

Fund charge information



For use with:

Company Pension (UK plans in series 2 and 6)

Personal Pension

Income Drawdown

This booklet shows the breakdown of the additional charges that apply to our pension Investment Funds. The charges listed here are in **addition** to the annual fund charge we take from you for maintaining your pension policy. Your policy documents will show how much we take as an annual fund charge, or alternatively you can call us on 0800 068 6800. Please have your policy number to hand.

Some funds have no additional charges, however some funds have an **Additional Yearly Charge** and/or a **Fund Manager Expense Charge (FMEC)**. An **FMEC** covers the fund manager's expenses connected with buying, selling, valuing, owning and maintaining the assets in the fund. The charges may change in the future if the costs associated with managing the fund change. If the charges do change we will show the latest values when this booklet is next printed, alternatively you can visit our website www.aviva.co.uk/funds/pension-funds.html for up to date charges. The **FMECs** shown here have been rounded to the nearest 0.05% and only apply to series 6 versions of funds.

The funds shown here are listed as being in **Series 2, Series 6** or both. This number will help you find more information on the funds if you visit our Fund Centre at www.aviva.co.uk/funds/pension-funds.html. For funds that are in both series, you can find out which version would be available to you by asking your Financial Adviser, or by calling us on 0800 068 6800 with your policy number to hand. In addition, each fund has been given a **Risk/Return Rating** ranging from 1 (low) to 5 (high). Please refer to your pension fund guide for more information on risk/return ratings.

We review the risk ratings we give to the funds regularly and they may change from time to time. Please always refer to the latest version of the fund's factsheet, available on our website, for the current risk ratings of our funds.

Investment Fund	Risk/ Return Rating	Fund Series	Additional Yearly Charge	Fund Managers Expense Charge
Aviva 7IM AAP Adventurous	4	S6	0.50%	0.30%
Aviva 7IM AAP Balanced Fund	3	S6	0.50%	0.15%
Aviva 7IM AAP Moderately Adventurous	4	S6	0.50%	0.25%
Aviva 7IM AAP Moderately Cautious	2	S6	0.50%	0.15%
Aviva Aberdeen Asia Pacific Equity	5	S6	0.80%	0.10%
Aviva Aberdeen Multi-Asset (ex Property)	4	S2	0.25%	0.00%
Aviva Aberdeen North American Equity	4	S2	0.25%	0.00%
Aviva Alliance Trust Sustainable Future Absolute Growth	5	S2 & S6	0.00%	0.05%
Aviva Alliance Trust Sustainable Future Corporate Bond	2	S2	0.00%	0.00%
Aviva Alliance Trust Sustainable Future European Growth	5	S2 & S6	0.00%	0.05%
Aviva Alliance Trust Sustainable Future Global Growth	4	S2 & S6	0.00%	0.05%
Aviva Alliance Trust Sustainable Future Managed	4	S2 & S6	0.00%	0.05%
Aviva Alliance Trust Sustainable Future UK Growth	3	S2	0.00%	0.00%

