S6	Open	7	A B	Equities, Tracker	0	0	0	-

Aviva Pension BlackRock Sterling Liquidity S6	Open	1	A E G	Cash/Money market	0.05	0	0.05	-
Aviva Pension BlackRock UK Equity Index Tracker S6	Open	5	A D	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock UK S6	Open	6	A D	Equities	0.6	0.15	0.75	-
Aviva Pension BlackRock UK Smaller Cos S6	Open	6	A D	Equities	0.6	0.15	0.75	-
Aviva Pension BlackRock UK Special Situations S6	Open	6	A D	Equities	0.6	0.15	0.75	-
Aviva Pension BlackRock US Dynamic S6	Open	6	A B F	Equities	0.6	0.14	0.74	-
Aviva Pension BlackRock US Equity Index Tracker S6	Open	6	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock World (ex-UK) Equity Index S6	Open	6	A B	Equities, Tracker	0	0	0	-
Aviva Pension BlackRock World ESG Insights Equity S6	Open	6	A B F	Equities, Ethical	0.05	0.03	0.08	-
Aviva Pension Blended Portfolio 2 S6	Open	3	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1	-
Aviva Pension Blended Portfolio 3 S6	Open	3	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1	-
Aviva Pension Blended Portfolio 4 S6	Open	4	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1	-
Aviva Pension Blended Portfolio 5 S6	Open	4	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1	-
Aviva Pension Blended Portfolio 6 S6	Open	4	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1	-
Aviva Pension Blended Portfolio 7 S6	Open	5	A B C E F I	Mixed assets, Specialist/ Other	0.1	0	0.1	-
Aviva Pension BNY Mellon Global Income S6	Open	5	A B C D	Equities	0.7	0.11	0.81	-
Aviva Pension BNY Mellon International Bond S6	Open	3	A B C E F	Global bonds	0.35	0.14	0.49	-
Aviva Pension BNY Mellon Long-Term Global Equity S6	Open	5	A B C	Equities	0.75	0.04	0.79	-
Aviva Pension BNY Mellon Multi-Asset Balanced S6	Open	4	A B C E F	Mixed assets	0.7	0.11	0.81	-
Aviva Pension BNY Mellon Multi-Asset Growth S6	Open	5	A B C E	Mixed assets	0.35	0.11	0.46	-
Aviva Pension BNY Mellon Real Return S6	Open	4	A B C D E F I	Mixed assets, Specialist/ Other	0.75	0.26	1.01	-
Aviva Pension Climate Transition Global Credit S6	Open	3	A B C E F	Corporate bonds, Global bonds, Ethical	0.4	0.1	0.5	-
Aviva Pension Climate Transition Global Equity S6	Open	6	A B C	Equities, Ethical	0.85	0	0.85	-
Aviva Pension Corporate Bond S6	Open	3	A E F	Corporate bonds, Global bonds	0	0.02	0.02	-
Aviva Pension CT European Select S6	Open	6	A B	Equities	0.75	0.1	0.85	-
Aviva Pension CT Global Select S6	Open	5	A B C	Equities	0.75	0.08	0.83	-
Aviva Pension CT Latin America S6	Open	7	A B C D	Equities	0.75	0.21	0.96	-
Aviva Pension CT Responsible Global Equity S6	Open	6	A B C F	Equities, Ethical	0.53	0.06	0.59	-
Aviva Pension CT Responsible UK Equity Growth S6	Open	6	A D	Equities, Ethical	0.7	0.07	0.77	-
Aviva Pension CT UK Equity Income S6	Open	6	A D	Equities	0.75	0.09	0.84	-

