

THE AVIVA PLATFORM

ONE SIMPLE ONLINE PLATFORM,
FOR YOUR CHANGING INVESTMENT NEEDS



LIFE'S BETTER WITH A PLAN



AN EASIER, EFFICIENT WAY TO MANAGE YOUR WEALTH

Staying on top of fund performance, keeping track of forgotten pensions and juggling shares, ISAs and savings can be complicated – and time consuming, especially if they're held in different places.

You might want to consider a solution that can adapt and evolve with you as your life changes – and where you can find everything in one, easy-to-access place.

Welcome to the Aviva Platform

The Aviva Platform lets your adviser build, consolidate and manage your investments, all in one place.

Having everything together can make sense, saving you time and trouble. You'll no longer have to chase around multiple places with phone calls, emails and paperwork.

Your adviser can see and manage your investments on the Aviva Platform, whether it's your pension, your ISAs or your other investments. If you have a child/children, your adviser can also help manage any investments in their Junior ISA (JISA). They'll do this through our Pension, ISA, JISA and Investment Portfolios - we talk about these later in this guide.

Through the Aviva Platform, there's access to a wide range of investments, with over 6,500 funds and a large range of exchange-traded assets (including stocks and shares).

The Aviva Platform changes - along with your needs

Your financial needs will change at different points in your life, so we've designed the Aviva Platform to be flexible.

Your adviser will be able to review and switch investments, deal online, transfer funds and make payments as needed.

Everything
in one place
makes life easier



HOW CAN I LOOK AT MY PORTFOLIO ONLINE?

Once you have your account number, you should go to aviva.co.uk/existing-customers to register for MyAviva. If you've already got an account, you just have to log in.

Through MyAviva, you can see your Aviva Platform account alongside other Aviva policies (including any JISA Portfolio(s) you manage for a child) in one place, at any time you choose - making it easy for you to keep on top of everything.

WHAT DO YOU GET WITH THE AVIVA PLATFORM?

ONE PLACE

- See Aviva investments in one place, through MyAviva, no matter how broad your portfolio or whatever your financial goals are.
- See all your platform valuations, holdings and correspondence through MyAviva.
- See your other Aviva policies online in the same place, through MyAviva.

INVESTMENT CHOICE

- Choose from over 6500 funds.
- Access to a large selection of exchange-traded assets including stocks and shares and investment trusts.

INVESTMENT FLEXIBILITY

- Using platform technology, your adviser can buy, sell or switch funds online as your needs change or to respond to market movements. There may be occasional restrictions - see your Key Features document for details.

TAX-EFFICIENCY

- Make your investments more tax-efficient by holding them in an ISA or Pension Portfolio.
- Make tax-efficient investments for your child by holding them in a JISA Portfolio.

- Clearly see all the charges you pay with our transparent charging structure.

CLEAR CHARGES

- Find out how your investments are performing whenever you want with daily online valuations.

UP-TO-DATE PERFORMANCE

- The Aviva Platform lets your adviser research fund prices, performance and ratings.
- Your adviser will have access to the latest fund data from Financial Express and Morningstar.

THE LATEST INFORMATION

- Your adviser will be able to create reports and download factsheets and prospectuses to help manage your investments efficiently.

USEFUL REPORTS

- Your adviser can set up regular monthly, quarterly, half-yearly or yearly payments by direct debit.
- Depending on which product you have, you can arrange regular or one-off withdrawals from the platform through your adviser. Separate rules apply to the JISA Portfolio, see page 6 for more details about this.

PAYMENTS AND WITHDRAWALS

CHOOSE YOUR INVESTMENTS – AND HOW YOU INVEST IN THEM

The Aviva Platform lets you pick a portfolio tailored exactly to your requirements.

With such a broad range of funds, stocks and shares and other assets, you're bound to find something that suits you.

Our ISA Portfolio and Pension Portfolio can give you the opportunity to maximise your tax benefits. Our JISA Portfolio gives you the opportunity to invest on your child's behalf in a tax efficient way.

