



## **Navigator.**

A platform that lets you meet your investment goals with ease and flexibility.



# Navigator – Your partner in growing your wealth

At different stages of your life, your investment objectives and priorities will change. Navigator will give you the flexibility to customise your portfolio to grow your wealth the way you want.

With support from your financial adviser representative, we bring together products and tools to efficiently manage your investment portfolio.



# What is Navigator?

Navigator is an integrated investment platform from Aviva<sup>1</sup>, a leading insurance and investment provider in Singapore. Customising your portfolio, investing and switching in unit trusts have never been easier.



Once your investment appetite and objectives are determined, your financial adviser representative will provide you with a portfolio recommendation and you can decide which unit trust(s) to pick. The Navigator platform makes it simple for you and your financial adviser representative to structure a suitable investment portfolio with over 600 unit trusts for you to select from.



At a glance, view your complete investment position to check where you are in meeting your financial goals. Navigator gives you the flexibility to make changes to your portfolio at any time. You can also decide how often you receive your cash and SRS dividend payouts as well as the amount.



As a Navigator investor, you can access your Navigator account through Aviva Online, a secure web portal that provides an effortless way for you to have a total view of your investments and insurance policies with Aviva.

Investing just got easier,  
**with Navigator.**

# Set up a **Navigator** account in 3 simple steps!



## 1. **Select the fund source for your investments from these options:**

- a. General Investment Account ("GIA") using cash
- b. CPF Ordinary Account ("CPF-OA") monies
- c. CPF Special Account ("CPF-SA") monies
- d. Supplementary Retirement Scheme ("SRS") monies



## 2. **Select account type**

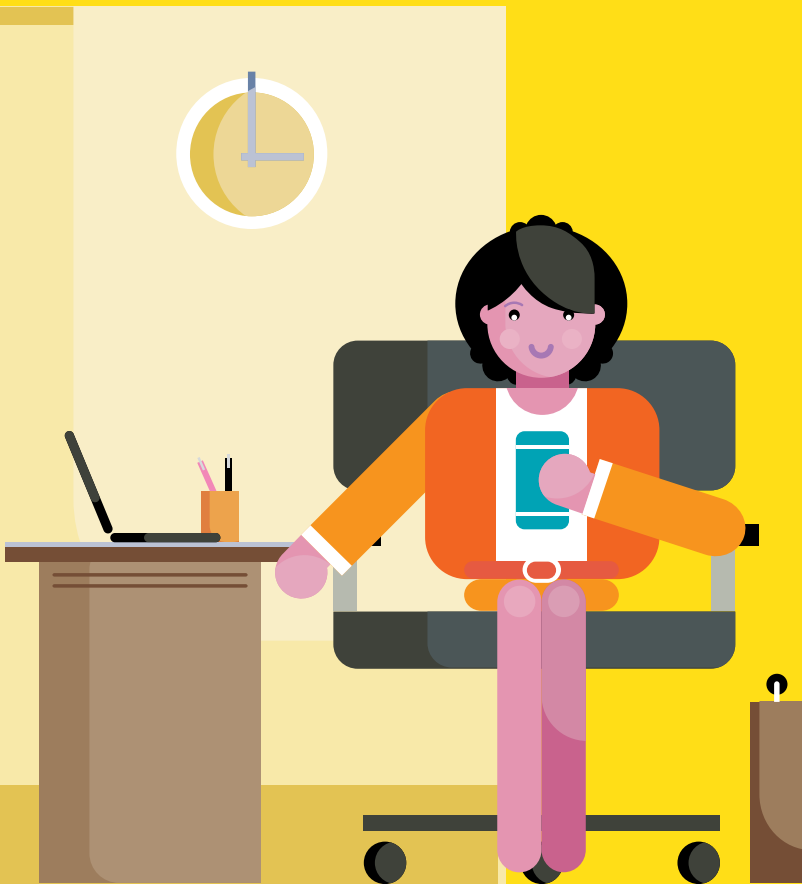
- a. Wrap account
  - Unlimited free switching
  - Fees - Upfront fee, ongoing and platform fee
- b. Non-Wrap account
  - Fees - Upfront fee and switching fee



## 3. **Start investing with Navigator!**

If you're an Accredited Investor, you can have access to an even wider range of unit trusts managed by reputable fund houses. You can also take advantage of more investment opportunities as well as gain access to alternative investments.

To find out more, speak to your financial adviser representative.



