Pension transfer form



This is your application to transfer your pension savings to your Aviva plan. If you want to transfer more than one pension, please use section H of this form.

Transferring pensions isn't right for everyone. It's important to consider the charges, funds and any safeguarded or valuable benefits that could be lost. Your capital is at risk. The value of your pension can go down as well as up and you may get back less than has been paid in. There's no guarantee you'll be better off by transferring.

What you need to do

Complete this form and send it back to us. If you're returning the form by post, our address is:

AVIVA PO BOX 520 Norwich NR1 3WG

Your pension transfer language guide

To help you, we've explained the terms you might be unfamiliar with in an online glossary here: **library.aviva.com/mm30896.pdf**

If you have any questions about this application form, please refer to your Financial Adviser, or call us on 0800 145 5744. If you don't have a Financial Adviser, you can find one at unbiased.co.uk. You may be charged for the advice.

A. About you	
Your full name and title	
Your email	
Your contact number	
Permanent residential address	
Town/city	
Postcode	
Your date of birth	D D M M Y Y Y
Your National Insurance number	
Your Aviva pension scheme name (if you're a member of an employer's pension scheme)	
Your Aviva pension plan number	

If the pension you're transferring into is a stakeholder Aviva can't accept transfers from the following:

- Any type of scheme if you have already taken benefits from your pension funds, such as a tax-free lump sum or pension income (known as crystallised funds).
- Non-UK registered pension schemes unless the pension to be transferred is a Qualifying Recognised Overseas Pension Scheme (QROPS).
- Any type of scheme that provides any form of safeguarded benefits where the safeguarded benefits are in excess of £30,000 unless you have received advice, irrespective of the outcome, from a financial adviser with appropriate permissions from the Financial Conduct Authority (FCA).
- Where there are any ongoing legal issues such as earmarking orders or pension sharing orders.
- Aviva cannot accept transfers into this plan after you have reached the age of 75.

For all other types of pension Aviva can't accept transfers from the following:

- Any type of scheme if you've already taken benefits from your pension funds, such as a tax-free lump sum or pension income (known as crystallised funds).
- Non-UK registered pension schemes, unless you've received financial advice and the pension to be transferred is a Qualifying Recognised Overseas Pension Scheme (QROPS).
- Any type of scheme which provides any form of safeguarded benefits, unless:
 - you're leaving/have left your employer's occupational pension scheme with insufficient qualifying service, and don't have the option of retained benefits, or
 - The transfer value is less than £30,000.00 or
 - you've received regulated financial advice.
- Where the transfer originates from a defined benefit scheme and is a result of an enhanced transfers exercise, Aviva must be the default product provider and advice to transfer must have been given by the default adviser appointed for the exercise. If this isn't the case, Aviva is unable to accept the transfer.
- Where there are any ongoing legal issues such as earmarking orders or pension sharing orders.
- Where the transfer requires regulated financial advice to be taken but the transfer is on an insistent or abridged basis. This is still the case even where regulated advice isn't required and it has previously been made clear to Aviva a Financial Adviser has advised against the transfer.
- Aviva can't accept transfers into this plan after you've reached the age of 75.

Please complete the following section if you're transferring another pension that belongs to you.

B. About the pension	n you're transferring to u	S		
To the scheme administrator/trus	tees of the transferring registered pension	n scheme from wh	nich a transfer payment is to	be made:
I wish to make a transfer paym	ent to the registered pension scheme sho	own in Part A abov	ve; and	
I consent to Aviva obtaining det	ails from you in connection with the transfe	er, and I authorise t	the giving of such details to Av	viva.
Name of previous pension scheme/arrangement				
Previous pension scheme/ policy/account number or other identifying reference number				
Name and address of previous provider				
Contact number of previous provider				
Estimated transfer value amount			nis represent the total fthe plan?	Yes No
HM Revenue & Customs (HMRC) P	Pension Scheme Tax Reference number			

