

### When to use this form:

- Please fill this in if you're applying to open one or more product portfolio(s) on the Aviva Platform. The product portfolios are:
  - Pension Portfolio
  - ISA Portfolio
  - Investment Portfolio
- (Investment Portfolio only) If you're applying for a joint Investment Portfolio, the second applicant must also sign and date this form.
- Your adviser will be able to let you know what documentation you need to give us as part of your application.
- Please take time to read the terms and conditions and key features document for the product portfolio(s) you're applying for. You should also read your illustration. If you have any questions about any of this, please talk to your financial adviser.

**Do not return this form in the post. See adviser scan and upload instructions at end of form.**

### Personal details - To be completed by the first applicant

Client reference	<input type="text"/>
Forename(s)	<input type="text"/>
Surname	<input type="text"/>

### Second applicant - Investment Portfolio only - fill in if this is a joint application

Client reference	<input type="text"/>
Forename(s)	<input type="text"/>
Surname	<input type="text"/>

### Section 1 (a): Pension Portfolio

- I am completing this declaration as part of my application for membership of the Aviva Personal Pension Scheme. From now on, we'll refer to this as the scheme.
- I agree that the Pension Portfolio terms and conditions and the scheme deed and rules apply to my plan.
- I am eligible to join the scheme, and this personal pension plan because:
  - I live in the **UK**, or
  - I am a **Crown servant**, or the **spouse/civil partner of a Crown servant**.
- I am eligible for income tax relief on payments that I make from my own funds other than transfers because:
  - I live in the **UK**, or
  - I am a **Crown servant**, or the **spouse/civil partner of a Crown servant**, or
  - I am in receipt of earnings which are chargeable to **UK** tax (known as Relevant UK Earnings).
- I will write to Aviva within 30 days if:
  - I stop being a resident in the **UK**, or
  - I stop being a **Crown Servant** or the **spouse or civil partner of a Crown Servant**, or
  - I start or I stop having relevant **UK** earnings.
- If applicable, I have authorised my employer to deduct my payments from my earnings. I want my employer to tell Aviva of any changes to my payments. Aviva should accept these instructions as if they had come from me.
- In the event of my death I nominate all of the eligible beneficiaries entitled to benefit from the Pension Portfolio after my death as defined in the scheme rules and my Pension Portfolio terms and conditions.
- For any tax year, I will limit the total contributions I make to any registered pension schemes on which I receive tax relief under section 188 of the Finance Act 2004. My contributions won't be more than the higher of:
  - the basic amount (currently £3,600 a year), or
  - my relevant UK earnings within the meaning of section 189 of the same Act.

## Section 1 (a): Pension Portfolio *continued*

If you die before you have taken all your benefits from your Pension Portfolio, they may be payable to someone else. Either you or your adviser can set this up. You can view and amend these details using MyAviva when required. MyAviva is our online service which enables you to view your product portfolio(s). You will need to register for

MyAviva. Your adviser can give you more information on this. We recommend that you regularly review your nomination in light of any changes in personal circumstances. That is particularly important if a nominee dies before you, or if your relationship with the nominee changes.

## Section 1 (b): ISA Portfolio

- I authorise Aviva Wrap UK Ltd to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.
- I am completing this declaration as an application for investment into the ISA Portfolio, which is a stocks and shares ISA provided by Aviva Wrap UK Ltd (The Plan Manager) for the 2023/24 tax year and each subsequent year until further notice.
- I agree that the ISA Portfolio terms and conditions will apply to my investment.
- I am resident in the UK for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown Employees serving overseas), are treated as being performed in the UK, or I am married to or in a civil partnership with, a person who performs such duties. I will inform the Plan Manager if I cease to be so resident or to perform such duties or to be married to or in a civil partnership with a person who performs such duties.
- All subscriptions made, and to be made, belong to me.
- I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year.
- I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA.
- I authorise the Plan Manager to make on my behalf any claims to relief from tax in respect of ISA investments.

## Section 2: Financial crime

To verify your identity and prevent financial crime, your information may be used by any company within the Aviva group. It may also be shared with third parties who provide services to us, and any other organisations, where required to by law and regulation.

We may record any searches carried out. These, and any suspicion of financial crime, may be used to help other companies with verification and identification. The search isn't a credit check and your credit rating shouldn't be affected.

## Section 3: Tax residency

Tax regulations require us to collect certain information about each policyholder's tax status. In certain circumstances, we will be obliged to share this information with HM Revenue & Customs (HMRC).