Investment Fund	Risk/ Return Rating	Fund Series	Additional Yearly Charge	Fund Managers Expense Charge
Aviva Alliance Trust UK Ethical	4	S2 & S6	0.00%	0.00%
Aviva Allianz Gilt Yield	2	S6	0.30%	0.05%
Aviva Artemis Global Growth	5	S6	0.65%	0.15%
Aviva Artemis High Income	3	S6	0.50%	0.10%
Aviva Artemis Income	4	S6	0.65%	0.05%
Aviva Artemis Strategic Assets	4	S6	0.75%	0.05%
Aviva Artemis Strategic Bond	3	S6	0.40%	0.10%
Aviva Artemis UK Growth	4	S6	0.70%	0.10%
Aviva Artemis UK Smaller Companies	5	S6	0.70%	0.10%
Aviva Artemis UK Special Situations	4	S6	0.70%	0.05%
Aviva Asia-Pacific Property	4	S6	0.50%	0.60%
Aviva AXA Framlington American Growth	4	S6	0.60%	0.05%
Aviva AXA Framlington Biotech	5	S6	0.75%	0.10%
Aviva AXA Framlington Emerging Markets	5	S6	0.60%	0.15%
Aviva AXA Framlington Health	4	S6	0.60%	0.10%
Aviva AXA Framlington Managed Balanced	4	S6	0.60%	0.05%
Aviva AXA Framlington UK Select Opportunities	4	S6	0.60%	0.05%
Aviva Baillie Gifford 60:40 Worldwide Equity	4	S6	0.45%	0.00%
Aviva Baillie Gifford Managed	4	S6	0.35%	0.00%
Aviva Baillie Gifford Overseas Equity	4	S6	0.45%	0.00%
Aviva Baring Multi-Asset	2	S6	0.75%	0.45%
Aviva BlackRock Aquila 50:50 Global Equity Index Tracker	4	S6	0.00%	0.00%
Aviva BlackRock Aquila 60:40 Global Equity Index Tracker	4	S6	0.00%	0.00%
Aviva BlackRock Aquila 70:30 Global Equity Index Tracker	4	S6	0.00%	0.00%
Aviva BlackRock Aquila Consensus	4	S6	0.00%	0.00%
Aviva BlackRock Aquila Corporate Bond Index Tracker	2	S6	0.00%	0.00%
Aviva BlackRock Aquila Emerging Markets Index Tracker	5	S6	0.10%	0.10%
Aviva BlackRock Aquila European Equity Index Tracker	5	S6	0.00%	0.00%
Aviva BlackRock Aquila Japanese Equity Index Tracker	4	S6	0.00%	0.00%
Aviva BlackRock Aquila Over 15 Years Corporate Bond Index Tracker	2	S2 & S6	0.00%	0.00%
Aviva BlackRock Aquila Over 15 Years Gilt Index Tracker	3	S6	0.00%	0.00%
Aviva BlackRock Aquila Over 5 Years Index-Linked Gilt Index Tracker	3	S2 & S6	0.00%	0.00%
Aviva BlackRock Aquila Overseas Equity Consensus Index Tracker	5	S6	0.00%	0.00%

Investment Fund	Risk/ Return Rating	Fund Series	Additional Yearly Charge	Fund Managers Expense Charge
Aviva BlackRock Aquila Pacific Rim Equity Index Tracker	5	S6	0.00%	0.00%
Aviva BlackRock Aquila Sterling Liquidity	1	S6	0.05%	0.00%
Aviva BlackRock Aquila UK Equity Index Tracker	4	S6	0.00%	0.00%
Aviva BlackRock Aquila US Equity Index Tracker	4	S6	0.00%	0.00%
Aviva BlackRock Balanced Growth Portfolio	4	S6	0.60%	0.25%
Aviva BlackRock China	5	S6	0.75%	0.35%
Aviva BlackRock Continental European	5	S6	0.60%	0.20%
Aviva BlackRock Corporate Bond	2	S6	0.40%	0.10%
Aviva BlackRock European Absolute Alpha (Note 2)	3	S6	0.75%	0.25% (this includes a 0.00% performance fee)
Aviva BlackRock European Dynamic (Note 5)	5	S6	0.75%	0.20%
Aviva BlackRock Gold & General	5	S6	0.70%	0.20%
Aviva BlackRock UK	5	S2 & S6	0.60%	0.15%
Aviva BlackRock UK Absolute Alpha (Note 2)	3	S6	0.60%	0.20% (this includes a 0% performance fee)
Aviva BlackRock UK Smaller cos	5	S6	0.60%	0.15%
Aviva BlackRock UK Special Situations	5	S6	0.60%	0.20%
Aviva BlackRock US Dynamic	4	S6	0.60%	0.15%
Aviva C F Woodford Equity Income	4	S6	0.65%	0.00%
Aviva Corporate Bond	2	S2 & S6	0.00%	0.00%
Aviva Deposit	1	S2 & S6	0.00%	0.00%
Aviva Diversified Assets Fund I	2	S6	0.00%	0.00%
Aviva Diversified Assets Fund II	3	S6	0.00%	0.00%
Aviva Diversified Assets Fund III	3	S6	0.00%	0.00%
Aviva European Equity	5	S2 & S6	0.00%	0.00%
Aviva European Property	4	S6	0.45%	0.95%
Aviva F&C Stewardship Growth	4	S6	0.70%	0.25%
Aviva F&C Stewardship Income	4	S6	0.70%	0.10%
Aviva F&C Stewardship International	4	S6	0.70%	0.20%
Aviva Fidelity American	4	S2 & S6	0.90%	0.20%
Aviva Fidelity EMEA	5	S6	0.75%	0.40%
Aviva Fidelity Emerging Markets	5	S6	0.75%	0.30%
Aviva Fidelity European	5	S2 & S6	0.90%	0.20%
Aviva Fidelity European Opportunities	5	S6	0.90%	0.20%
Aviva Fidelity India Focus	5	S6	0.75%	0.50%