Aviva Pension Deposit S6	Open	1	A E G	Cash/Money market	0	0	0	-
Aviva Pension Diversified Assets Fund 1 S6	Open	2	A B E F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 2 S6	Open	2	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 3 S6	Open	3	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 4 S6	Open	4	A B C E F	Mixed assets	0	0	0	-
Aviva Pension Diversified Assets Fund 5 S6	Open	5	A B C F	Mixed assets	0	0	0	-
Aviva Pension ES River and Mercantile UK Listed Smaller Companies S6	Open	6	A B D	Equities	0.75	0.1	0.85	-
Aviva Pension European Equity S6	Open	6	A B D F	Equities	0	0.05	0.05	-
Aviva Pension Fidelity Asia S6	Open	7	A B C	Equities	0.75	0.18	0.93	-
Aviva Pension Fidelity Emerging Markets S6	Open	7	A B C F	Equities	0.75	0.2	0.95	-
Aviva Pension Fidelity European S6	Open	6	A B	Equities	0.07	0	0.07	-
Aviva Pension Fidelity Japan S6	Open	6	A B D F	Equities	0.75	0.05	0.8	-
Aviva Pension Fidelity Sustainable European Equity S6	Open	6	A B F	Equities, Ethical	0.6	0.1	0.7	-
Aviva Pension Fidelity Sustainable MoneyBuilder Income S6	Open	3	A E F	Corporate bonds, Global bonds, Ethical	0.45	0.16	0.61	-
Aviva Pension Fidelity UK Select S6	Open	6	A B D F	Equities	0.75	0.05	0.8	-
Aviva Pension Fidelity Worldwide Special Situations S2	Open	7	A B C D F	Equities	0.9	0	0.9	-
Aviva Pension First Sentier Global Listed Infrastructure S6	Open	5	A B C	Equities, Specialist/ Other	0.65	0.05	0.7	-
Aviva Pension Flexible Investment S6	Open	5	A B C D F	Mixed assets	0.05	0	0.05	-
Aviva Pension FSSA Greater China Growth S6	Open	7	A B C D	Equities	0.85	0.09	0.94	-
Aviva Pension FTF Martin Currie UK Mid Cap S6	Open	7	A B D	Equities, Ethical	0.75	0.07	0.82	-
Aviva Pension Gilt S6	Open	3	A E	Gilts	0	0.05	0.05	-
Aviva Pension Global Bond S6	Open	3	A B C E	Global bonds	0	0.01	0.01	-
Aviva Pension Global Equity S6	Open	5	A B C	Equities	0	0.02	0.02	-
Aviva Pension Higher Income Plus S6	Open	3	A B C E F I	Corporate bonds, Global bonds	0.2	0.02	0.22	-
Aviva Pension HSBC Global Sukuk Index S6	Open	3	A B C E F	Corporate bonds, Global bonds, Specialist/ Other	0.3	0	0.3	1
Aviva Pension HSBC Islamic Global Equity Index S6	Open	6	A B C	Equities, Tracker	0.3	0	0.3	-
Aviva Pension HSBC Shariah Multi Asset S6	Open	5	A B C E F	Mixed assets, Equities, Specialist/ Other	0.35	0	0.35	1
Aviva Pension Index Linked Gilt S6	Open	5	A E	Gilts	0	0.04	0.04	-
Aviva Pension International Index Tracking S2	Open	6	A B	Equities, Tracker	0	0	0	-
Aviva Pension Invesco Asian S6	Open	7	A B C	Equities	0.65	0.2	0.85	-
Aviva Pension Invesco Corporate Bond S6	Open	2	A E F I	Corporate bonds, Global bonds	0.45	0.05	0.5	-
Aviva Pension Invesco Distribution S6	Open	3	A B E F I	Mixed assets	0.6	0.17	0.77	-