Your tax residence is generally the country in which you live for more than half a year. Special circumstances (such as studying, working overseas or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time.

The country/countries in which you are liable to pay income tax is/are likely to be your country/countries of tax residence.

If you are tax resident in a territory other than the UK (Note that for tax purposes UK means England, Northern Ireland, Scotland & Wales), we will report the information to HMRC and they may transfer that information to the government of that other territory in accordance with the relevant agreement.

### The information is as follows:

- Your name, address, jurisdiction of tax residence, Tax Identification Number and date of birth.
- Your account/policy number and that the account/policy is with Aviva.
- The balance or value of your account/policy at the end of the year or at the date it was closed.
- The gross amount of interest, dividends, proceeds from sale or redemption or other amounts paid or credited to you or your account/policy during the year.

In accordance with those agreements, UK government will also begin to receive information from governments of other territories about non-UK accounts held by UK tax residents. If you have any questions about your tax residency status, please talk to your financial adviser.

## Section 4: Adviser charge agreement

### 1. Payment of adviser charges

- 1.1 We will pay to your financial adviser the adviser charge in accordance with this agreement or as otherwise directed by you and your financial adviser.
- 1.2 The adviser charge that you have agreed to pay your financial adviser is a matter between you and your financial adviser. When we pay an adviser charge to your financial adviser, this is a payment we are making because you have asked us to do so and on your behalf. We do not assess the suitability or amount of the adviser charge you have agreed to pay.
- 1.3 If you have any queries about your adviser charge, including whether you are entitled to a refund, you should ask your financial adviser.
- 1.4 If, subject to the terms of this agreement, an adviser charge is stopped, not paid or is re-credited to your product portfolio, you may remain liable to reimburse your financial adviser. You should check the terms of your arrangement with your financial adviser.
- 1.5 The payment of an adviser charge is separate to any charges that you may be required to pay Aviva in respect of your product portfolio(s).
- 1.6 We will only pay an adviser charge to your financial adviser's firm account or as otherwise directed by your financial adviser.
- 1.7 Once we have received your instruction to pay an adviser charge, we will not be able to stop the payment if you subsequently ask us to do so.
- 1.8 We will tell your financial adviser if you instruct us to alter or stop the payment of any adviser charges.
- 1.9 Where there is insufficient cash to cover the payment of either an ongoing charge or spread initial adviser charge, we reserve the right to sell investments to cover these charges. You can find further information about this in your product portfolio(s) terms and conditions.

### 2. Calculation of your adviser charge

- 2.1 Initial adviser charge – we will deduct the amount which you have agreed with your financial adviser to cover the cost of any initial advice from your payment(s) before we invest them.
- 2.2 The spread initial adviser charge on regular contributions is taken for a set period of time. It is taken either monthly, quarterly, half-yearly or annually, as agreed by you with your adviser.
- 2.3 Ongoing adviser charge – we will deduct the amount which you have agreed with your financial adviser to cover the cost of any ongoing advice from your product portfolio(s). If the amount you have agreed is a percentage of your product portfolio(s) then this will be calculated based on the daily value of your product portfolio(s) on the date the calculation is carried out, this means the amount of ongoing adviser charge deducted will vary.

### 3. Cancelling product portfolio(s)

- 3.1 If you decide to cancel any of your product portfolio(s) within the cancellation period we will still pay the initial adviser charge to your adviser.

### 4. Change in financial adviser

- 4.1 You should let us know as soon as possible if you change your financial adviser. If you change your financial adviser, we will stop paying further adviser charges to that adviser. If you change your financial adviser and you wish to pay adviser charges to a new financial adviser, you will need to complete a new adviser charge agreement.
- 4.2 If your financial adviser tells us that it has transferred its business to another authorised firm which will take responsibility for providing you with ongoing service, we will transfer all future adviser charges to the new firm.
- 4.3 On a change of financial adviser, we may provide details of the adviser charges paid under this agreement to your new financial adviser to the extent required to enable your new financial adviser to provide you with advice and services in connection with your product portfolio(s) and entering into this agreement is your consent to allow us to do so.

### 5. Termination of this agreement

- 5.1 You can terminate this agreement at any time by giving us 30 days' notice. We will then cancel the adviser charge agreement at the next available opportunity. You do not have to give us any reason why you are terminating the agreement and we will not charge you for doing so.

