

**FUND FACTS**

|                    |          |
|--------------------|----------|
| Fund Launch Date   | Jan 2009 |
| Fund Size          | €335.82m |
| Base Currency      | EUR      |
| Number of Holdings | 13       |
| Tax                | Gross    |
| MoneyMate ID       | 25003929 |
| AMC                | 0%       |

Source: Aviva Investors 31 October 2018. Performance data quoted on a bid to bid basis i.e. the price investors sell units.

**FUND MANAGER INFORMATION**



Fund Manager(s)

Richard Hallett

Fund Manager Profile

Aviva Investors is a global investment manager with expertise in real estate, fixed income, equity and multi-asset. Their investment intelligence spans major markets, where they currently manage circa €400 billion (source: Aviva Investors as at 30 September 2017) on behalf of customers worldwide. This gives Aviva Investors the size and scale to successfully seek out opportunities that will deliver specific investor outcomes.

Source: Aviva Investors 31 October 2018. Aviva Investors Global Services Ltd is authorised and regulated by the Financial Conduct Authority and a member of the Investment Association.

**FUND INTRODUCTION**

Fund Objective

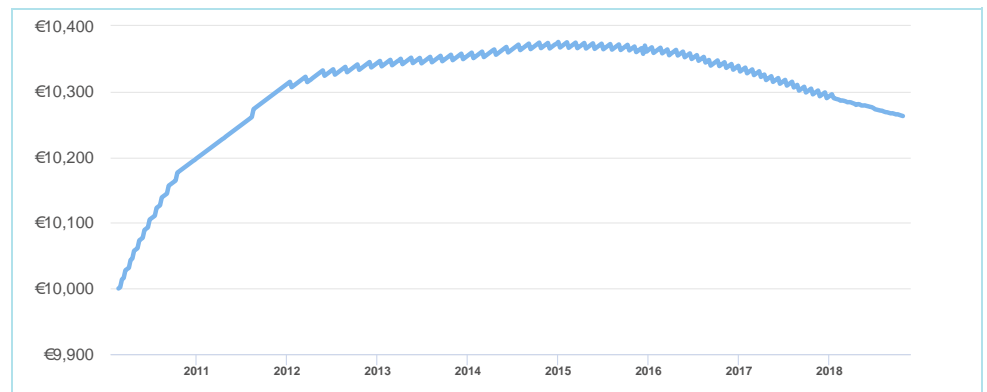
This fund invests in cash and various money market securities. It is likely that current fund returns will be negative after charges based on current interest rates (as at July 2017). There is no unit price guarantee on this fund.

Fund Strategy

- The fund can invest in term deposits, call deposits and AA rated money market funds.
- The fund can only deposit money with institutions above a certain credit rating.
- There is no unit price guarantee on this fund. If interest rates are lower than the annual management charge the unit price of the fund will fall and the cash fund will make a loss.

**FUND PERFORMANCE**

Growth of €10,000 to 31 Oct 2018



Annualised Return – Cash Fund

|              | 1m     | 3m     | YTD   | 1y     | 3y     | 5y     | 10y | Since Launch |
|--------------|--------|--------|-------|--------|--------|--------|-----|--------------|
| Total Return | -0.02% | -0.08% | -0.3% | -0.34% | -0.34% | -0.17% | --  | 0.3%         |

Calendar Year Return – Cash Fund

|              | 2017   | 2016   | 2015   | 2014 | 2013  |
|--------------|--------|--------|--------|------|-------|
| Total Return | -0.46% | -0.23% | -0.11% | 0.2% | 0.11% |

Source: Longboat Analytics 31 Oct 2018. Performance data quoted on a bid to bid basis i.e. the price investors sell units. Gross of AMC.

- Warning: Past performance is not a reliable guide to future performance.
- Warning: The value of your investment may go down as well as up.
- Warning: If you invest in these funds you may lose some or all of the money you invest.
- Warning: The funds may be affected by changes in currency exchange rates.

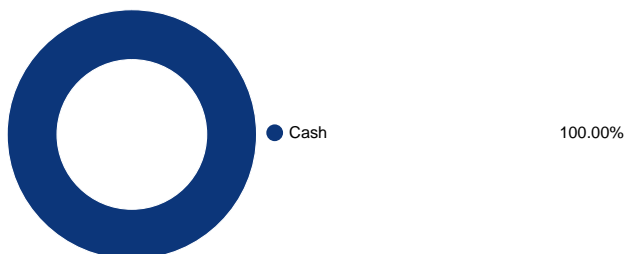
**Top 10 Holdings**

|              |  |               |
|--------------|--|---------------|
| 1            | AI Euro Liquidity Fund 5                 | 39.46%        |
| 2            | Qatar Nat. Bank 01/11/2018               | 7.60%         |
| 3            | OP Corp. Bank Plc Euro 29/11/2018        | 7.59%         |
| 4            | Sumitomo Mitsui Banking Corp. 18/04/2019 | 4.26%         |
| <b>Total</b> |  | <b>58.91%</b> |

**Regional Allocation**

|  |                |        |
|--|----------------|--------|
|  | European Union | 69.90% |
|  | United Kingdom | 11.86% |
|  | Finland        | 7.59%  |
|  | Germany        | 6.09%  |
|  | Switzerland    | 4.56%  |

**ASSET MIX**



Source: Aviva Investors 31 October 2018

**SECTOR BREAKDOWN**



Source: Aviva Investors 31 October 2018

**RISKS**

**Risk Rating as at 31 October 2018**

|          |     |               |        |                |      |           |
|----------|-----|---------------|--------|----------------|------|-----------|
| 1        | 2   | 3             | 4      | 5              | 6    | 7         |
| Very Low | Low | Low to Medium | Medium | Medium to High | High | Very High |

Please note this is the risk rating of the Cash Fund fund which may differ from the risk rating of the underlying fund.

The risk rating shown is not guaranteed and may change over time. For more information on our risk ratings, please see 'Your investment options' brochure which is available through your financial broker or on [www.aviva.ie](http://www.aviva.ie).

**Key Risks**

Before you invest in this fund, or any fund, it is important that you speak with your financial broker to ensure you understand and are comfortable with the risks involved. These risks include but are not limited to:

Details of the risks of investing in a fund are explained in the 'Your Investment Options' brochure which you can download on [www.aviva.ie](http://www.aviva.ie) or is available from your financial broker.

**Risk Factors**

|  |
|--|
| Market Fluctuations                    |
| Capital and returns are not guaranteed |
| Derivative Risk                        |
| Counterparty Risk                      |
| Inflation Risk                         |
| Liquidity Risk                         |

**CHARGES**

**Standard Charges**

This charge may be reflected in the fund's unit price and/or taken by the deduction of units. Talk to your financial broker about the annual management charges and any other charges that may apply on your product. Other charges may apply on your product. Where a fund invests in another fund(s) additional charges may apply. Where these charges apply, these will be reflected in the unit price and the overall charge may be higher than what is shown in this factsheet.

**ADDITIONAL INFORMATION**

- We cannot guarantee the accuracy or completeness of the data provided by Longboat Analytics or the Fund Manager.
- For more information you can view daily fund prices and performance on our fund centre.
- A glossary of terms used in this document is available in the "Your Investment Options" brochure which is available from your broker or on [www.Aviva.ie](http://www.Aviva.ie).

Want to talk to us about your policy?

We are open 9am to 5pm Monday to Friday.



Tel: 1890 64 64 64  
+353 1 898 7950



Email: [csc@aviva.com](mailto:csc@aviva.com)



Website: [www.Aviva.ie](http://www.Aviva.ie)