If you can't answer the next questions about the pension you'd like to transfer, please contact your previous provider who will be able to help you. We can't proceed with your transfer if the form is incomplete, so please make sure all the questions have been answered.											
Have you taken any flexible benefits from your pension, and as a result are subject to the money purchase annual allowance?											
If yes, please send us a copy of the statement you got from the provider of the pension(s) from which you did this, or tell us the date you withdrew the money.											
If you think you may be affected by the money purchase annual allowance as a result of taking flexible benefits from your pension, we recomme you get individual tax advice. Your financial adviser should be able to help you.											
Is the transfer value enhanced – have you been offered a higher value to transfer away? Yes No											
Is the transfer from a Qualifying Recognised Overseas Pension Scheme (QROPS)?											
Are there current disputes or unsettled claims in respect of pension attachment, earmarking or pension sharing orders on a divorce or on a dissolution of a civil partnership?											
Have you taken any tax-free lump sums, regular income or crystallised the benefits? Yes No											
Please remember, we can't accept transfers from pensions with ongoing legal issues or crystallised benefits, such as those noted above.											
What type of pension is the transfer from? (please tick)											
Additional Voluntary Contribution											
Deferred Annuity											
Defined Benefit											
Executive Pension											
Free-Standing Additional Voluntary Contribution											
Personal Pension											
Occupational Money Purchase (also known as Occupational Defined Contribution)											
Self-Invested Personal Pension											
Stakeholder Pension											
S226/Retirement Annuity Contract											
Section 32 Buyout											
Some of the scheme/benefit types above include valuable and safeguarded/guaranteed benefits which would be lost on transfer. You should think carefully before proceeding and if in any doubt you should seek advice.											
Do you have any form of lifetime allowance protection?											
Please note, lifetime allowance protection could be lost on transfer.											

Does the pension to be transferred include any safeguarded or guaranteed benefits:									
Defined Benefit (also known as Final Salary or Career Average Earnings? Yes									
Guaranteed minimum pension (GMP) or section 9 (2b) rights?	Yes No								
Guaranteed annuity, or annuity rates (GARs)?	Yes No								
Any other guaranteed benefit? Yes									
Does the pension you're transferring contain any valuable benefits:									
Valuable benefits include: • A 'protected tax-free lump sum' probably allowing more than 25% tax free cash at retirement Yes No									
A 'protected tax-free lump sum', probably allowing more than 25% tax free cash at retirement.	Tes No								
A 'protected pension age', allowing early retirement before age 55.	Yes No								
Fund guarantees such as a guaranteed growth rate or guaranteed bonus rate, or loyalty bonus.	Yes No								
Additional Life Cover; Critical Illness Cover or Waiver of Premiums.	Yes No								
Other valuable benefits not listed here.	Yes No								
Charges and funds on your existing plan might be different to those on the Aviva plan you're transferring into. You should compare your existing charges to ours, including any charges for transferring. Pension Sharing Order If the transfer is as a result of a Pension Sharing Order, please complete this section. This section should be completed where pension credit has been awarded to you from your ex-spouse or former civil partner's pension following a divorce or dissolution of a civil partnership. Copies of this form may be used for multiple transfers.									
If you can't answer the following questions, please either contact the current provider or your solicitor for help in obtaining									
Name of transferring provider:									
Address of transferring provider:									
Contact number of previous provider:									
Pension scheme/policy/account number or other identifying reference number:									
Transfer value (the value of the pension share in UK pounds sterling): £									
Please send us any transfer discharge paperwork that needs completing for the other pension provider.									
It is important you answer the following question as this will affect how you're able to take the benefits of the with Aviva that you want to transfer the pension credit into:	existing plan you hold								
Has your ex-spouse or former civil partner taken any tax-free cash, regular income or crystallised the benefits on the plan being shared?	Yes No								
Has the pension provider offered you membership of their pension scheme?	Yes No								