ISA Portfolio - to maximise your tax benefits

You may well want to make the most of tax-efficient investing. If so, the first place you might want to look at investing is through the ISA Portfolio.

Here's why you should consider investing in the ISA Portfolio:

- This is a flexible stocks and shares ISA, which offers collective investments, insured funds and stocks and shares in a tax-efficient portfolio.
- As with all ISAs, you won't have to pay UK income or capital gains tax on the money you invest or any returns you earn. You won't have to declare it on your tax returns either.
- You can transfer ISAs from current and previous tax years, consolidating them onto a single platform. If you want to transfer money you've invested in an ISA during the current year, you must transfer all of it. You'll need to speak to your adviser if you're considering this to determine whether this is right for you as there's no guarantee that transferring will be in your best interests but your financial adviser can help you come to a decision.
- The government sets the maximum limit you can invest in an ISA each tax year. For the current tax year, it's £20,000. If you invest your full ISA allowance over the years you could make significant tax savings.
- Because our ISA Portfolio is a 'flexible ISA', you can withdraw and replace money without it affecting your tax-free allowance so long as you replace it in the same tax year.

There are minimum payments and your adviser can set up regular payments or pay in one-off payments. Ask your adviser for details about this. Regular payments cannot be made into insured funds.

Your adviser will be able to help you choose the right investments for you. They'll also set up your ISA Portfolio and manage it according to your instructions.

JISA Portfolio - investing for your child's future

You may want to invest for your child's future in a tax-efficient manner. If so, opening a Junior ISA (JISA) on their behalf may be a suitable option. The JISA Portfolio offers a wide range of investments to choose from, similar to those available in our ISA Portfolio. By investing the maximum annual allowance from when a child is born to their 18th birthday you could put away £162,000 for your child's future, assuming there are no changes to the current rules and limits. This value is not guaranteed. As with every investment, the value can go down as well as up and may be worth less than has been invested.

Here's why you should consider investing in the JISA Portfolio:

- It's a stocks and shares JISA, which offers collective investments, alongside stocks and shares in a tax-efficient portfolio.
- As with all types of ISAs there will be no UK income or capital gains tax for either you or your child on the money invested or any returns earned.
- You can be a registered contact for more than one JISA, as you can open a JISA of each type (cash or stocks and shares) for each child you have parental responsibility for.
- The JISA Portfolio is managed by the registered contact for the beneficial interest of the child. Any investments and cash held belong to the child.
- You can transfer a JISA from another provider, and you can transfer a cash JISA into our stocks and shares JISA. If you want to transfer money already invested in a JISA during the current tax year from another provider, you must transfer all of it. You'll need to speak to your adviser if you're considering this to determine whether this is right for the child as there's no guarantee that transferring will be in the child's best interests. Your financial adviser can help you come to a decision.
- The government sets the maximum limit that can be invested in a JISA each tax year. For the current tax year, it's £9,000. If the full JISA allowance is invested over the years there could be significant tax savings.

There is a minimum contribution amount and your adviser can set up regular contributions or arrange one-off contributions on your behalf. Family members are also able to contribute into a JISA. Ask your adviser for details about these options. No withdrawals are permitted from the JISA Portfolio until the child reaches their 18th birthday, upon which the JISA Portfolio will be automatically converted to an ISA Portfolio and you'll no longer have any authority over the product.

Your adviser will be able to help you choose the right investments for the child. They'll also set up the JISA Portfolio with you as a registered contact (as parent or guardian) and manage it according to your instructions.

Investment Portfolio – a compelling investment choice

You might want to invest more than your ISA limit allows, which is why we offer you our Investment Portfolio. This doesn't share the same tax advantages as our ISA Portfolio although you'll still have the same wide range of investments to choose from.

You can instruct your adviser to invest in a wide range of investments, which include:

- over 6,500 funds,
- unit trusts,
- investment trusts,
- exchange-traded assets,
- stocks and shares.

Again, your adviser will be able to help you create a portfolio that suits your needs. And as your life and financial needs change, your adviser can help you change your investments so they're working for you. We've designed the Investment Portfolio to be flexible, so it can change along with your financial needs.