Aviva Pension Invesco Emerging Markets ex China S6	Open	7	A B C D	Equities	0.65	0.05	0.7	-
Aviva Pension Invesco European Equity S2	Open	7	A B	Equities	0.25	0	0.25	-
Aviva Pension Invesco Monthly Income Plus S6	Open	3	A B E F I	Corporate bonds, Global bonds	0.5	0.17	0.67	-
Aviva Pension Invesco UK Smaller Companies S2	Open	6	A B D	Equities	0.25	0	0.25	-
Aviva Pension Janus Henderson Cautious Managed S6	Open	4	A D E	Mixed assets	0.65	0.15	0.8	-
Aviva Pension Janus Henderson European Mid and Large Cap S6	Open	6	A B D	Equities	0.65	0.16	0.81	-
Aviva Pension Janus Henderson European Selected Opportunities S6	Open	6	A B D	Equities	0.75	0.15	0.9	-
Aviva Pension Janus Henderson Sterling Bond S6	Open	3	A E F	Corporate bonds, Global bonds	0.45	0.16	0.61	-
Aviva Pension Janus Henderson UK Smaller Companies S6	Open	6	A B D	Equities	0.75	0.1	0.85	-
Aviva Pension JPM Emerging Markets S6	Open	7	A B C	Equities	0.65	0.08	0.73	-
Aviva Pension JPM Europe Dynamic S6	Open	7	A B D	Equities	0.6	0.1	0.7	-
Aviva Pension JPM European Smaller Cos S6	Open	7	A B D	Equities	0.6	0.12	0.72	-
Aviva Pension JPM Natural Resources S6	Open	7	A B C D	Equities, Specialist/ Other	0.6	0.08	0.68	-
Aviva Pension JPM US Select S6	Open	6	A B	Equities	0.6	0.05	0.65	-
Aviva Pension Jupiter Ecology S6	Open	6	A B D	Equities, Ethical	0.78	0.02	0.8	-
Aviva Pension Jupiter Financial Opportunities S6	Open	7	A B C D	Equities, Specialist/ Other	0.98	0.02	1	-
Aviva Pension Jupiter Merlin Balanced Portfolio S6	Open	4	A B D E	Mixed assets	0.97	0.46	1.43	-
Aviva Pension Jupiter Merlin Growth Portfolio S6	Open	5	A B D	Mixed assets	0.97	0.59	1.56	-
Aviva Pension Jupiter Merlin Income Portfolio S6	Open	4	A B D E I	Mixed assets	0.97	0.34	1.31	-
Aviva Pension Jupiter Merlin Worldwide Portfolio S6	Open	4	A B C	Equities	0.98	0.56	1.54	-
Aviva Pension Jupiter Strategic Bond S6	Open	3	A B C E F I	Corporate bonds, Global bonds	0.73	0	0.73	-
Aviva Pension Jupiter UK Alpha S6	Open	7	A B F	Equities	0.7	0	0.7	-
Aviva Pension L&G Global Infrastructure Index S6	Open	6	A B C D F	Equities, Tracker	0.3	0	0.3	-
Aviva Pension Liontrust Sustainable Future Cautious Managed S6	Open	4	A B E F I	Mixed assets, Ethical	0.3	0.18	0.48	-
Aviva Pension Liontrust Sustainable Future Corporate Bond S2	Open	3	A B E F I	Corporate bonds, Ethical	0	0	0	-
Aviva Pension Liontrust Sustainable Future Defensive Managed S6	Open	3	A B D E F I	Mixed assets, Ethical	0.3	0.18	0.48	-
Aviva Pension Liontrust Sustainable Future European Growth 2 S6	Open	6	A B C	Equities, Ethical	0.2	0.05	0.25	-
Aviva Pension Liontrust Sustainable Future Global Growth 2 S6	Open	6	A B C	Equities, Ethical	0.2	0.05	0.25	-
Aviva Pension Liontrust Sustainable Future Managed 2 S6	Open	5	A B D E F I	Equities, Corporate bonds, Ethical	0.15	0.07	0.22	-