If yes, does the pension they're offering contain any safeguarded or guaranteed benefits:								
Defined Benefit (also known as Final Salary or Career Average Earnings)? Yes								
Guaranteed minimum (GMP) or se	Yes	No 📗						
Guaranteed annuity or annuity rate	Yes	No 📗						
Any other guaranteed benefit?		Yes	No 📗					
Does the pension they're offering y	you contain any valuable benefit:							
A 'protected tax-free lump sum', pr	obably allowing more than a 25% tax-free lump sum at retirement.	Yes	No					
A 'Protected pension age', allowin	g the benefits to be taken before age 55.	Yes	No					
Fund guarantees such as a guaranteed growth rate, guaranteed bonus rate or loyalty bonus. Yes No								
Additional Life Cover, Critical Illness Cover or Waiver of Premiums.								
Other valuable benefits not listed here.								
Any safeguarded or valuable beneithen any such benefits included in	fits will not be included in your Aviva plan. If you decide not to accept any offer that offer will be lost.	er from the other pension	provider,					
Please give details of your ex-spou								
(We need this information to en	nable us to request the transfer of the funds from the other provider)							
Their title (Mr/Mrs/Miss/Ms/ Other – please specify):								
Full name:								
Date of birth:								
Address:								
National Insurance number:								

C. Financial advice						
Have you received regulated finan	cial advice?	Yes		No		
Remember, there are specific sit stakeholder pension' and 'For al	uations when you must take regulated financial advice. We explain these on page 2 lother types of pension'.	, 'If your	plan i	sa		
If you don't have an adviser, you ca	an visit unbiased.co.uk to find one in your area. You might be charged a fee by the advise	r for thei	r work			
If you haven't received regulated financial advice but your financial adviser is taking responsibility for arranging the transfer, Yes No						
If you've answered 'yes' to either of the above questions, please go to 'About your regulated financial adviser.'						
If you've answered 'no' to both of t	he above questions, please read and complete the non-advised box below.					
Non-Advised						
I accept that Aviva strongly recom	mends that I seek advice before taking any action regarding this transfer of benefits.					
I confirm that I don't require any a	dvice in connection with this transfer and that I haven't received any such advice, includi	ng from	Aviva.			
	on a non-advised basis if you're required to take regulated financial advice. We ca cases into stakeholder pensions and only where regulated advice has been recei	-	_			
Your signature						
Date	D D M M Y Y Y					
About your regulated fin	ancial adviser					
Your adviser's name						
Adviser's company name						
Adviser's company address						
FCA registration number (FRN)						
Email address						
Optimiser and Lifestyler), it may be	nsion, Designer Pension, Aviva Personal Pension, Your Pension Select @ Aviva, or a CU Pe e possible for you to pay for advice on this transfer from your plan using adviser charging	5.				

is sent with this form.

Financial adviser declarate You'll need to arrange for your f	tion financial adviser to complete this section before returning the form to us.					
Have you given full advice to the cl	Have you given full advice to the client in respect of this transfer? Ye					
Is the client deemed an insistent cl	lient?	Yes	No			
Have you given abridged advice to	the client in respect of this transfer?	Yes	No			
Remember, we can't accept a transfer that requires regulated financial advice to be taken on an insistent or abridged basis. We can only accept insistent advice basis or execute-only cases into stakeholder plans and only where regulated advice has been received, irrespective of the outcome or is not required.						
If you answered 'no' to all of the above questions, only the final point in the declaration applies.						
• I've given advice to the client named in Part A in relation to the transfer from the scheme named in Part B and H (if there is more than one transfer) to the plan number listed in Part A.						
• I have the appropriate FCA permissions to give advice on pension transfer business and where applicable, on the transfer of safeguarded benefits.						
• I can confirm that where the named client is deemed to be an Insistent client, I've completed the three steps contained within FCA guidance in relation to insistent clients.						
	t of claims, losses and expenses that Aviva and the current provider may incur as a result this application or of any failure on my part to comply with any aspect of this application.	-	ncorrect			
Financial adviser's signature						
Date	D D M M Y Y Y					

D. Nomination

If you die before you've taken all your benefits from this plan, they may be paid to someone else. If you want to nominate a person, or persons, to receive these benefits, you'll need to let us know by contacting us on the relevant number shown at the top of this form.

A nomination isn't a form of trust. If you want to place your plan under trust, we can send you a specimen trust form. We recommend that you refer to your adviser if you're unsure, or wish to discuss the implications of making your nomination or placing your plan under trust.