There are minimum payments and your adviser can set up regular payments or pay in one-off payments. Ask your adviser for details about this.

Pension Portfolio - build your retirement fund tax-efficiently

With Pension Portfolio, you can pay into a pension tax-efficiently, building up a pot of money that could make a real difference when you retire. You get tax relief on the money you put into a pension, up to government limits. You can find these at [gov.uk/tax-on-your-private-pension/overview](https://www.gov.uk/tax-on-your-private-pension/overview)

Pension Portfolio is a self-invested personal pension (also known as a SIPP) that can give you an income in retirement.

Through Pension Portfolio, you can invest in the same wide range of investments as our Investment and ISA Portfolios.

Within Pension Portfolio, there are two options: Core and Choice. The option you're in depends on the investment choices you make. You'll only pay for the investments you're using within the option you're in.

There are minimum payments and your adviser can set up regular payments or pay in one-off payments. Ask your adviser for details about this.

Taking your benefits from Pension Portfolio

From the minimum pension age (normally) you can take benefits from Pension Portfolio. The minimum pension age is currently age 55. From 6 April 2028 this will be age 57 unless you have a protected pension age. To find out more visit [aviva.co.uk/nmpa](https://www.aviva.co.uk/nmpa). You'll be able to choose whether to take your benefits as cash, a fixed or variable income - or a combination of these. There are government limits that the benefits are measured against. Your adviser will let you know if this affects you.

Your adviser will be able to help you choose the option that best suits your financial and tax planning needs.

DON'T FORGET...

With every investment, you should remember the value can go down as well as up and may be worth less than has been invested. Some investment returns may be received by the fund manager with tax credits, or after tax deductions, which cannot be reclaimed.

If you invest in a portfolio offering tax advantages, please bear in mind that the tax treatment of investments depends on your individual circumstances and may change in the future.



TRANSFERRING TO THE AVIVA PLATFORM IS EASY

The Aviva Platform is all about flexibility. Because of that, we've made it easy for you to transfer investments to it from other providers.

You can transfer investments as cash or – if we have the same asset on our platform – as a unit transfer (sometimes called an 'in specie' transfer). This means you don't have to sell and then buy back the investments, so you don't spend time out of the market.

We won't charge you for transferring your investments to us. However, we may pass on any charge made by a third party during a transfer. We recommend checking with the provider you're transferring from if they have any charges for moving.

Transferring isn't always the best course of action for everyone - you should always talk to your adviser about this as there's a lot to consider.

In fact, there are some particular things you'll want to think about if you're transferring a pension to us:

- If you transfer benefits from another pension scheme, you may be giving up valuable rights in that scheme. Some of these rights might be "safeguarded benefits" and can't be replicated under the new scheme, so you need to be clear on what you may be giving up and be comfortable that the benefits of transferring outweigh the loss of these benefits. There's no guarantee that what you receive at retirement will be greater than what you could have received from the previous scheme.
- If you have benefits with a protected pension age of 55 after 6 April 2028, you should consider if transferring them is the right choice for you. Your adviser can support you with this decision. You can find out about how your pension age from your Pension Portfolio (AV prefix) is affected by any other Aviva pensions you may have at aviva.co.uk/nmpa.
- If you're transferring benefits from a defined benefit pension you may be losing valuable rights or benefits within the scheme, like a guaranteed income based on your final salary and so it may not be in your best interests to transfer. If you do transfer, you may not get greater benefits in the new scheme. This is because the growth will depend on future investment returns, which can go down as well as up - as can the retirement income you get from them. Along with your adviser, you should consider all your options prior to transferring. Your adviser can help you choose the one that's best for you.
- Transferring pensions isn't right for everyone. It could be a complex decision and, along with your adviser, you need to consider the charges, fund ranges, any valuable benefits that could be lost and tax implications. So you need to make sure you're comfortable with your decision.
- It's important to get financial advice before going ahead and in some cases you may be required to obtain advice, for which a fee will be charged.
- Remember that the value of your pension can go down as well as up and you may get back less than has been paid in. This may not be the case in your previous pension scheme. We also recommend you get ongoing advice from your financial adviser after the transfer. An adviser will be able to review how your pension is performing, check it still suits your circumstances and recommend changes if they're needed.