Investment Fund	Risk/ Return Rating	Fund Series	Additional Yearly Charge	Fund Managers Expense Charge
Aviva Fidelity Japan	5	S2 & S6	0.90%	0.25%
Aviva Fidelity MoneyBuilder Income	2	S2 & S6	0.45%	0.20%
Aviva Fidelity Multi Asset Strategic	3	S6	0.60%	0.35%
Aviva Fidelity South East Asia	5	S6	0.75%	0.25%
Aviva Fidelity UK Growth	5	S6	0.75%	0.20%
Aviva Fidelity UK Select	4	S6	0.75%	0.20%
Aviva Fidelity Wealthbuilder	4	S6	0.90%	0.35%
Aviva Fidelity Worldwide Special Situations	5	S2	0.90%	0.00%
Aviva First State Asia Pacific Leaders	5	S6	0.75%	0.05%
Aviva First State Global Emerging Market Leaders (Note 7)	5	S6	0.75%	0.10%
Aviva First State Global Listed Infrastructure	4	S6	0.65%	0.20%
Aviva First State Global Resources	5	S6	0.75%	0.15%
Aviva First State Greater China Growth (Note 4)	5	S6	0.85%	0.10%
Aviva Flexible Investment	4	S6	0.05%	0.00%
Aviva Franklin UK Mid Cap	5	S6	0.75%	0.10%
Aviva Gilt	2	S2 & S6	0.00%	0.00%
Aviva GLG Balanced Managed	4	S2	0.25%	0.00%
Aviva GLG Japan CoreAlpha	5	S6	0.65%	0.20%
Aviva GLG Stockmarket Managed	4	S2	0.25%	0.00%
Aviva GLG Strategic Bond	3	S6	0.60%	0.20%
Aviva GLG Technology Equity	5	S2	0.75%	0.00%
Aviva Global Bond	3	S2 & S6	0.00%	0.00%
Aviva Global Equity	4	S2 & S6	0.00%	0.00%
Aviva Global Equity Income	5	S2	0.00%	0.00%
Aviva Henderson Cautious Managed	3	S6	0.65%	0.25%
Aviva Henderson European Growth	5	S6	0.65%	0.25%
Aviva Henderson European Selected Opportunities	5	S6	0.75%	0.25%
Aviva Henderson Fixed Interest Monthly Income	3	S6	0.50%	0.20%
Aviva Henderson Sterling Bond	3	S6	0.50%	0.20%
Aviva Henderson UK Absolute Return (Note 2 and 4)	3	S6	0.65%	0.25% (this includes a 0.03% performance fee)
Aviva Henderson UK Alpha	5	S6	0.75%	0.20%
Aviva High Yield Bond	3	S6	0.25%	0.05%
Aviva Higher Income Plus	3	S6	0.20%	0.05%