E. Investment choice								
The funds chosen will cover all transfers received with this application.								
Different funds have different risks. For further information on the fund(s) and relevant risks, please contact us on the return the top of this form.	elevant number shown at							
You should think of the funds you're in as medium to long term investments of at least five years and you should consider your own capacit investment losses. If you're close to retirement, you may also wish to consider other investment options.								
Please consider your investment choice carefully.								
For full details of all investment options available to your plan and charges that may apply, please visit our fund centre: aviva.co.uk/retirement/fund-centre/pension-funds/	:							
or you can call us on the relevant number shown at the top of this form.								
Please select one option only								
Option 1								
I have an existing plan with Aviva. Please invest my transfer in the same investment funds/lifestyling/lifestag	ging strategy.							
Your transfer will be applied to the same investment funds or lifestyling/lifestaging strategy, and in the same proportion most recent payment or fund switch we received on your Aviva plan prior to the transfer.	ns, as the							
or								
Option 2								
I have an existing plan with Aviva and wish to select different investment funds for my transfer. Please invest my transfer following investment funds/lifestyling/lifestage strategy.	r in the							
Fund name	%							

Please attach any additional fund selection on a separate sheet. The maximum number of funds you may be able to select up to is 50.

If your transfer is to an existing plan with lifestyling/lifestaging, and you've selected an alternative fund choice, the lifestyling/lifestaging will be switched off. This means Aviva will no longer automatically move (switch) your money between funds to prepare your pension pot for you to take your retirement benefits at your chosen retirement age.

Total

100%

If a fund choice isn't selected we'll invest the transfer into either the same funds as the most recent payment or fund switch request received, or the default fund if there have been no previous payments.

F. Your declaration and consent

From you to us (Aviva)

Important: It's a serious offence to make false statements. If you do so you may be prosecuted. The penalties are severe.

- This is my application to transfer into my Aviva pension plan as detailed in Part A of this application form. I agree to be bound by the rules of the scheme
- I agree to Aviva seeking information and obtaining details from the administrator or trustee (and/or relevant insurance company) of any pension scheme, arrangement or contract of which I am, or have been, a member.
- Where the transfer value includes safeguarded rights and is less than £30,000 and I haven't chosen to seek any regulated financial advice in relation to the transfer, I acknowledge that Aviva have suggested that I take regulated financial advice; and Aviva have provided me with details of where I may obtain information relating to the transfer.

From you to the current provider(s)

- I authorise, instruct and apply to the current provider to transfer sums and assets from the plan(s) as listed in Section B and/or H directly to and to provide any instructions and/or discharge required by any relevant third party to do so.
- I accept that in order to comply with regulatory obligations, Aviva and the current provider named in this application may need to verify my identity and residential address, and may use credit reference agency searches and ask for my documents to verify my identity and address.
- Until this application is accepted and complete, Aviva's responsibility is limited to the return of the total payment(s) to the current provider(s).
- When payment is made to Aviva as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in Section B and/or H of this application where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.
- I've read any information provided or made available to me by the current provider in connection with this transfer.
- Where appropriate financial advice is required, I've received that advice.

Please note that if you want to transfer more than one pension, please use section H below.

From you to the current provider(s) and Aviva

- I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Aviva and the current provider may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.
- I authorise Aviva, the current provider, any contributing Employer and any Financial Adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Aviva.

Data Privacy

To learn about how Aviva processes personal information, please see our privacy policy at **aviva.co.uk/privacypolicy**. It's updated from time to time to take account of changes in our business activities, legal requirements and to make sure it's as transparent as possible, so please check back in to see the latest version. A paper copy can be provided on request by writing to Data Protection Team, PO Box 7684, Pitheavlis, Perth, PH2 1JR.

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.

Your signature								
Your name								
Date	D	D	M	M	Υ	Υ	Υ	Υ
Aviva agrees to administer the so	:heme i	n acco	rdance	with t	he sch	eme rı	ules.	