Aviva Pension Liontrust Sustainable Future Managed Growth 2 S6	Open	6	A B	Equities, Ethical	0.25	0.05	0.3	-
Aviva Pension Liontrust Sustainable Future UK Growth S2	Open	6	A D F	Equities, Ethical	0	0	0	-
Aviva Pension Liontrust UK Ethical 2 S6	Open	6	A B D	Equities, Ethical	0.15	0.18	0.33	-
Aviva Pension Long Gilt S6	Open	5	A E	Gilts	0	0.07	0.07	-
Aviva Pension M&G Corporate Bond S6	Open	3	A E F	Corporate bonds, Global bonds	0.4	0	0.4	-
Aviva Pension M&G Global Dividend S6	Open	6	A B C D	Equities	0.47	0	0.47	-
Aviva Pension M&G Global Themes S6	Open	6	A B C D	Equities	0.57	0	0.57	-
Aviva Pension M&G Optimal Income S6	Open	3	A E F I	Corporate bonds, Gilts, Global bonds	0.57	0	0.57	-
Aviva Pension M&G Strategic Corporate Bond S6	Open	3	A E F I	Corporate bonds, Global bonds	0.43	0.02	0.45	-
Aviva Pension M&G Total Return Credit Investment S6	Open	3	A B C E F I	Corporate bonds, Gilts, Cash /Money Market	0.45	0	0.45	-
Aviva Pension Man Balanced Managed S2	Open	4	A B E F I	Mixed assets	0.25	0	0.25	-
Aviva Pension Man GLG Japan CoreAlpha S6	Open	7	A B	Equities	0.65	0.15	0.8	-
Aviva Pension Man Stockmarket Managed S2	Open	5	A B C D E F	Mixed assets	0.25	0	0.25	-
Aviva Pension Managed High Income S6	Open	3	A B C E F I	Corporate bonds, Global bonds	0	0.02	0.02	-
Aviva Pension Mixed Investment (0-35% Shares) S6	Open	2	A B D E F	Mixed assets	0	0.04	0.04	-
Aviva Pension Mixed Investment (20-60% Shares) S6	Open	3	A B C D E F	Mixed assets	0	0.03	0.03	-
Aviva Pension Mixed Investment (40-85% Shares) S6	Open	4	A B C D E F	Mixed assets	0	0.03	0.03	-
Aviva Pension Multi-asset Plus Fund I S6	Open	2	A B C E F	Mixed assets	0	0.16	0.16	-
Aviva Pension Multi-asset Plus Fund II S6	Open	3	A B C E F	Mixed assets	0	0.11	0.11	-
Aviva Pension Multi-asset Plus Fund III S6	Open	4	A B C E F	Mixed assets	0	0.11	0.11	-
Aviva Pension Multi-asset Plus Fund IV S6	Open	4	A B C E F	Mixed assets	0	0.09	0.09	-
Aviva Pension Multi-asset Plus Fund V S6	Open	5	A B C E F	Mixed assets	0	0.11	0.11	-
Aviva Pension Multi-Manager 20-60% Shares S6	Open	3	A B C D E I	Mixed assets	0.22	0.42	0.64	-
Aviva Pension Multi-Manager 40-85% Shares S6	Open	4	A B C D E I	Mixed assets	0.22	0.52	0.74	-
Aviva Pension Multi-Manager Flexible S6	Open	5	A B C E F	Mixed assets	0.23	0.54	0.77	-
Aviva Pension Multi-Strategy Target Return S6	Open	3	A B C E F	Specialist/ Other	0.7	0.11	0.81	-
Aviva Pension My Future Focus Consolidation (Pre-2024) S6	Open	2	A B C E F	Mixed assets	0	0	0	-
Aviva Pension My Future Focus Consolidation S6	Open	2	A B C E F	Mixed assets	0	0	0	-
Aviva Pension My Future Focus Growth S6	Open	4	A B C E F	Mixed assets	0	0	0	-
Aviva Pension My Future Focus Long Term Growth S6	Open	5	A B C F	Mixed assets	0	0	0	-
Aviva Pension Ninety One American Franchise S6	Open	6	A B F	Equities	0.6	0.09	0.69	-
Aviva Pension Ninety One Asia Pacific Franchise S6	Open	7	A B F	Equities	0.7	0.15	0.85	-