Investment Fund	Risk/ Return Rating	Fund Series	Additional Yearly Charge	Fund Managers Expense Charge
Aviva HSBC Amanah Global Pensions	4	S6	0.30%	0.00%
Aviva HSBC Indian Equity	5	S6	0.60%	0.40%
Aviva Index Linked Gilt	3	S2 & S6	0.00%	0.00%
Aviva International Index Tracking	4	S2	0.00%	0.00%
Aviva INVESCO European Equity Pension	5	S2	0.25%	0.00%
Aviva INVESCO Global Equity Pension	4	S2	0.25%	0.00%
Aviva INVESCO International Equity Pension	4	S2	0.25%	0.00%
Aviva INVESCO Managed Pension	4	S2	0.25%	0.00%
Aviva Invesco Perpetual Asian	5	S6	0.65%	0.20%
Aviva Invesco Perpetual Corporate Bond	3	S6	0.50%	0.20%
Aviva Invesco Perpetual Distribution	3	S6	0.60%	0.20%
Aviva Invesco Perpetual Global Targeted Returns	3	S6	0.70%	0.20%
Aviva Invesco Perpetual High Income	4	S6	0.65%	0.20%
Aviva Invesco Perpetual Income	4	S6	0.65%	0.20%
Aviva Invesco Perpetual Latin America	5	S6	0.65%	0.20%
Aviva Invesco Perpetual Monthly Income Plus	3	S6	0.50%	0.20%
Aviva Invesco Perpetual UK Aggressive	4	S6	0.65%	0.20%
Aviva Invesco Perpetual UK Equity Pension	4	S6	0.65%	0.00%
Aviva INVESCO UK Smaller Companies	5	S2	0.25%	0.00%
Aviva Investec American	5	S2 & S6	0.60%	0.10%
Aviva Investec Asia ex Japan	5	S6	0.70%	0.25%
Aviva Investec Cautious Managed	3	S2 & S6	0.57%	0.10%
Aviva Investec Emerging Market Local Currency Debt	4	S6	0.65%	0.20%
Aviva Investec Global Energy	5	S6	0.70%	0.10%
Aviva Investec Global Free Enterprise	5	S6	0.65%	0.15%
Aviva Investec Global Gold	5	S6	0.70%	0.10%
Aviva Investec Monthly High Income	3	S6	0.40%	0.10%
Aviva JLT Growth - available to Company Pension only	3	S6	0.56%	0.20%
Aviva JPM Emerging Markets	5	S6	0.65%	0.15%
Aviva JPM Europe Dynamic	5	S6	0.60%	0.15%
Aviva JPM European Smaller Cos	5	S6	0.60%	0.20%
Aviva JPM Global High Yield Bond	4	S6	0.40%	0.15%
Aviva JPM Natural Resources	5	S6	0.60%	0.15%
Aviva JPM New Europe	5	S6	0.60%	0.15%
Aviva JPM US	4	S6	0.60%	0.15%

Investment Fund	Risk/ Return Rating	Fund Series	Additional Yearly Charge	Fund Managers Expense Charge
Aviva Jupiter Absolute Return (Note 2)	3	S6	0.55%	0.25% (this includes a 0% performance fee)
Aviva Jupiter China	5	S6	0.80%	0.30%
Aviva Jupiter Ecology	4	S6	0.80%	0.20%
Aviva Jupiter Financial Opportunities	4	S6	0.95%	0.25%
Aviva Jupiter High Income	3	S6	0.80%	0.30%
Aviva Jupiter Income	4	S6	0.80%	0.20%
Aviva Jupiter Japan Income	4	S6	0.80%	0.25%
Aviva Jupiter Merlin Balanced Portfolio	3	S6	1.45%	0.35%
Aviva Jupiter Merlin Growth Portfolio	4	S6	1.60%	0.20%
Aviva Jupiter Merlin Income Portfolio	3	S6	1.40%	0.35%
Aviva Jupiter Merlin Worldwide Portfolio	4	S6	1.50%	0.20%
Aviva Jupiter Strategic Bond	3	S6	0.60%	0.25%
Aviva Jupiter Undervalued Assets	4	S6	0.90%	0.30%
Aviva Kames Ethical Corporate Bond	2	S6	0.50%	0.10%
Aviva Kames Ethical Equity	4	S6	0.60%	0.10%
Aviva Kames High Yield Bond	3	S6	0.50%	0.05%
Aviva Kames Investment Grade Bond	2	S6	0.60%	0.10%
Aviva Kames Sterling Corporate Bond	3	S6	0.40%	0.10%
Aviva Kames Strategic Bond	3	S6	0.65%	0.10%
Aviva Lazard European Alpha	5	S6	0.75%	0.05%
Aviva Lazard Global Equity Income	4	S6	0.75%	0.05%
Aviva Lazard Managed Balanced	4	S6	0.75%	0.20%
Aviva Lazard UK Income	4	S6	0.75%	0.10%
Aviva Legg Mason Global Multi Strategy Bond	3	S6	0.60%	0.20%
Aviva Long Gilt	3	52&S6	0.00%	0.00%
Aviva M&G American	4	S6	0.65%	0.15%
Aviva M&G Corporate Bond	2	S6	0.40%	0.15%
Aviva M&G Gilt & Fixed Interest	2	S6	0.50%	0.15%
Aviva M&G Global Basics	5	S6	0.65%	0.15%
Aviva M&G Global Dividend	4	S6	0.75%	0.15%
Aviva M&G Global Leaders	4	S6	0.65%	0.15%
Aviva M&G Managed Growth	4	S6	0.65%	0.30%
Aviva M&G Optimal Income	3	S6	0.65%	0.15%