Your cash account

When you invest in a portfolio, you'll automatically receive a cash account for that portfolio. This is where we'll place payments in until we receive investment instructions.

We'll also pay investment income, distributions and dividends earned by your investments into your cash account.

We use your cash account to take money for charges and to set up any withdrawals you want to make, where permitted.

For the JISA Portfolio the cash account will always belong to the child.

CLEAR, TRANSPARENT CHARGING

We want to make all charging completely clear on the Aviva Platform. By doing that, we make sure you'll always know exactly what you're paying, and who you're paying it to.

We've also negotiated a number of discounts – so you get a better deal by using our platform.

Investment charges

Initial fund charges

Most investment fund managers make an initial charge for investing in their funds. Charges vary, but at Aviva, we've negotiated discounts on most of these funds, with many reduced to 0%.

Fund management ongoing charges

Fund managers will also take charges that will depend on the investments you choose.

Known as the ongoing charge figure (OCF) or total expense ratio (TER), these charges cover:

- the charge made by the fund manager for managing the investment, and
- expenses incurred by the fund such as fund auditor fees and stamp duty.

These charges are variable and may change over time.

Other charges

Commercial property charges (existing investments only)

Commercial property investments within the Choice option of Pension Portfolio are administered by Curtis Banks.

Curtis Banks outlines the charges it takes in its literature. Please ask your adviser for a copy of this if you're investing in commercial property.

There's a yearly Aviva administration charge of 0.12% of the net value of the property, taken monthly from your cash account.

For more information about these charges, please speak to your adviser or ask them for a copy of the Pension Portfolio client brochure (LF10207).

Equity dealing charges

Our nominated stockbroker, Winterflood Business Services, carries out all equity dealing on the Aviva Platform.

Please ask your adviser for details about our equity dealing charges.



TALK TO YOUR ADVISER ABOUT CHARGES

Your financial adviser will be able to give you details of the charges you're paying for the Aviva Platform and your investments within it. They'll also discuss their own charges with you. You'll also see these on your illustration and on statements.