Aviva Pension Ninety One Emerging Markets Local Currency Debt S6	Open	5	A B C E F I	Global bonds	0.65	0.22	0.87	-
Aviva Pension Ninety One Global Environment S6	Open	7	A B C D F	Equities, Ethical	0.7	0.11	0.81	-
Aviva Pension Ninety One Global Gold S6	Open	7	A B C D F	Equities, Specialist/ Other	0.7	0.09	0.79	-
Aviva Pension Ninety One Global Income Opportunities S6	Open	4	A B D E F	Mixed assets	0.57	0.13	0.7	-
Aviva Pension Ninety One Global Strategic Equity S6	Open	6	A B C D F	Equities	0.65	0.11	0.76	-
Aviva Pension Pacific Equity S6	Open	6	A B C	Equities	0	0.04	0.04	-
Aviva Pension Property S2	Open	4	A H	Property	0	0	0	-
Aviva Pension Rathbone Global Opportunities S6	Open	6	A B	Equities	0.7	0.02	0.72	-
Aviva Pension Schroder Asian Alpha Plus S6	Open	7	A B C F	Equities	0.75	0.17	0.92	-
Aviva Pension Schroder Diversified Growth S6	Open	3	A B C D E F J	Specialist/ Other, Mixed assets	0.55	0.05	0.6	-
Aviva Pension Schroder European Recovery S6	Open	7	A B C D	Equities	0.65	0.21	0.86	-
Aviva Pension Schroder Gilt & Fixed Interest S6	Open	3	A B E F I	Gilts	0.25	0.08	0.33	-
Aviva Pension Schroder Global Cities Real Estate S6	Open	6	A B C D F H	Equities, Property	0.7	0.15	0.85	-
Aviva Pension Schroder Global Emerging Markets S6	Open	7	A B C	Equities	0.7	0.22	0.92	-
Aviva Pension Schroder Global Equity Income S6	Open	7	A B C D	Equities	0.7	0.2	0.9	-
Aviva Pension Schroder Global Healthcare S6	Open	6	A B D	Equities, Specialist/ Other	0.7	0.17	0.87	-
Aviva Pension Schroder Income Maximiser S6	Open	6	A B D F	Equities	0.7	0.16	0.86	-
Aviva Pension Schroder Managed Balanced S6	Open	4	A B C D E I	Mixed assets	0.4	0.11	0.51	-
Aviva Pension Schroder Sustainable Future Multi Asset S6	Open	4	A B C E F I	Mixed assets, Ethical	0.25	0.05	0.3	-
Aviva Pension Schroder Tokyo S6	Open	6	A B D	Equities	0.85	0.1	0.95	-
Aviva Pension Schroder UK Alpha Plus S6	Open	6	A B D	Equities	0.8	0	0.8	-
Aviva Pension Schroder US Mid Cap S6	Open	7	A B D	Equities	0.7	0.14	0.84	-
Aviva Pension Stewart Investors Asia Pacific Leaders Sustainability S6	Open	5	A B C D	Equities	0.75	0.04	0.79	-
Aviva Pension Strategic Bond S6	Open	3	A B E F I	Corporate bonds, Gilts, Global bonds	0.25	0.03	0.28	-
Aviva Pension Sustainable Stewardship Bond S6	Open	3	A E F	Corporate bonds, Ethical	0.13	0.02	0.15	-
Aviva Pension Sustainable Stewardship International Equity S6	Open	5	A B C D F	Equities, Ethical	0.13	0.02	0.15	-
Aviva Pension Sustainable Stewardship Managed S6	Open	4	A B D E F	Mixed assets, Ethical	0.13	0.02	0.15	-
Aviva Pension Sustainable Stewardship UK Equity Income S6	Open	6	A D E F	Equities, Ethical	0.13	0.06	0.19	-
Aviva Pension Sustainable Stewardship UK Equity S6	Open	6	A D F	Equities, Ethical	0.13	0.01	0.14	-
Aviva Pension T. Rowe Price Emerging Markets Equity S6	Open	7	A B D	Equities	1	0.02	1.02	-
Aviva Pension UK Equity Income S6	Open	6	A D	Equities	0.35	0.02	0.37	-
Aviva Pension UK Equity S6	Open	6	A D	Equities	0	0.01	0.01	-
Aviva Pension UK Index Tracking S6	Open	5	A	Equities, Tracker	0	0	0	-

