

Rates of return in your illustration



When you express an interest in one of our pension or investment products, you will receive an illustration showing you what you might get back. You may also receive a similar illustration for an existing contract.

The projection rates we use in the illustrations are set by the Financial Services Authority.

The illustrations show projected benefits and are only examples of what you may receive. They are not guaranteed figures. You may get back more or less than the projected figures.

Actual rates are currently lower than projected rates

Over the last year or so, the global economy has experienced a great deal of turmoil. Most of the banks have cut their interest rates significantly, and other asset classes have also seen lower returns than those experienced in the past. This means that the projected rates of return for certain funds, for example deposit funds, are higher than you are likely to receive in the current economic climate.

As stated above, we use the standard industry rates set by the Financial Services Authority. However, we are currently undertaking some customer research to look into ways we can best reflect the current low rates of return in the illustrations we provide. In the meantime, we do want to make you aware that due to the current investment climate it is unlikely that you would receive the returns quoted in your illustration for the following funds over the short and possibly the longer term. If you have any concerns about this, please talk to your adviser.

These funds are affected:

Aviva Euro Reserve Int

Aviva Sterling Reserve Int

Aviva BlackRock Institutional USD Liquidity Int

Aviva Sterling Corporate Bond Int

Aviva Fidelity Moneybuilder Income Int

Aviva Invesco Sterling Bond Int

Aviva Schroder Gilt & Fixed Interest Int

Aviva Schroder ISF Euro Short Term Bond Int

Aviva Sustainable Future Corporate Bond Int

Aviva Threadneedle UK Corporate Bond Int

Aviva Fidelity Sterling Bond Int

Aviva M&G Corporate Bond Int

Aviva Gartmore Fixed Interest Int

Please note that not all funds are available on all products.