G. Your guidance	and advice form
About your transfer	
There are many reasons for w	anting to transfer your existing pension to Aviva.
Please tell us the reason from	the two alternatives below. Choose the main reason that best fits your situation (only choose one box).
	pension plans into one pot. Possibly because; easier to manage, lower charges, different investment choices, or more t, to mention just a few. You don't need to complete the questions below.
OR	
'Immediately after th	ne transfer I'll be taking my plan benefits' which I'm transferring with a view to taking my plan benefits in the future*
*Taking your plan benefits me	ans opting to buy an annuity (income for life), commence income drawdown, or withdraw money from your pension pot.
The guidance and adv	rice you've received
appointment or have receigovernment-backed service	ntment with Pension Wise or a financial adviser, please wait until after you've had your Pension Wise ived advice before returning your transfer application. Pension Wise from MoneyHelper is a free, se, offering clear, impartial and specialist guidance on your retirement options. If you're aged 50 or over, you. Visit moneyhelper.org.uk/pensionwise or call 0800 138 3944 for full details of the service.
Please let us know wh	nat you've done below:
If you've received guidance or	· advice
I've received Pe	nsion Wise guidance
I've received ad	vice from an FCA regulated financial adviser
-	policy details (for example the value of any of your pension plans) have changed significantly, you may benefit from different pension options or considerations could apply.
If you wish to proceed	l without taking guidance or advice
9 7 9 .	with your pension option before you proceed without taking any guidance. If you've not attended a Pension Wise reviously booked; you can always make another appointment, or we can book one for you, or you can get financial advice.
I don't wish to rece	eive any Pension Wise guidance or financial advice
Please let us know why you've	e decided not to take advice or guidance at this time:"
I feel I alre	ady have a good understanding/knowledge
I don't see	any benefit to me in getting guidance or advice
l l	ve time to wait/l'm not willing to wait/inconvenient appointment time for Pension ance or financial advice.
Other- ple	ase tell us your reason here:

H. Additional Transfer Instruction

When to use this section

Use this page if you're transferring funds from more than one registered pension scheme to an existing Aviva Plan. Complete this form with details of your additional transfer and attach it to your application. Copies of this form may be used for multiple transfers.

Please complete the following section if you're transferring another pension that belongs to you.

If the transfer is as a result of a Pension Sharing Order, please complete the section entitled 'Pension Sharing Order'.

About the pension you're transferring to us

To the scheme administrator/trustees of the transferring registered pension scheme from which a transfer payment is to be made:

• I wish to make a transfer payment to the registered pension scheme shown in Part A; and • I consent to Aviva obtaining details from you in connection with the transfer, and I authorise the giving of such details to Aviva. Name of previous pension scheme/arrangement Previous pension scheme/ policy/account number or other identifying reference number: Name and address of previous provider Contact number of previous provider Estimated transfer value Does this represent the total No amount value of the plan? HMRC Pension Scheme Tax Reference number If you can't answer the next questions about the pension you'd like to transfer, please contact your previous provider who will be able to help you. We can't proceed with your transfer if the form is incomplete, so please make sure all the questions have been answered. Have you taken any flexible benefits from your pension, and as a result are Yes No subject to the money purchase annual allowance? If yes, please send us a copy of the statement you got from the provider of the pension(s) from which you did this, or tell us the date you withdrew the money. If you think you may be affected by the money purchase annual allowance as a result of taking flexible benefits from your pension, we recommend you get individual tax advice. Your financial adviser should be able to help you. Is the transfer value enhanced – have you been offered a higher value to transfer away? Yes No Is the transfer from a Qualifying Recognised Overseas Pension Scheme (QROPS)? Yes No Are there current disputes or unsettled claims in respect of pension attachment, earmarking or pension sharing orders No Yes on a divorce or on a dissolution of a civil partnership?

Yes

No

Have you taken any tax-free lump sums, regular income or crystallised the benefits?