Investment Fund	Risk/ Return Rating	Fund Series	Additional Yearly Charge	Fund Managers Expense Charge
Aviva M&G Recovery	4	S6	0.65%	0.15%
Aviva M&G Strategic Corporate Bond	2	S6	0.50%	0.15%
Aviva M&G UK Growth	4	S6	0.65%	0.15%
Aviva M&G UK Inflation Linked Corporate Bond	3	S6	0.50%	0.20%
Aviva Managed High Income	3	S2 & S6	0.00%	0.05%
Aviva Martin Currie Asia Pacific	5	S6	0.75%	0.25%
Aviva Martin Currie North America	4	S6	0.75%	0.15%
Aviva Mixed Investment (0-35% Shares)	2	S2 & S6	0.00%	0.00%
Aviva Mixed Investment (20-60% Shares)	3	S2 & S6	0.00%	0.00%
Aviva Mixed Investment (40-85% Shares)	3	S2 & S6	0.00%	0.00%
Aviva Multi-asset Fund I	2	S6	0.00%	0.35%
Aviva Multi-asset Fund II	2	S6	0.00%	0.25%
Aviva Multi-asset Fund III	3	S6	0.00%	0.25%
Aviva Multi-asset Fund IV	3	S6	0.00%	0.25%
Aviva Multi-asset Fund V	4	S6	0.00%	0.25%
Aviva Multi-Manager 20-60% Shares	3	S2 & S6	0.90%	0.25%
Aviva Multi-Manager 40-85% Shares	3	S2 & S6	0.90%	0.15%
Aviva Multi-Manager Flexible	4	S2 & S6	0.90%	0.15%
Aviva Multi-Strategy Target Return	3	S6	0.70%	0.10%
Aviva Neptune Balanced	3	S6	0.80%	0.00%
Aviva Neptune European Opportunities	5	S6	0.85%	0.05%
Aviva Neptune Global Equity	5	S6	0.85%	0.05%
Aviva Neptune Income	4	S6	0.80%	0.05%
Aviva Newton Balanced	4	S6	0.70%	0.10%
Aviva Newton Global Higher Income	3	S6	0.70%	0.15%
Aviva Newton International Bond	3	S2 & S6	0.35%	0.15%
Aviva Newton Managed	4	S2 & S6	0.35%	0.10%
Aviva Newton Oriental	5	S2 & S6	0.35%	0.15%
Aviva Newton Phoenix Multi-Asset	2	S6	0.70%	0.15%
Aviva Newton Real Return	3	S6	0.75%	0.15%
Aviva Old Mutual Corporate Bond	3	S6	0.50%	0.15%
Aviva Old Mutual UK Alpha	4	S6	0.70%	0.10%
Aviva Old Mutual UK Mid Cap	5	S6	0.70%	0.15%
Aviva Optimum IM Enterprise	3	S6	0.75%	0.30%
Aviva Optimum IM Global Income	3	S6	0.75%	0.30%