### 6. Keeping you informed

- 6.1 We will provide you with written confirmation when we set up the arrangements to pay the adviser charges you have instructed us to pay to your financial adviser. We will ask you to check the information that we provide to you. You will need to contact your adviser if you believe there are any errors.
- 6.2 We will also provide you with a statement every three months which will set out all of the adviser charges paid over this period.

### 7. Miscellaneous

- 7.1 This agreement does not give any rights to any person other than you and us. No other person shall have any rights under the Contracts (Rights of Third Parties) Act 1999 to rely on any terms under this agreement.
- 7.2 This agreement is to be governed by and interpreted in accordance with the laws of England. The courts of England will have jurisdiction over any dispute arising from this agreement.

## Section 4: Adviser charge agreement *continued*

### Initial adviser charge

Please specify the initial advice charge you would like deducting from each individual single contribution.

Where % is selected this will be a % of the relevant contribution amount. This charge will only be deducted once.

Account number	Contribution type <i>Single/Cash transfer/ Employer single</i>	Contribution amount £	Deduction amount £ or %
		£	£ or %
		£	£ or %
		£	£ or %
		£	£ or %
		£	£ or %
		£	£ or %

### Spread initial adviser charge

You should complete this section when setting up or amending an initial adviser charge on regular contributions.

Please specify the spread initial adviser charge you would like deducting.

Only one initial adviser charge can be set up per product portfolio and this may be different for each.

Account number	Charge amount per deduction £	Frequency of deductions	Number of deductions	Total initial advice charge £

### Ongoing adviser charge

Please specify the annual amount of ongoing adviser charge. This will be paid monthly on a pro rata basis.

Only one ongoing advice charge can be set up per product portfolio and this may be different for each.

Account number	Deduction amount £ or %

## Section 5: Discretionary Investment Manager ('DIM') charge

*You should complete this section if you have chosen to appoint a Discretionary Investment Manager*

Charges are taken as a % of the portfolio value including VAT (where applicable) and will be deducted monthly.

Account number	Model Portfolio or DIM name	Charge %

## Section 6: Declaration

- I am 18 years of age or over.
- I am resident in the UK.
- The information given in this declaration is correct to the best of my knowledge and belief.
- I agree that the relevant product portfolio terms and conditions apply to my investment.
- The product portfolio(s) are subject to the laws of England.
- I agree to notify Aviva immediately if any information relating to this application changes in the future.
- I confirm that no financial advice has been received in respect of this investment other than from my financial adviser.
- I instruct Aviva to set up and pay adviser charges, in accordance with the terms and conditions of the adviser charge agreement set out above.
- If applicable I appoint the Discretionary Investment Manager(s) and authorise Aviva to deduct their charge from my product portfolio cash account.
- I agree that any of the Aviva Application and/or Declaration Forms I sign setting out my instructions to Aviva, may be held by my adviser, and I authorise Aviva to accept and act upon the instructions of my adviser as if they were made by me direct without any investigation or enquiry.
- I have seen and agree the contents of the Fair Processing Notice, which my financial adviser has shown to me.
- If at any time I no longer have an adviser the relevant section within the product portfolio terms and conditions will apply until such time as I appoint an adviser.

**I confirm that I have read and agree the contents of this Declaration Form.**

First applicant

Print name

Signature

Date

Second applicant - for Investment Portfolio joint investments only

Print name

Signature

Date

## What happens next?

Your financial adviser will need to scan and upload the declaration into your document library.

Once we've processed your application we'll write to you with the following:

- Illustration of your product portfolio(s)
- Your rights to cancel
- Policy schedule

## Our bank details for direct payments

### Pension Portfolio -client payments in

Bank account: Aviva Pension Trustees UK Limited Client Money Collection

Sort code: 40-02-50

Account number: 01357689

## IMPORTANT – DO NOT SEND THIS FORM TO US.

Your adviser should scan and upload all pages of this document onto the platform. This form should be kept by your adviser for their records.

### Investment Portfolio/ISA Portfolio -client payments in

Bank account: Aviva Wrap UK Limited Client Money Collection

Sort code: 40-02-50

Account number: 21357735

In each case, please use the client account number as the payment reference.

## Cheques

Cheques for the Pension Portfolio should be made payable to Aviva Pension Trustees UK Ltd.

Cheques for the ISA or Investment Portfolios should be made payable to Aviva Wrap UK Ltd.

**Your adviser MUST send cheques with our remittance advice (LF60009) ONLY and not with this form.**