THE AVIVA CHARGE



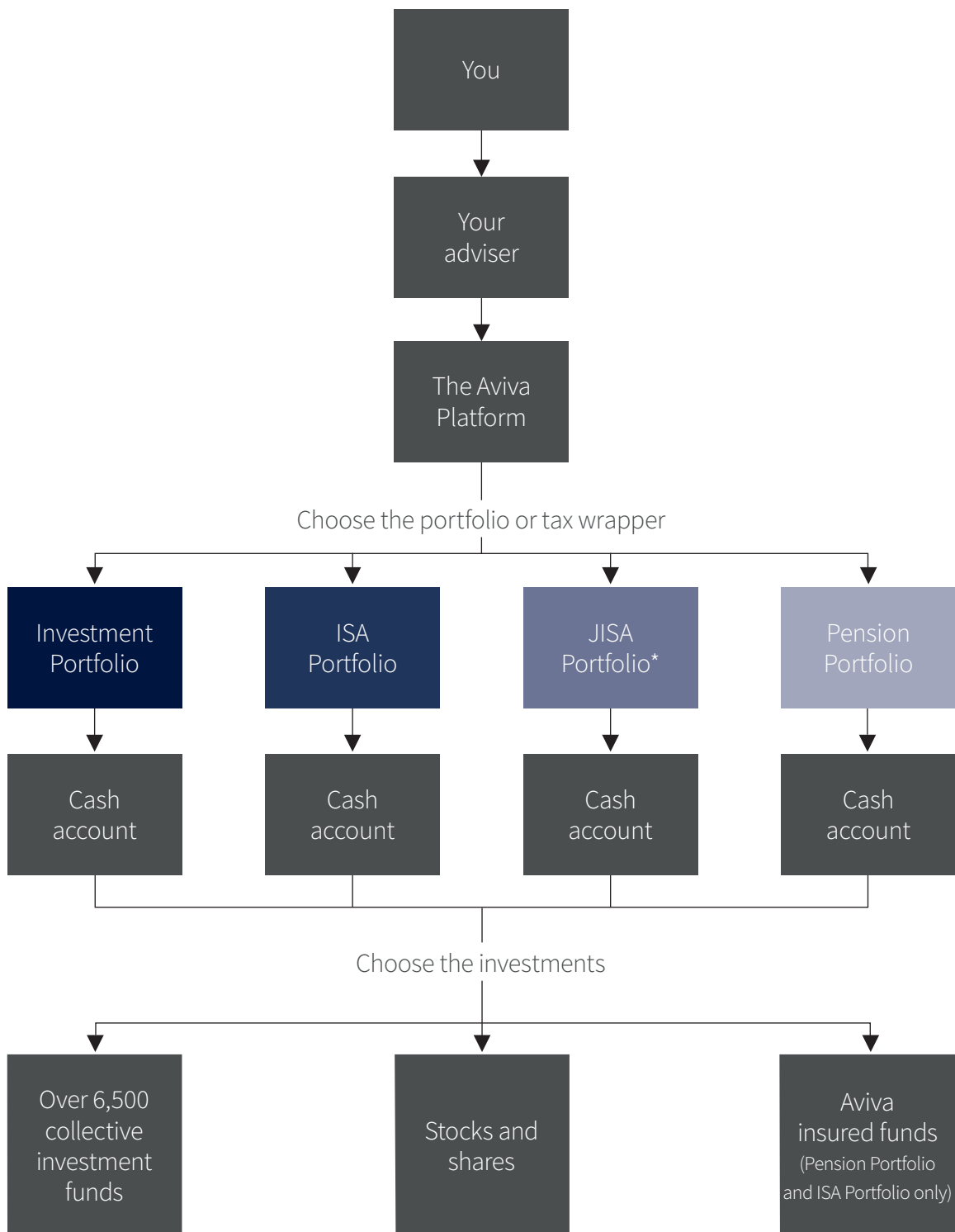
AVIVA CHARGE

We take an Aviva charge based on the amount you have invested on the platform.

Value of portfolios	Pension Portfolio		ISA/Investment Portfolio	JISA Portfolio
	Core option	Choice option		
£0 - £30,000	0.35%	0.40%	0.25%	0.00%
£30,000.01 - £250,000	0.30%	0.35%	0.25%	0.00%
£250,000.01 - £400,000	0.20%	0.25%	0.25%	0.00%
£400,000.01 and above	0.10%	0.15%	0.15%	0.00%
Investment fund charge (depending on fund selection)	From 0.1%	From 0.02%	From 0.02%	From 0.02%

- We take the Aviva charge on a tranche basis, similar to the way in which income tax works. For example, if you invest £150,000 in Pension Portfolio Choice option, you'll pay 0.40% on the first £30,000 and 0.35% on the remainder of the investment.
- If you invest in more than one of the Pension, ISA or Investment Portfolios, we use the total value of your platform investment to calculate your charges. Any JISA Portfolio has its charges calculated separately.
- You may receive a discount on charges, depending on the amount you've invested.
- Your adviser will be able to give you more details on how we calculate charges across more than one portfolio.
- There's no Aviva charge for the JISA Portfolio.

HOW THE AVIVA PLATFORM WORKS AT A GLANCE



*As the registered contact, you manage the JISA Portfolio for the beneficial interest of the child. The account, investments and cash all belong to the child.

CHOOSE THE AVIVA PLATFORM

The Aviva Platform can allow you to bring all your investments together in one convenient, online place. It gives you and your adviser real choice - and the ability to handle your investments the way you want.

If you have any questions about the Aviva Platform or any of the portfolios, please talk to your financial adviser.

Need this in a different format?

Please get in touch if you'd prefer this brochure (LF10203) in large print, braille or as audio.

How to contact us

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Calls may be monitored and will be recorded.

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