Aviva Pension US Equity S6	Open	6	A B	Equities, Tracker	0	0.01	0.01	-
Aviva Pension Vanguard FTSE Developed World ex-UK Index S6	Open	6	A B F	Equities	0.08	0	0.08	-
Aviva Pension Vanguard FTSE UK All Share Index S6	Open	6	A B F	Equities	0.05	0	0.05	-
Aviva Pension Vanguard Global Corporate Bond Index S6	Open	3	A B E F	Corporate bonds, Global bonds	0.12	0	0.12	-
Aviva Pension Vanguard US Equity Index S6	Open	6	A B F	Equities, Tracker	0.06	0	0.06	-

Source of performance data: FE fundinfo

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. These options are not available to all pensions.

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/](https://www.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.

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 investment decisions for you to make)	
Aviva My Future Focus Lifestage approach Aviva My Future Focus Target Drawdown Lifestage approach Aviva My Future Focus Target Cash Lump Sum Lifestage approach Aviva My Future Focus Target Annuity Lifestage approach Aviva Stewardship Lifestage approach Aviva My Future Lifestage approach Aviva My Future Target Drawdown Lifestage approach Aviva My Future Target Cash Lump Sum Lifestage approach Aviva My Future Target Annuity Lifestage approach	Available for the following pension plans: <ul style="list-style-type: none"> ● Your Company Pension ● Your Company Stakeholder Pension (Stewardship is not available to Your Company Stakeholder) These Lifestage approaches are not available to Isle of Man members.
Aviva Mixed Investments Universal Lifestyle approach Aviva Global Shares Universal Lifestyle approach	Available for the following pension plans: <ul style="list-style-type: none"> ● 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 Global Shares Annuity Lifestyle approach	Available for the following pension plans only: <ul style="list-style-type: none"> ● 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.

- Your Company Stakeholder Pension
- Stakeholder Pension
- Your Pension @ Aviva (Stakeholder Pension) (SQ policies)

High-involvement investment options (you will have to make some or all of your investment decisions)

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
- Your Company Pension Freedom @ Aviva (Isle of Man Section 61 Plan)
- 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
- Millennium Variable Money Purchase Plan & Variable Group AVC Plan
- '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 plan that 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

Aviva Phased Switching Annuity approach

Available for the following pension plans only:

- Your Company Pension @ Aviva (Isle of Man 89 Plan)
- '98 Series Personal and Group Personal Pension Isle of Man

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 over the minimum pension age, you can choose to designate some or all of your pension into income drawdown within your plan. The minimum pension age is currently 55. From 6 April 2028 this will be age 57 unless you have a protected pension age. To find out more visit [aviva.co.uk/nmpa](https://www.aviva.co.uk/nmpa). 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 can find more information at [aviva.co.uk/retirement/income-drawdown/investment-pathways/](https://www.aviva.co.uk/retirement/income-drawdown/investment-pathways/)

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](https://www.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: 9:00am - 5:00pm

Calls may be recorded.

If you're an existing bond customer

Call us on **0800 096 3530**

Monday to Friday: 9:00am - 5:30pm

Saturday: 8:30am - 2:00pm

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/](https://www.aviva.co.uk/existing-customers/)




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Please get in touch if you would prefer this guide SP99155, in large print, braille or as audio.

How to contact us

 0800 068 6800

 contactus@aviva.com

 [Aviva.co.uk](https://www.aviva.co.uk)

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