PENSION PORTFOLIO

LIFE'S BETTER WITH A PLAN

AVIVA WEALTH

PENSION PORTFOLIO FROM AVIVA

Pension Portfolio from Aviva could be the perfect home for your pension, giving you the flexibility you need.

Pension Portfolio has two options - Core and Choice - which are designed to meet your changing needs as you invest towards your retirement.

We believe that Pension Portfolio has something to offer you no matter what level of involvement you want to have with your pension.

Keep this brochure safe.

There's lots of information in this guide about Pension Portfolio, so please keep this safe so you can refer back to it in the future.

You should also read the Key Features (LF01068), which outlines the aims and risks and Pension Portfolio Terms and Conditions (LF01064).

What is Pension Portfolio?

In a nutshell, it's a self-invested personal pension (SIPP), with access to thousands of funds, stocks , shares and investment trusts.

It's a pension that gives you:

- the flexibility to deal with changing lifestyles
- transparent pricing
- a range of investment and income options.

Two options, to match your investment needs

The investment choices you make with your adviser will determine whether you're in Pension Portfolio's Core or Choice option.

Each option has its own investment choices and charges, which means you only pay for the investments you're using.

A benefit of Pension Portfolio is that, to suit your changing investment needs, you can move between the options at any time without having to transfer to another type of pension.

You should remember the value of your pension pot may go down as well as up and you may not get back what's been paid in.

Talk to an adviser

You've already made the decision to work with an adviser to sort out your pension arrangements. Having an adviser who's familiar with your circumstances is really important, especially as retirement options change over time.

We strongly recommend that you talk to your adviser if you're thinking of making changes to your investments or pensions. Not only will they be able to help you make suitable investment choices, they'll also be able tell you how that affects the charges you pay.

FOUR REASONS TO INVEST IN A PENSION

1 Tax relief on your pension payments –

A pension is a tax-efficient way of investing for your future. Full tax relief is available on contributions up to certain limits. These limits vary, depending on where the contributions have come from.

There's an overall limit on contributions in a tax year called the annual allowance.

- This covers all pension input, whatever type of scheme and whoever funds it.
- The annual allowance is £60,000, but if you take any taxable benefits from your pension, the annual allowance for payments into any money purchase pension arrangement drops to £10,000.
- You may be able to carry forward unused annual allowance from the three previous tax years.
- If the benefits you build up are worth more than your available annual allowance, you'll pay a tax charge based on adding the excess to your taxable income.

Personal contributions

- You'll only get tax relief on personal contributions up to your gross relevant UK earnings for the tax year in which they're paid.
- We can only accept personal contributions that qualify for tax relief.
- You can pay up to £3,600 gross (£2,880 net value) personal contributions each year, however little you earn. You also get tax relief on all personal contributions, even if you're a non-tax payer, providing they're within your relevant UK earnings or £3,600.

Company (employer) contributions

- No national insurance is payable on company contributions.
- They can be made by any business you're employed by, including as a director.
- Corporation tax relief may be available. You should talk to your financial adviser if you're thinking of paying into your pension in this way.
- These count against your annual allowance.

Your adviser can explain how this relates to you.

2 Free from income and capital gains tax –

Your pension grows free from UK income and capital gains tax. Some investment returns may be taxed when they're received by the fund manager.

FOUR REASONS TO INVEST IN A PENSION

3 Up to 25% tax-free lump sum –

You can normally take up to 25% of your pension pot as a tax-free lump sum. In most cases you can't access the money in your pension pot until you reach the minimum pension age. This 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**

4 Maximise your tax position –

You'll pay tax on the income from your pension, just as you pay tax on your salary. However, with the help of your adviser, you can manage your income so you pay the least amount possible each year.

You may also be able to improve your inheritance tax position.

- We'll take care of the pension scheme and investment administration, including making the returns to HMRC and the Pensions Regulator that the law requires, even when you're following a sophisticated investment strategy.
- If you pay tax at more than the basic rate, you'll need to claim the extra relief through your annual tax return.
- The tax benefits of any investment will depend on your personal circumstances and changing tax laws. The information here is based on our understanding of current tax rules.
- You should always keep your adviser up to date if your circumstances change, as it could affect your pension planning.

SEE HOW YOUR PENSION IS DOING

You'll have access to **MyAviva**, our online portal that allows you to see your Aviva policies in one convenient place. There you'll be able to see instant valuations, letters we've sent you and information about your pension. Whatever happens, we'll write to you four times a year to tell you how your pension's doing.

If you want to make any changes to your pension, for example to your investment choices, you need to speak to your adviser, who'll be able to discuss the impact of any changes you're considering and then carry these out for you if you agree.

Money in…

Pension Portfolio offers you the flexibility you need. You control what you put in (subject to minimum amounts) and when.

Lump sums

You can pay a single payment into your pension at any time (tax relief may be available on this payment, up to HMRC limits).