Please remember, we can't accept transfers from pensions with ongoing legal issues or crystallised benefits, suc	ch as those noted above.
What type of pension is the transfer from? (please tick)	
Additional Voluntary Contribution	
Deferred Annuity	
Defined Benefit	
Executive Pension	
Free-Standing Additional Voluntary Contribution	
Personal Pension	
Occupational Money Purchase (also known as Occupational Defined Contribution)	
Self-Invested Personal Pension	
Stakeholder Pension	
S226/Retirement Annuity Contract	
Section 32 Buyout	
Some of the scheme/benefit types above include valuable and safeguarded/guaranteed benefits which would be lost on t carefully before proceeding and if in any doubt you should seek advice.	ransfer. You should think
Do you have any form of lifetime allowance protection?	Yes No
Please note, lifetime allowance protection could be lost on transfer.	
Does the pension to be transferred include any safeguarded or guaranteed benefits:	
Guaranteed minimum pension (GMP) or section 9 (2b) rights?	Yes No No
Guaranteed annuity, or annuity rates (GARs)?	Yes No
Defined Benefit (also known as Final Salary or Career Average Earnings	Yes No
Any other guaranteed benefits?	Yes No
Does the pension you're transferring contain any valuable benefits:	
Valuable benefits include:	
A 'protected tax-free lump sum', probably allowing more than 25% tax free cash at retirement.	Yes No
A 'protected pension age', allowing early retirement before age 55.	Yes No No
Fund guarantees such as a guaranteed growth rate or guaranteed bonus rate, or loyalty bonus.	Yes No
Additional Life Cover; Critical Illness Cover or Waiver of Premiums.	Yes No
Other valuable benefits not listed here.	Yes No
Your safeguarded guaranteed and/or valuable benefits will be lost on transfer.	
If you decide to cancel this transfer, your other provider doesn't have to accept the transfer back and you'll still lose any sail and/or valuable benefits.	feguarded guaranteed
Charges and funds on your existing plan might be different to those on the Aviva plan you're transferring into. You should c charges to ours, including any charges for transferring.	compare your existing

Pension Sharing Order									
If the transfer is as a result of a Pension Sharing Order, please complete this section.									
This section should be completed where pension credit has been awarded to you from your ex-spouse or former civil partner's pension following a divorce or dissolution of a civil partnership.									
Copies of this form may be used fo	Copies of this form may be used for multiple transfers.								
If you can't answer the following questions, please either contact the current provider or your solicitor for help in obtaining this information.									
Name of transferring provider:	ansferring provider:								
Address of transferring provider:	ovider:								
Contact number of previous provider:									
Pension scheme/policy/ account number or other identifying reference number:									
Transfer value (the value of the pension share in UK pounds ste	erling): £								
Please send us any transfer dischar	rge paperwork that needs	completing for the other pension provide	er.						
It is important you answer the fo with Aviva that you want to tran		is will affect how you're able to take th into:	ne benefits of the e	xisting pla	n you hol	ld			
Has your ex-spouse or former civil partner taken any tax-free cash, regular income or crystallised the benefits on the plan being shared?									
Has the pension provider offered you membership of their pension scheme? Yes No									
If yes, does the pension they're offering contain any safeguarded or guaranteed benefits:									
Defined Benefit (also known as Final Salary or Career Average Earnings)? Yes No									
Guaranteed minimum (GMP) or section 9 (2b) rights? Yes No									
Guaranteed annuity or annuity rates? Yes No									
Any other guaranteed benefit?				Yes	No				
Does the pension they're offering y	ou contain any valuable l	penefits:							
A 'protected tax-free lump sum', pro	obably allowing more tha	n a 25% tax-free lump sum at retirement.		Yes	No				
A 'Protected pension age', allowing	g the benefits to be taker	n before age 55		Yes	No				
Fund guarantees such as a guarant	teed growth rate, guarant	eed bonus rate or loyalty bonus.		Yes	No				
Additional Life Cover, Critical Illnes	s Cover or Waiver of Prem	iiums.		Yes	No				
Other valuable benefits not listed h	nere.			Yes	No				
Any safeguarded guaranteed or other pension provider, then an		not be included in your Aviva plan. If yo d in that offer will be lost.	ou decide not to acc	cept any of	fer from	the			

Please give details of your ex-spouse/former civil partner:									
(We need this information to	enable	us to ı	reques	t the t	ransfe	er of tl	he fun	ds fro	n the other provider)
Their full name and title									
Date of birth:	D	D	М	М	Υ	Υ	Υ	Υ	
Address:									
National Insurance number:									

| Retirement | Investments | Insurance | Health |

Aviva Life & Pensions UK Limited.

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Telephone 0800 145 5744 – calls may be recorded.

aviva.co.uk

