

# Key notes



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## The Aviva Guaranteed Fund Selection – Richard Kelsall, Aviva Life

Guaranteed Selection – new guaranteed funds from Aviva offer security and growth potential

Aviva have been offering the Guaranteed Fund for over 15 years, with approximately 300,000 investors amounting to £2bn funds under management. In response to current investor demands, Aviva have expanded their range of guaranteed funds to include:

- Guaranteed 80 – offers the highest potential for growth of the three funds and guarantees to return at least 80% of the original investment on the fifth anniversary
- Guaranteed 90 – of the three funds, Guaranteed 90 balances potential growth with a potential loss of up to 10% of the original investment on the fifth anniversary
- Guaranteed 100 – the new name for the Guaranteed Fund – offers the highest level of protection of the three funds and guarantees to return at least 100% of the original investment on the fifth anniversary

Aimed at those investors who want higher returns than are available from the bank, but without putting their capital at significant risk, Aviva's Guaranteed Selection clearly articulates the trade off between risk and reward.

### Key Benefits

- Exposure to higher risk asset classes, such as equities and property, to generate growth potential:
  - ◇ Guaranteed 80: Launch Equity Backing Ratio: 73%  
Min/Max Equity Backing Ratio: 10-100%
  - ◇ Guaranteed 90: Launch Equity Backing Ratio: 54%  
Min/Max Equity Backing Ratio: 10-90%
  - ◇ Guaranteed 100: Launch Equity Backing Ratio: 20%  
Min/Max Equity Backing Ratio: 10-75%
- The unique ability to switch in and out of the guaranteed funds to lock in growth
- Death benefit: on death we pay out at least the guaranteed amount, less any withdrawals, or 100.1% of the fund value if this is higher, at no extra charge
- No risk of cash locking like other CPPI products.

### Things to consider

The funds in the Guaranteed Selection are available via Portfolio, Aviva's lump sum investment bond. The minimum investment into Portfolio is £5,000.

The value of the investment will fluctuate and investors may not get back what they put in, except at the fifth anniversary of their investment in the Guaranteed 100 Fund.

There are charges for managing the investment, and an additional charge is made to help provide the guaranteed element of the Guaranteed Selection.

If investors make early withdrawals or switches, the guaranteed amount will reduce in proportion with the number of units cancelled, rather than the cash amount taken out of the fund.

For more information about Aviva's Guaranteed Selection, visit [www.aviva.co.uk/adviser](http://www.aviva.co.uk/adviser)

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