

# Fund Factsheet

## My Future ARF

30 November 2022

### FUND FACTS

Fund Launch Date	Sep 2020
Base Currency	EUR
Number of Strategies	5
Tax	Gross
MoneyMate ID	25007410
CIV Charge	0.02%
AMC	0%

Source: Performance data quoted on a bid to bid basis i.e. the price investors sell units.

### FUND MANAGER INFORMATION



#### Fund Manager(s)

Aviva Life &amp; Pensions Ireland DAC

#### Fund Manager Profile

Aviva Life and Pensions DAC ("ALPI DAC") are part of the Aviva Group which operates in core markets across the UK, Ireland and Canada.

Source: ALPI DAC as at 30 November 2022

### FUND INTRODUCTION

#### Fund Objective

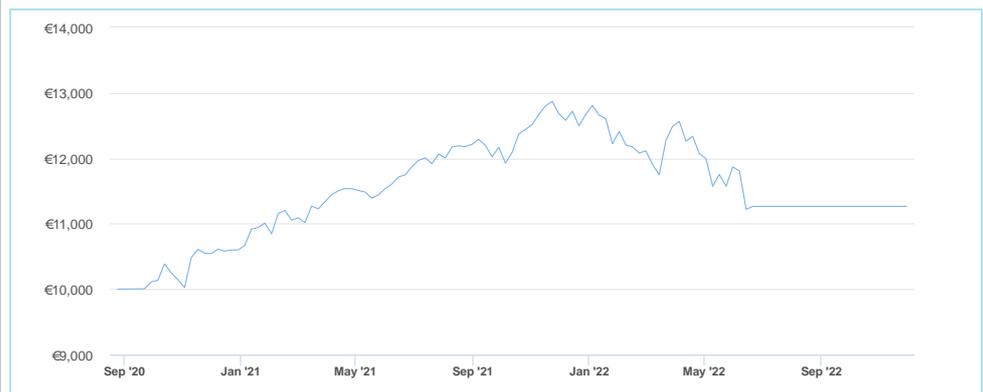
My Future ARF is Aviva's default lifestyle retirement strategy for individual pension plan holders who are looking to purchase an ARF at retirement. The strategy is structured to automatically reduce the risk profile of a pension as an individual nears retirement. It does this by de-risking from higher risk assets such as equities to lower risk assets such as bonds and cash.

#### Fund Strategy

- The volatility of the investors pension is automatically reduced as they near retirement
- The fund will predominantly use passive indexed funds to provide cost effective exposure to various asset classes.
- The underlying assets of the fund may change.

### FUND PERFORMANCE

#### Growth of €10,000 to 30 Nov 2022



#### Annualised Return to 30 Nov 2022 – My Future ARF

	1m	3m	YTD	1y	3y	5y	10y
Total Return	0%	0%	-12.04%	-11.15%	--	--	--

#### Calendar Year Return – My Future ARF

	2021	2020	2019	2018	2017
Total Return	20.08%	--	--	--	--

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

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

## RISKS

### Risk Rating as at 30 November 2022

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 My Future ARF 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 Guide' 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 Guide' 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
Currency Risk
Counterparty Risk
Derivative Risk
Liquidity Risk
Inflation Risk
Pricing Basis 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.
- The asset mix reflects the underlying asset allocation of the security/securities held by the fund.
- Some additional cash may be held for liquidity, trading and normal fund administration costs.
- 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.



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