# Why choose Navigator?

- **Comprehensive dynamic range of unit trusts**

Choose from over 600 unit trusts to customise your portfolio.

- **Cost savings on your CPF investments**

By investing through an Investment Administrator like Navigator, CPF agent banks' fees are charged only when you buy and redeem. There will be no charges for your switching transactions.

- **Free switching of unit trusts in wrap accounts**

Multiple switching with no switching charge in all our wrap accounts.

- **Competitive platform fees**

Consolidate all your investments with us and enjoy a maximum platform fee of SGD\$150.

- **Flexible dividend payout options**

Decide the frequency and amount for your cash and SRS dividend payouts.

- **Name accounts according to your investment goals**  
Helps you remember your investment objectives (i.e. "My retirement account", "My dream home", "Michelle's education", etc.)
- **Consolidated view of your portfolio for easy tracking**  
24/7 access to your investment portfolio and insurance policies with Aviva.
- **Client statements**  
Informative and user-friendly statements at your fingertips.



# Schedule - Funds Investment

Minimum Investment and Redemption Amounts	
Minimum Investment Amount	
Lump Sum Investments	All Fund Source
Minimum initial investment/transfer	S\$1,000
Minimum additional investment/transfer	S\$100
Minimum allocation per unit trust	S\$100
Regular Savings Plan	SGD Fund Source Only
Minimum regular investment	S\$200
Investment frequency	Monthly, Quarterly, Half-Yearly, Yearly
Minimum allocation per unit trust	S\$100
Minimum Redemption Amount	
Minimum redemption amount	S\$1,000
Minimum balance	S\$1,000
Minimum amount for switching	S\$1,000
Minimum switch per unit trust	S\$500
Minimum redemption per unit trust	S\$500
Minimum balance per unit trust	S\$500
Regular Cashback Facility	
Minimum cashback amount	S\$1,000
Cashback frequency	Monthly, Quarterly, Half-Yearly, Yearly

The above amounts shall apply for all Contract Currencies across the various fund source.

\*\* All Investment Accounts are also subject to the minimum requirements imposed by respective fund houses and whichever fund limit is higher shall apply. Failure to comply with the minimum requirements may result in your trade being rejected by the fund houses. Please refer to the relevant fund prospectus for further details.



# Fee Structure

Fees				
Source of funds	Account Type	Upfront Fee	Switch Fee	Ongoing and Platform* Fee
<ul style="list-style-type: none"> <li>• Cash</li> <li>• SRS</li> </ul>	Wrap	0 – 5%	–	0.15% – 2.0%
	Non-Wrap	0 – 5%	0 – 5%	–
<ul style="list-style-type: none"> <li>• CPF OA monies</li> <li>• CPF SA monies</li> </ul>	Wrap	0 – 2.8%	–	0.15% – 1.0%
	Non-Wrap	0 – 2.8%	0 – 2.8%	–

Note: All fees and charges indicated above are exclusive of GST and subject to the limitations, requirements and conditions of the funds. Fees charged should be agreed between you and your financial adviser representative.

* Platform fee: An annual fee charged for the provision of services and/or administration of investment products	
First SGD 100,000	0.15% per annum
Amount in excess of SGD 100,000	0%

## About Aviva

- Aviva is a leading provider of retirement, investments, insurance and health solutions in Singapore. Our purpose is to free people from fear of uncertainty.
- Our funds administration solution, Navigator, with its wide variety of funds is one of the preferred investment platforms by financial adviser representatives.
- We're a provider of Medisave-approved Integrated Shield plans as well as an appointed insurer for the national ElderShield scheme, and we constantly find innovative ways to enhance our products, ensuring they remain relevant to our customers' needs.
- Being the pioneer general insurer in Singapore to offer motor, travel and home insurance solely via the internet ([aviva.com.sg](http://aviva.com.sg)), we offer simplicity, convenience and cost savings to customers.
- We're also one of the biggest providers of employee benefits and healthcare, including protecting personnel from the Ministry of Defence and Ministry of Home Affairs.

Contact your financial adviser representative and open a Navigator account today. If you do not have one, visit [aviva.com.sg/navigatorpartners](http://aviva.com.sg/navigatorpartners) to reach out to any of our distribution partners.

Need more information?

Call us at **6827 7555** or visit [www.aviva.com.sg/navigator](http://www.aviva.com.sg/navigator) to find out more.

**Note:**

<sup>1</sup> Navigator and Aviva are sister companies of Aviva plc.

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Terms & conditions apply.

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