



## **Aviva Site tour manuscript**

### **Introduction**

Hello and welcome to pension tracker, your exclusive pension site. I'm Lisa, your personal guide and I'm here to give you help whenever you need it.

This website has been designed just for you, to help you keep track of your retirement planning and get the most from your pension.

You'll be able to see at a glance, who's paying what into your pension fund - there'll be payments from you and there'll be money from the taxman. If you're fortunate enough to have an employer contributing towards your plan, then you'll see these payments as well, and those paid in by anyone else.

And with the tools and information we provide, you'll be able to understand better how your pension plan and your investments are performing so you can make sure that they are working hard enough for you to fund the retirement lifestyle you need.

This tour will give you a five minute overview of the different areas of the site and so that you get a flavour of a real pension plan, the examples you will see, relate to my pension. When you use the site all the numbers and information will be personalised to you.

Around the site, there are I buttons to give you more information and other video tours to explain what you are seeing.

I'm here to help you - so whenever you need me, click on page help, which can be found at the top right hand corner of every screen and then select either the video icon or the video tab to find me.

You should also go to page help if there's anything you're unsure about on the screen

Or you can visit the Tips and tools section where you can find a glossary explaining some commonly used terms.

Finally, the pension tracker site is just one of many sources of information and support available to help you with pension planning. When you first set up your pension you received several documents such as a key features brochure which explains the main points. You will also receive an annual statement from us telling you how much you've paid in and what it could be worth at retirement. It's important you read all this information. If there are things you are still unsure about and would like to get individually tailored advice before making any decision, it's best to speak to a financial adviser.

Now if you're ready we can start the tour. And remember, by using the buttons below,

you can stop, start and even fast forward me whenever you like.

Your visit to the site will start here, on the plan list. Just select the pension plan that you want to look at and off we go.

**First we will look at the payments section.**

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My plan Page help

Payments

Plan name : Designer Pension (Stakeholder) Plan number : SP93002433

Regular payments Payments statement

£145.00

Regular payments

I pay	Monthly	£58.50
Tax relief added	Monthly	£16.50
My employer pays	Monthly	£70.00
<b>Total regular payments</b>		<b>£145.00</b>
Indexation		Not selected

What are the graphs showing me?  
What does my payment summary show me?  
How can I change my current plan payments?

Regular payments

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This is where you can see what payments are being made into, or out of, your pension. And the great thing is, you can see the amount of payments being made not just from you, but also from your employer and from the taxman. As you can see from my chart, the taxman payments shown in yellow and the employer payments shown in green, make a considerable difference to the size of my fund.

## Let's look at the retirement planner

Payments  
Retirement planner  
Investments  
Plan value  
Plan summary  
My details >  
Tips and tools  
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Recent updates

My plan is invested in: Balanced Approach Lifestyle

Retirement income | Tax-free cash | Future plan value

This is the estimated annual retirement income your plan may pay if you use it to buy an annuity and choose to take 25% of your plan value as tax-free cash.

Today's money

£5,000  
4,000  
3,000  
2,000

Age today 35 | Retirement age 65

Only a small amount of being above £3,830  
Only a small amount of being between £2,230  
Only a small amount of being below £1,800

Tell me about  
What are the graphs on showing me?  
How are the values calculated?  
Graphs Powered by iHibbert

To understand this graph, you need to read the assumptions we have made about you and your plan. These figures are illustrative and are not guaranteed.

To make any changes to your plan or just to see how a change may impact you, use the 'what if calculator'

