



Earn
5% gross*
over 15 months
(4% gross
AER[§])

Only available for a
limited period for new
business on certain
single-premium pensions

Aviva Irl Fixed Rate Deposit Fund

An attractive fixed return for your money

If you are looking for security in a time of uncertainty, the new Aviva Irl Fixed Rate Deposit Fund might be the right choice for you. The Aviva Irl Fixed Rate Deposit Fund provides the security of a fixed rate return of 4% gross AER[§] on certain single premium pension investments (see overleaf for details) until the 30 September 2010.

With the **Aviva Irl Fixed Rate Deposit Fund** you can enjoy...

A market leading investment rate

You can enjoy a fixed return of 5% gross* over the 15-month investment period. This is made up of a 4% gross AER payable from the time you invest until 30 September 2010.

The peace of mind of a fixed rate of return

As the rate of return is fixed, you can have the comfort of knowing that regardless of market conditions, your investment will enjoy an attractive rate of 4% gross AER over the investment period.

ALSO

An enhanced allocation for investments of €25,000 or more

You will be rewarded with an 0.5% extra allocation if you make an investment of €25,000 or more. This only applies to investments made by 30 June 2009.

So don't delay investing, as this great rate is only available for a limited period.

**Product charges including a fund management charge apply.
See overleaf for details.**



*The 5% gross rate is based on an investment made on 30 June 2009 (earning 4% gross AER) until 30 September 2010 - a 15 month investment term. [§]AER is the Annual Equivalent Rate.

How the fund works?

The fund invests in a fixed rate deposit account with Allied Irish Banks, p.l.c. The fund will pay a fixed rate of return of 4% gross AER to investors that remain invested in the Fund until 30 September 2010. At the end of the investment period, the value of the fund will be switched to an Aviva Irl Cash Fund (subject to the terms applicable at that time). You will then be able to switch the value of your investment to your choice of fund(s) available.

Balancing risk and reward

Risk Profile				
1 - Low	2	3 - Medium	4	5 - High

Low risk investment

There is no risk to your capital - but the purchasing power of your capital may be eroded by inflation.

Availability and charges

This fund is only available for all new single premium investments into the pension products outlined below. The fund carries a fund management charge, which is dependent on the product you are investing in. As well as the fund management charge outlined below, normal product charges, as indicated in the relevant product brochure, apply. The return stated is before the deduction of these charges.

Product type	Annual Fund Management Charge
Horizon Plan (single premium only)	0.85%
ARF/ARMF	1.00%
Group Buy Out Bond	0.75%
Individual clear plan (single premium top-ups only)	0.75%

The detail

The **Aviva Irl Fixed Rate Deposit Fund** invests in a fixed rate deposit account with AIB Bank under which AIB Bank have agreed with Hibernian Aviva Life & Pensions to provide capital protection and interest payments. The unit price of the Fund will reflect the interest accrued less the annual fund management charge outlined above (and normal product charges will also apply). However, Hibernian Aviva Life & Pensions commitment is limited to the amounts it actually receives from AIB Bank under the terms of the deposit with them – and Hibernian Aviva Life & Pensions will not use any of its assets to meet any part of its commitment. Hibernian Aviva Life & Pensions policyholders do not have a contract with AIB Bank or any recourse to them with respect of benefits.

Investments applied on 30 June 2009 will earn a total of 5% gross over the 15 month investment term (till 30 September 2010). Investments applied between 8 June 2009 – 29 June 2009 will earn slightly more than 5% gross. Investments applied from 1 July 2009 to the close of the offer will earn slightly less than 5% gross.

WARNING: The value of your investment may go down as well as up.

Hibernian Aviva Life & Pensions Limited. A private company limited by shares.
Registered in Ireland No. 252737 **Registered Office** One Park Place, Hatch Street, Dublin 2.
Member of the Irish Insurance Federation. Hibernian Aviva Life & Pensions Limited is regulated by the Financial Regulator.
Hibernian Aviva Life & Pensions Limited is a subsidiary of Hibernian Aviva Life Holdings Limited,
a joint venture company between Hibernian Aviva Group plc and Allied Irish Banks, p.l.c.
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