



## **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 by 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 1,000 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 any time. You can also decide how often you receive your dividend payouts as well as the amount.



As a Navigator investor, you can access your Navigator account through MyAviva, 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, 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 1,000 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 at no switching charge with all our wrap accounts.
- **Competitive platform fees**  
Consolidate all your investments with us and enjoy competitively priced platform fees. Holdings above SGD 1.5mill are free of platform fees!
- **Flexible dividend payout options**  
Decide the frequency and amount for your 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 for Funds Investment

Minimum Investment and Withdrawal/Redemption Levels	
MINIMUM INVESTMENT LEVELS	
Lump Sum Subscription (excluding Regular Subscription)	All Sub-Accounts
Minimum initial investment/transfer	S\$1,000
Minimum additional investment/transfer	S\$100
Minimum allocation per fund	S\$100
Regular Subscription	All Sub-Accounts
Minimum regular investment	S\$200
Investment frequency	Monthly, Quarterly, Half-Yearly, Yearly
Minimum allocation per fund	S\$100
MINIMUM WITHDRAWAL/REDEMPTION LEVELS FOR ALL SUB-ACCOUNTS	
Minimum withdrawal/redemption amount	S\$1,000
Minimum balance	5% of Sub-Account Value
Minimum amount for switching	S\$1,000
Minimum switch per fund	S\$500
Minimum redemption per fund	S\$500
Minimum balance per fund	5% of Fund Value
Regular Withdrawal Facility	
Minimum withdrawal amount	S\$1,000
Withdrawal frequency	Monthly, Quarterly, Half-Yearly, Yearly

Note:

1. The above amounts shall apply for all Contract Currencies across the various Sub-Accounts.
2. All transactions 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 Adviser Charge Fee
• Cash • SRS	Wrap	0 – 5.00%	–	up to 1.80% per annum
	Non-Wrap	0 – 5.00%	0 – 5.00%	–
• CPF OA monies • CPF SA monies	Wrap	0 – 1.40%	–	up to 0.55% per annum
	Non-Wrap	0 – 1.40%	0 – 1.40%	–

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		
	CASH / SRS	CPF
First S\$500,000	0.20% per annum	0.15% per annum
S\$500,001 – S\$1,499,999	0.10% per annum	0.10% per annum
>S\$1.5M	0%	0%

Note:

1. NO Platform fees charged on Non-Wrap accounts.  
NO minimum Platform fees.
2. **Total Ongoing Fee** comprises of **Ongoing Adviser Charge Fee** and **Platform Fee**.

# About Aviva



## Life Insurance

Life cover, Critical Illness, Disability, Retirement Income



## General Insurance

Motor, Travel, Home, Personal Accident



## Health Insurance

Integrated Shield plans



## Asset Management

Managing assets for Aviva and other clients

We are a leading composite insurer with a respected global brand.

**Across the world, we protect our 33 million customers and the things that are important to them.**

Contact your financial adviser representative and open a Navigator account today. If you do not have one, visit [www.aviva.com.sg/en/contact-us/aviva-partners/](http://www.aviva.com.sg/en/contact-us/aviva-partners/) 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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