What if calculator

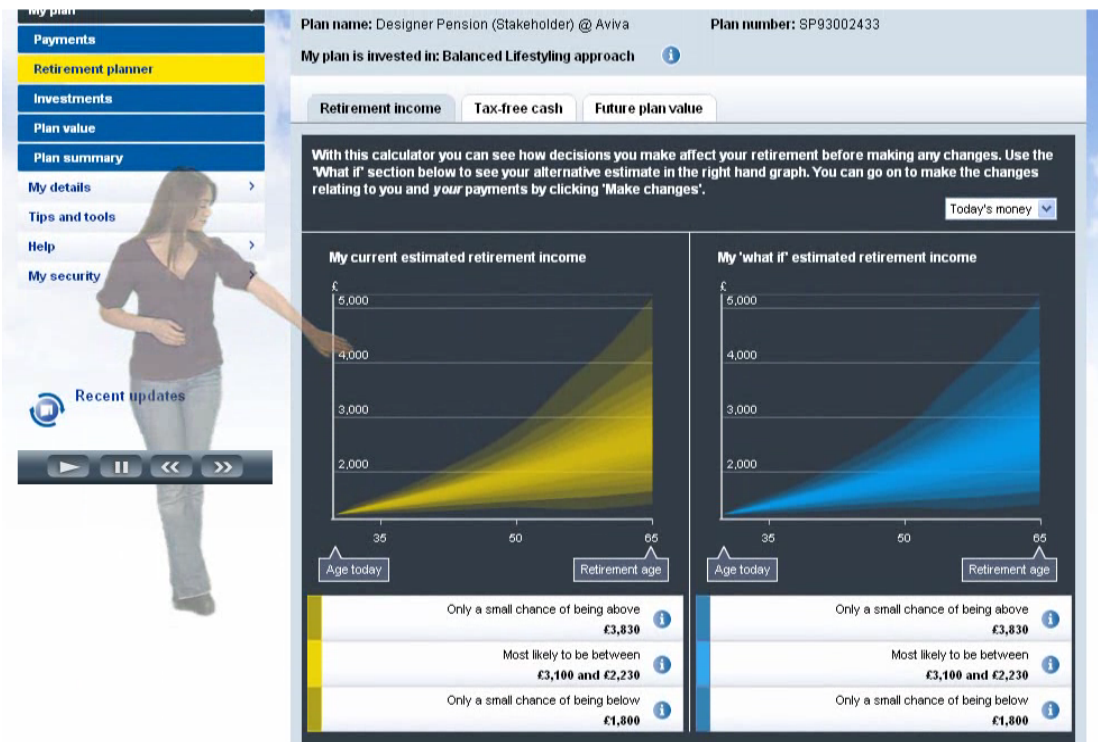
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This is the Retirement planner, a section which is key to understanding what your pension plan could be worth when you do come to retire.

Although the Retirement Planner isn't quite a crystal ball it does show you what your pension is worth today and, what we call the beam of light, shows what you might get back when you reach retirement.

Your investments will probably go down as well as up while you are saving for retirement. The important thing is what they are worth when you need them most, at retirement. There are, unfortunately, no guarantees that your pension fund will increase to a particular value, but the Retirement planner is here to help explain the range of outcomes that may happen and give you control and visibility.

Depending on how your pension fund is doing, you may want to consider other options and the impact these might have on your plan, by using our 'What if' calculator.



This feature allows you to see how any adjustments you make could affect the amount you'll get at retirement, For example, look what happens to my beam of light if I increase my contribution and change my retirement age.

You can also see what effect changing your investments could have. At the moment I'm a balanced investor, but look what happens when I move my investment to a more defensive style. The range of potential outcomes has narrowed because of the asset mix a defensive style might invest in. Don't worry if this seems a little confusing now, I'll cover it in more detail later, and there's lots of help available elsewhere on the site.

This is a great part of the site as it lets you see instantly what impact, changes you make now could have on your retirement, and in some cases you can actually make these changes on the site.

And don't forget that before making any decisions you might want to get financial advice.

When you start to use this tool, you can come and find me in the page help and I will talk you through it

## Now, let's move onto investments



This section shows the types of investments you have. As you see here you could have property, cash, fixed interest or equities, all in differing amounts. When people talk about a portfolio, this is what they are referring to.

Your portfolio will be made up from one or more investment funds and by using this section you can see the value of each of your investment funds and how they have performed over time

Understanding just how it all works is really important and can ensure you know whether you are getting the most out of your investments.

As part of your overall retirement planning you have the option to change, online, how and where your money is invested.

This includes your current investment and any future payments that are made. The process of changing your investments is usually called switching.

If you decide that you want to change your investments it's very important that you understand exactly what it is that you're doing.

