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Aviva Platform –

Consumer Duty summary assessment

Summary consumer duty statement

The Aviva Platform is committed to the Consumer Duty and all its obligations.

All products available through the Aviva Platform carry target market statements, and all have been assessed as representing fair value for their target markets. You can find individual product-level target market statements and value for money assessments on Aviva's Consumer Duty hub.

What is the Aviva Platform?

The Aviva Platform is an online investment platform, for advisers to use in their work with clients. It supports advisers with the provision of product wrappers and investment options, and aids in the delivery of advice.

The Aviva Platform is designed to work best for mid-market to high-net-worth clients who want to pay for financial advice and access the investment opportunities the platform offers.

For a full guide to the Aviva Platform, see the Aviva Platform Due Diligence Toolkit.

Who is the Aviva Platform designed for?

The Aviva Platform is designed to support advisers and their clients who are seeking to invest for the medium to long term, and wish to track their investment performance at any time.

Clients who are supported by advisers through the Aviva Platform must:

- be aged at least 18
- be a UK resident.

The services of the Aviva Platform are not typically suitable for clients who:

- aren't willing to invest for at least five years
- want to hold a substantial cash holding, in the short-to-medium term.

Each product available through the Aviva Platform has its own individual target market statement, and you can find these on the Aviva Consumer Duty hub.

What products does the Aviva Platform offer?

The Aviva Platform offers three portfolios in which an adviser can place their clients' investments. These three portfolios are supported by a wide range of underlying investment options. The three portfolios are:

- **Pension Portfolio** – a self-invested personal pension that can give clients benefits during retirement
- **ISA Portfolio** – a tax-efficient, flexible stocks and shares ISA offering a wide choice of investments including equities, investment trusts and exchange-traded funds.
- **Investment Portfolio** – a wide range of equities and collective investments from all key sectors

Aviva Platform value assessments

All products available through the Aviva Platform have been assessed in line with Consumer Duty regulations. Aviva attests that all products available through the Aviva Platform continue to provide fair value to their target markets. These conclusions were reached following an examination of each product's target market and distribution strategy; costs and charges; investment proposition; adviser charging; complaints; service delivery and communication.

Each product available through the Aviva Platform has its own individual value for money assessment, and these can be accessed via the Aviva Consumer Duty hub.

