

FUND FACTS

Fund Launch Date	Oct 2004
Fund Size	€239.59m
Base Currency	EUR
Number of Holdings	174
Tax	Gross
MoneyMate ID	25006053
CIV Charge	0.18%
AMC	0%

Source: Merrion Investment Managers 30 April 2018. Performance data quoted on a bid to bid basis i.e. the price investors sell units.

FUND INTRODUCTION

Fund Objective

Our Merrion Multi-Asset 70 fund invests in the Merrion Managed Fund, a sub fund of the Merrion Investment Trust.

Fund Strategy

- This actively managed global multi-asset fund aims to grow your money over time with an anticipated exposure of 60% to 90% to return-seeking investments (such as equities, property and alternatives).
- The remainder is invested in defensive investments (such as cash and bonds).
- The fund may also use derivatives for efficient portfolios management and hedging purposes.
- The fund tends to have high allocation to return-seeking assets such as equities and will be subject to large fluctuations.

FUND MANAGER INFORMATION



Fund Manager(s)

David Conlon Chief Investment Officer
Philip Byrne Head of Valuations
Pearse McManus Head of Fixed Income
Conor McDermott Head of Technical Analysis

Fund Manager Profile

Operating since 1986, Merrion Investment Managers, which is Irish-based with a global outlook, is Ireland's Number 1 performing, independent pension and investment fund manager. Merrion Investment Managers is Ireland's best performing multi asset fund manager with the number 1 performing, global multi-asset fund in the Irish market over the past 20 years. (source; MoneyMate 31.12.17 based on Merrion;s 20 year return figure in the MoneyMate multi-asset/managed fund survey).

Source: Merrion Investment Managers 30 April 2018.

Merrion Capital Investment Managers Ltd (trading as Merrion Investment Managers) is regulated by the Central Bank of Ireland.

FUND PERFORMANCE

Growth of €10,000 to 30 Apr 2018



Annualised Return – Merrion Multi-Asset 70 Fund

	1m	3m	YTD	1y	3y	5y	10y	Since Launch
Total Return	2.88%	-0.77%	0.34%	2.44%	--	--	--	0.69%

Calendar Year Return – Merrion Multi-Asset 70 Fund

	2017	2016	2015	2014	2013
Total Return	4.89%	0.84%	--	--	--

Source: Longboat Analytics 30 Apr 2018. Performance data quoted on a bid to bid basis i.e. the price investors sell units. Gross of AMC.

- **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 these funds you may lose some or all of the money you invest.**
- **Warning: The funds may be affected by changes in currency exchange rates.**

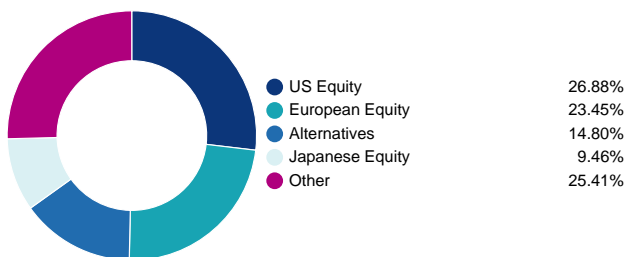
Top 10 Holdings

1	Apple Computer	1.67%
2	JP Morgan Chase & Co	1.25%
3	Intel	1.22%
4	BANK OF AMERICA	1.21%
5	Citigroup Inc	1.20%
6	Broadcom Ltd	1.17%
7	Total SA	1.15%
8	MICROSOFT CORP	1.10%
9	Wells Fargo & Company	1.03%
10	Asahi Group Holding LTD	1.03%
Total		12.03%

Regional Allocation

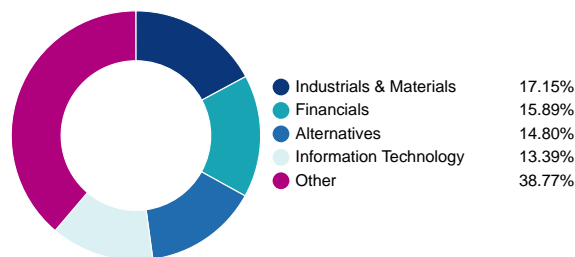
	North America	26.88%
	Alternatives	14.80%
	France	13.28%
	Japan	9.46%
	Ireland	5.37%
	EUR	4.66%
	UK	4.62%
	Germany	3.48%
	Eurozone	3.23%
	Other	14.17%

ASSET MIX



Source: Merrion Investment Managers 30 April 2018

SECTOR BREAKDOWN



Source: Merrion Investment Managers 30 April 2018

RISKS

Risk Rating as at 30 April 2018

1	2	3	4	5	6	7
Very Low	Low	Low to Medium	Medium	Medium to High	High	Very High

Please note this is the risk rating of the Merrion Multi-Asset 70 Fund fund which may differ from the risk rating of the underlying fund.

The risk rating shown is not guaranteed and may change over time. For more information on our risk ratings, please see 'Your investment options' brochure which is available through your financial broker or on www.aviva.ie.

Key Risks

Before you invest in this fund, or any fund, it is important that you speak with your financial broker to ensure you understand and are comfortable with the risks involved. These risks include but are not limited to:

Details of the risks of investing in a fund are explained in the 'Your Investment Options' brochure which you can download on www.aviva.ie or is available from your financial broker.

Risk Factors

Market Fluctuations
Capital and returns are not guaranteed
Currency Risk
Counterparty Risk
Derivative Risk
Liquidity Risk
Inflation Risk

CHARGES

Standard Charges

This charge may be reflected in the fund's unit price and/or taken by the deduction of units. Talk to your financial broker about the annual management charges and any other charges that may apply on your product. Other charges may apply on your product. Where a fund invests in another fund(s) additional charges may apply. Where these charges apply, these will be reflected in the unit price and the overall charge may be higher than what is shown in this factsheet.

ADDITIONAL INFORMATION

- We cannot guarantee the accuracy or completeness of the data provided by MoneyMate or the Fund Manager.
- For more information you can view daily fund prices and performance on our fund centre.
- A glossary of terms used in this document is available in the "Your Investment Options" brochure which is available from your broker or on www.Aviva.ie.

Want to talk to us about your policy?

We are open 9am to 5pm Monday to Friday.



Tel: 1890 64 64 64
+353 1 898 7950



Email: csc@aviva.com



Website: www.Aviva.ie