On this site we will provide the information and help you need in order to decide what type of investor you are

The screenshot displays the Aviva 'My plan' interface. At the top, the Aviva logo is on the left, and 'Accessibility | Contact us' and 'Log Out' are on the right. A navigation menu on the left includes 'Home', 'Plan list', 'My plan', 'Payments', 'Retirement planner', 'Investments', 'Plan value', 'Plan summary', 'My details', 'Tips and tools', and 'Help'. The main content area is titled 'My plan' and features a 'Page help' icon. Below this is the 'Investment style' section, which includes the plan name 'Designer Pension (Stakeholder) @ Aviva' and plan number 'SP9300243'. A video player shows a woman speaking. Text below the video explains the importance of understanding investment styles and offers a 'Balanced investment style' option. A risk scale is shown with buttons for 'Defensive', 'Cautious', 'Balanced', 'Adventurous', and 'More risk'. Below the scale are two portfolio comparison charts: 'Your current portfolio' and 'An example asset portfolio'. The 'Your current portfolio' chart shows a distribution of 13.1%, 32.3%, 7%, 4.1%, and 43.5%. The 'An example asset portfolio' chart shows a distribution of 15.00%, 21.14%, 2.48%, 50.68%, and 21.14%.

In the previous section I changed from a balanced investment style to defensive and you can see the difference between them in detail here.

You can then use this information to decide your investment strategy.

We have provided further video help in this section to help you do this and we would strongly recommend that you speak to a financial adviser.



Ok, let's look at the plan value

The screenshot shows the Aviva 'My plan' interface. The 'Plan value' section is active, displaying a bar chart with two bars: a green bar for 'Plan value' at £28,966.83 and a blue bar for 'Total amount paid in' at £27,480.00. To the right of the chart, there is a table with the following data:

Plan value at 10th October 2011	
Plan started on	1 July 2001
Total amount paid in	£27,480.00
Plan value	£28,966.83

Below the table, there is a disclaimer: 'The value of your pension depends on the performance of the investments you have chosen as well as up and down movements in the value of the pound. The value of your pension is not guaranteed.' There are also links for 'Why is my 'total amount paid in' different to my 'plan value'?' and 'How do I transfer my pension?'.

The footer of the page contains the following links: Sitemap | Legal | Accessibility | Terms & Conditions | Privacy Policy | Aviva.co.uk | Aviva.com | Makesenseofit.com

When you want to know exactly where you are with your plan right now, then you should come to this section.

Here, you can see what your plan is currently worth alongside the total amount paid in so far.

By clicking on the 'Past Values' tab, you can also see your plan's value between two different points in time, say from the start of one year to the start of the next. Don't forget that your plan value will change in the future and could go down as well as up.

And if at any point you need more information, as well as looking in the page help you can always go to the tips and tools section.

**This is the Tips and tools section.**

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Plan list  
My plan >  
My details >  
Tips and tools >  
Help >

Tips and tools

Tips Tools

Find an explanation for all the financial jargon we have used on the site.

**Pensions**  
How much could your pension be worth when you retire?

**Cut back and save**  
Work out how much you could save by cutting back on your indulgences.

**Budget planner**  
Not sure if you can afford to save? Work out your spare cash.

**Inflation**  
See how inflation affects the buying power of your money over time.

**Inheritance tax**  
It's just not for the rich. Work out your potential inheritance tax bill.

**Annuities**  
How much income could your pension savings give you in retirement?

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In addition to page help, we also have a tips and tools section where you'll find many useful features including calculators and lots of important information - and not just on pensions, but on finances in general.

You might want to use our interactive budget planner, which could really help you make sense of your incoming and outgoing money.

A pension is a vital part of your long-term financial security so it's really important to have as good an understanding as possible. Taking the time to use this section will help do just that.



Finally, in the Plan Summary section you can see some of the key facts of your pension and in My details you can make sure that all the information we hold on you is correct and up to date



Well, that's the end of the tour. I hope you feel a bit more at home with the site now as it's really important that you understand as much as possible about one of the biggest investments you may ever make.

I'm available at various points around the site if you need further help. Just go to 'page help' of the screen you're looking at, and then select the video tab or icon.

Enjoy the site, I may see you later.