

Intelligent Environments GPP - Attitude to Risk / Sector Selector

The following investment choices are intended as default settings for group scheme Members of the Intelligent Environments GPP within the Aviva Group Pension arrangements. Investment funds are rated in relation to their investment risk on a scale of 1 to 5 (1 being the lowest risk). You can amend these asset class mixes should you choose, though discussion with your Scheme Adviser is recommended before you take such a decision.

An appropriate investment strategy can be chosen based upon a combination of your attitude to risk (ATR) and term to target retirement age (TRA).

Below shows the Scheme default sector settings for the Scheme, all choices are charged at the lowest AMC for the Scheme (0.36% for transfers-in and ongoing contributions). **In discussion with your Adviser, you should also specify your specific fund selections overleaf within your chosen ATR rating.**

ATR	ATR Description	A - Greater than 15 years to TRA							
1	Low	Bonds	35%	Property	15%	UK Equities	50%	Global Equities	0%
2	Low-to-Medium	Bonds	25%	Property	12%	UK Equities	63%	Global Equities	0%
3	Medium	Bonds	12%	Property	17%	UK Equities	57%	Global Equities	14%
4	Medium-to-high	Bonds	5%	Property	15%	UK Equities	50%	Global Equities	30%
5	High	Bonds	0%	Property	15%	UK Equities	25%	Global Equities	60%

ATR	ATR Description	B - Less than 15 years but greater than 10 years to TRA							
1	Low	Bonds	55%	Property	15%	UK Equities	30%	Global Equities	0%
2	Low-to-Medium	Bonds	40%	Property	12%	UK Equities	48%	Global Equities	0%
3	Medium	Bonds	27%	Property	15%	UK Equities	48%	Global Equities	10%
4	Medium-to-high	Bonds	20%	Property	15%	UK Equities	45%	Global Equities	20%
5	High	Bonds	10%	Property	15%	UK Equities	35%	Global Equities	40%

ATR	ATR Description	C - Less than 10 years but greater than 5 years to TRA							
1	Low	Bonds	78%	Property	10%	UK Equities	12%	Global Equities	0%
2	Low-to-Medium	Bonds	72%	Property	10%	UK Equities	18%	Global Equities	0%
3	Medium	Bonds	58%	Property	10%	UK Equities	25%	Global Equities	7%
4	Medium-to-high	Bonds	40%	Property	10%	UK Equities	35%	Global Equities	15%
5	High	Bonds	35%	Property	7%	UK Equities	38%	Global Equities	20%

ATR	ATR Description	D - Less than 5 years to Member TRA							
1	Low	All fund holdings are gradually switched on a quarterly basis to Aviva Bond and Deposit Funds, the percentages being 3/60ths of every fund holding at 5 yrs to TRA to be transferred at each pre-determined quarterly date, resulting in 100% cash holdings at TRA for every Member. To override this, please sign in this box and specify alternative overleaf. Signature (if applicable)							
2	Low-to-Medium								
3	Medium								
4	Medium-to-high								
5	High								

Member Name:.....

Fund Sector / ATR Selection: A / B / C / D 1 / 2 / 3 / 4 / 5

I hereby confirm the above are my investment ATR & Sector choices, the specific fund mix is specified overleaf.

Member Signature.....

Date.....

Intelligent Environments GPP - Fund Selector

The funds below are to reflect the percentage mix of specific investment fund choices for all regular and all single contributions to the Intelligent Environments Europe Ltd GPP. The colour coding should be married up with that shown on the above Sector Selector page.

The appropriate investment fund mix will include individual funds of a lower and also higher risk rating than your overall ATR rating selected on the previous page of this form. It is the combination of investment funds that creates an overall portfolio reflecting the total risk that ideally matches your ATR rating.

Please discuss your choices with your Scheme Adviser at Patterson-Mills Financial Planning.

Fund Name *	Percentage of total contributions	ATR rating	Additional Yearly Charge
Aviva Gilt (Fixed Interest)		2	0.00%
Aviva Index-linked Gilt		2	0.00%
Aviva Corporate Bond		2.5	0.00%
Aviva Property		2.5	0.00%
Aviva UK Equity		3.5	0.00%
Aviva US Equity		5	0.00%
Aviva European Equity		5	0.00%
Aviva Pacific Equity		5	0.00%
Aviva Global Equity		4	0.00%

*Aviva, Intelligent Environments Europe Ltd and Patterson-Mills Financial Planning cannot be responsible whatsoever for the investment performance of any investment fund chosen. The suitability of your fund choice is your own responsibility unless you have agreed the selection above with your Scheme Adviser.

I wish to contribute% of my salary (by sacrifice) to the GPP. I further request that my Employer contribution be included in the above selection until further notice.

I confirm that any fund selections specified above that have an Additional Annual Charge are expressed as the maximum current additional yearly charge that will be taken from my Fund. I further accept that these additional charges may vary from time to time, if the costs associated with managing a particular fund change.

I acknowledge receipt of the Aviva brochures, "A guide to investing in your pension", "A guide to your company pension", "Key Features of the Company Pension at Aviva" and "Company Pension at Aviva General Terms & Conditions".

Past performance is not indicative of future returns, which cannot be guaranteed. The value of investments in any fund can fluctuate and I understand that I may not realise the amount I originally invest, at any given time, between the date of investment in a particular fund and the date of encashment of that same fund holding*.

Member Signature.....

Adviser signature.....Adviser name.....

Date.....

You will be provided with a copy of this completed form once submitted. It is important to check that your Scheme Adviser has also signed, if appropriate, as otherwise you are accepting that the suitability of all fund choices is your own responsibility.