



Your people work hard. Your money should too.

When it comes to surplus money on your balance sheet, is cash always king?

Holding your company's money on deposit may make sense to meet short term cash flow requirements, however, holding all your surplus cash on deposit can be inefficient and may have a negative impact on your balance sheet as:

Deposit interest rates still low

The highest five-year fixed term deposit AER is 1.25%¹.

Inflation is eating into your money on deposit

Ireland's annual inflation rate increased to 7.8% year-on-year in January 2023². With interest rates low, returns on deposit accounts are not keeping pace with inflation eating into the real value of your balance sheet.

Is there a better solution?

If you want to give your company's surplus money the potential to work harder than deposits, the potential to outperform inflation, now may be the right time to speak with your Financial Broker about Corporate Investment Bond or Corporate Savings Plan from Aviva. When you do this, your company's surplus money will be invested in funds that match the risk profile that you are comfortable to take, meaning it will have good potential for growth, especially over the long-term. Aviva offers you access to a broad range of funds across the risk spectrum, asset classes and from a range of leading global fund managers. The following table shows how lump sum investors in some of Aviva's more popular funds have posted strong returns over a five year period.

Fund value of a €50,000 initial investment after 5 years to 01 February 2023

Gross of charges and taxes.

| | ESMA Risk Rating 01 February 2023 | Gross Investment Value 01 February 2023 | Gross Gain/Loss |
|--------------------------------|--------------------------------------|--|-----------------|
| Cash Fund | 1 | €49,299 | -€701 |
| Multi-Asset ESG Active 3 | 4 | €53,121 | +€3,121 |
| Irish Commercial Property Fund | 4 | €54,392 | +€4,392 |
| Multi-Asset ESG Active 4 | 5 | €57,108 | +€7,108 |
| Multi-Asset ESG Active 5 | 5 | €61,173 | +€11,173 |
| High Yield Equity Fund | 5 | €84,575 | +€34,575 |

Source: Longboat Analytics. The returns quoted include the reinvestment of net income, are net of trading costs and gross of an annual management charges. For details of the charges applicable on your fund selection contact your Financial Broker. Other insurance contract charges apply and as such the returns shown do not represent the returns on insurance contracts linked to these funds. Details of all charges for a particular product are available on request. Aviva risk rates its funds using the ESMA risk ratings scale from 1 to 7. 1 being the lowest risk and 7 being the highest. For more information see the 'Your Investments Guide' which is available on request or is available to download on www.aviva.ie.

Warning: Past performance is not a reliable guide to future performance.

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

Warning: If you invest in this fund you may lose some or all of the money you invest.

Warning: This fund may be affected by changes in currency exchange rates.

A full list of funds available and their performance can be found on our fund centre on www.aviva.ie.



Why Aviva for Corporate Investments?

Investments tailored to you

We offer different ways to invest, each with different options and risk levels. So whether you want a ready-made multi-asset fund or you want to work with your Financial Broker to create and manage a portfolio by choosing funds, or you want to mix and match between our ranges, we offer the solution.

A broad range of sustainable investments

We offer funds that are put together with responsible investing principles in mind. Helping your company's money do good in the world, with the opportunity to be rewarded for your efforts too.

Flexible products

There are two products available with easy access options available. Through these options you can access your company's money at anytime without penalty.

Savings Plan: Save as little as €250 per month and make a lump sum at outset.

Investment Bond: Invest from €10,000 with the flexibility to take regular withdrawals.

A trusted provider

Around the world, Aviva provides around 18.5 million customers with insurance, savings and investment products in our core markets (UK, Canada, Ireland) in 2021. We're one of Ireland's leading financial services companies, employing 1,500 people across our three locations in Dublin, Galway and Cork.

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Invest with us today

For more information all you need to do is speak to your Financial Broker and they will guide you through the steps.

Visit www.aviva.ie.

For investments tailored to you. It takes Aviva.

The information in this document does not constitute investment advice. It does not take into account the investment objectives, financial position or needs of any particular investor. Before making an investment decision, you should consult suitably qualified and independent investment, taxation and regulatory advisors to discuss your specific situation and investment objectives. The investment strategies and risk profiles outlined in this document may not be suitable for your specific investment needs.

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