Investment Fund	Risk/ Return Rating	Fund Series	Additional Yearly Charge	Fund Managers Expense Charge
Aviva Optimum IM High Alpha	4	S6	0.75%	0.30%
Aviva Optimum IM Strategic Income	2	S6	0.75%	0.30%
Aviva Pacific Equity	5	S2 & S6	0.00%	0.00%
Aviva Property	3	S2	0.00%	0.00%
Aviva Rathbone Global Opportunities	4	S6	0.70%	0.10%
Aviva River & Mercantile UK Equity Smaller Companies	5	S6	0.90%	0.25%
Aviva River & Mercantile UK Equity Unconstrained	4	S6	1.00%	0.25%
Aviva Schroder Absolute Return Bond	3	S6	0.70%	0.15%
Aviva Schroder Asia Alpha Plus	5	S6	0.75%	0.20%
Aviva Schroder Asian Income Maximiser	5	S6	0.75%	0.20%
Aviva Schroder Core UK Equity	5	S6	0.65%	0.15%
Aviva Schroder Diversified Growth	3	S6	0.65%	0.05%
Aviva Schroder European Alpha Plus	5	S6	0.70%	0.15%
Aviva Schroder European Opportunities	5	S6	0.65%	0.20%
Aviva Schroder Gilt & Fixed Interest	2	S2 & S6	0.30%	0.05%
Aviva Schroder Global Climate Change	5	S6	0.70%	0.20%
Aviva Schroder Global Emerging Markets	5	S6	0.70%	0.20%
Aviva Schroder Global Equity Income	4	S6	0.70%	0.20%
Aviva Schroder Global Healthcare	4	S6	0.70%	0.20%
Aviva Schroder Global Property Securities	5	S6	0.70%	0.20%
Aviva Schroder Income Maximiser	4	S6	0.70%	0.15%
Aviva Schroder Managed Balanced	3	S6	0.40%	0.10%
Aviva Schroder MM Diversity	2	S6	1.00%	0.25%
Aviva Schroder Tokyo	4	S6	0.85%	0.15%
Aviva Schroder UK Alpha Plus	5	S2 & S6	0.80%	0.15%
Aviva Schroder UK Absolute Target (Note 2)	3	S6	0.50%	0.15% (this includes a 0% performance fee)
Aviva Schroder UK Dynamic Smaller Companies (Note 6)	5	S6	0.75%	0.15%
Aviva Schroder US Mid Cap	4	S6	0.70%	0.15%
Aviva Standard Life Global Absolute Return Strategies	3	S6	0.75%	0.10%
Aviva Standard Life UK Equity High Income	5	S6	0.75%	0.10%
Aviva Standard Life UK Smaller Companies (Note 3)	5	S6	0.75%	0.10%
Aviva Strategic Bond	3	S6	0.25%	0.05%
Aviva Threadneedle Absolute Return Bond	2	S6	0.60%	0.15%
Aviva Threadneedle American Select	4	S6	0.75%	0.15%

Investment Fund	Risk/ Return Rating	Fund Series	Additional Yearly Charge	Fund Managers Expense Charge
Aviva Threadneedle Global Select	4	S6	0.75%	0.20%
Aviva Threadneedle Latin America	5	S6	0.75%	0.30%
Aviva Threadneedle UK Equity Income	4	S6	0.75%	0.10%
Aviva UK Equity	4	S2 & S6	0.00%	0.00%
Aviva UK Equity Income	4	S6	0.35%	0.00%
Aviva UK Index Tracking	4	S2 & S6	0.00%	0.05%
Aviva US Equity	4	S2 & S6	0.00%	0.00%
Aviva With-Profit (Note 1)	2	S2	0.00%	0.00%

Notes:

1. The With-Profit 1 Fund is available on Company Pension plans and the With-Profit 2 Fund is available on Personal Pension plans. Please note that with-profit funds are not available on Income Drawdown plans.
2. Performance fees may apply to these funds. Performance fees are included in the FMEC figures quoted above. For further details on how these fees are calculated please see our latest fund fact sheets which are available on our website.
3. Please note that the Aviva Standard Life UK Smaller Companies fund closed to new monies from 29th August 2011.
4. Please note that the Aviva First State Greater China Growth Fund and Aviva Henderson UK Absolute Return Fund were closed to new monies from 27th November 2011.
5. The Aviva BlackRock European Dynamic Fund closed to new business on 25th November 2013.
6. The Aviva Schroder UK Dynamic Smaller Companies Fund closed to new business on 21st January 2014.
7. The Aviva First State Global Emerging Market Leaders was closed to new monies from 16 September 2013.