Regular payments

Start, change, stop, start again - you can change your payments as often as you need to without penalties or additional charges, including regular employer payments.

Payment from others

Pension Portfolio accepts payments from an employer or your own business.

Transfers

You can transfer pensions in at any time, but there are some important things you'll want to consider:

- 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're transferring benefits from an older company pension scheme it could be a Defined Benefit Pension and you may be losing valuable rights or benefits within the scheme, like a guaranteed income based on your final salary. 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. You should consider all your options prior to transferring to make sure you choose the one that's best for you.
- If you transfer benefits from another pension scheme, there may be a charge from your existing pension provider for leaving them.

Money in…

- You can transfer in any former ‘protected rights’ funds. Your adviser will be able to tell you about this, and will check to make sure you’re not giving up any valuable benefits by doing so.
- 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 are comfortable with your decision.
- It’s important to get financial advice before going ahead.
- 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.
- If you change your mind about transferring, your old scheme may not take your benefits back. So you and your adviser should consider this before going ahead.

Speak to your financial adviser when choosing your retirement option to make sure it’s right for you.

To maximise your retirement income, your adviser can consider all the options on the open market from different providers. They’ll do this based on your needs and personal circumstances.

Money out…

Once you retire (normally from the minimum pension age*), if you’re ready you can start using the money you’ve built up in Pension Portfolio. From this point it’s all about enjoying your retirement to the full – without running out of money. *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

It’s possible to take all of your pension pot as a one-off lump sum. Normally, you can take the first 25% tax-free. The remaining 75% will be added to your other income for the tax year and you’ll pay income tax on this amount.

Or you could take a number of cash lump sums, each with the first 25% being tax-free and the remainder income taxable.

Money out…

Alternatively, you can take up to 25% of your pension as a tax-free lump sum straight away, although this will reduce the amount available to provide you with an income in retirement. You then have a number of options (including a mixture of these):

Annuity

There's the option of buying an annuity, which gives you a guaranteed, taxable income for the rest of your life. You don't have to buy an annuity from your pension provider. Once you've bought an annuity, you can't change it.

There are different types of annuities. With an enhanced annuity, you may get a higher income if you have certain medical conditions or lifestyle factors.

Income drawdown

This is a way of taking money directly from your pension pot without buying an annuity. You can choose to use some or all of your pension pot to provide your income.

If you move all of your funds into drawdown at once, this is known as single drawdown. If you move your funds in phases over a period of time, this is known as phased drawdown.

Your adviser can let you know which Pension Portfolio income drawdown option best suits your needs.

How can I take benefits through income drawdown?

You can take part or all of your pension pot as a cash 'lump sum' on or after the minimum pension age. This 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**. However, it's important to remember your pension pot has to see you through the whole of your retirement. The last thing you want to do is run out of money so it's important you talk to your financial adviser about what's best for you.

Alternatively, you can choose to take an income from your pension pot from the minimum pension age. Each time you crystallise some of your pension pot into income drawdown, you can usually choose to take 25% of that amount as a tax-free lump sum.

Flexi-access drawdown allows you to take any amount out of your pension pot whenever you choose, to provide an income or a lump sum whenever you need it. As soon as you take benefits through flexi-access drawdown, the Money Purchase Annual Allowance (MPAA) will apply. This affects how much you can pay into money purchase arrangements like Pension Portfolio without paying a tax charge. The MPAA is currently £10,000.

Capped drawdown is no longer available for new customers. But if you were in capped drawdown before 6 April 2015 then you can still stay in it as long as you don't exceed government limits. If you go over these limits you'll automatically move into flexi-access drawdown which will reduce your money purchase annual allowance from £60,000 to £10,000. Your financial adviser will be able to tell you if you're affected. As your income provider, we'll review the maximum amount of yearly income you can take at least every three years. Once you get to age 75, we'll do this annually. Please note that Self-Select phased income drawdown is not available for those in capped drawdown.

Alternatively, you can choose to delay taking an income and just take your tax-free lump sum, or even delay taking either until you're ready.

Money out…

What income drawdown choices will I have at retirement with Pension Portfolio?

Pension Portfolio allows you to take benefits by choosing single drawdown or phased drawdown.

Single drawdown

You take 25% of your pension pot up front as a tax-free lump sum. You invest the remaining 75% and we use it to pay your chosen income, on which you'll pay income tax.

Self-Select phased income drawdown

Self-Select phased income drawdown provides you with an income using both your tax-free lump sum and remaining taxable pension pot. The amount of taxable income you'll get will depend on the tax-free income your adviser specifies - they can tailor this to suit your individual tax planning requirements.

Of course, all this is complex and completely depends on your individual needs. That's why it's vital you discuss the options with your financial adviser who can look at which is suitable for you.

Income drawdown – what you need to know

If you decide that income drawdown is right for you there are a few things you need to know:

- Because your pension pot stays invested, its value will depend on how much you withdraw, fund performance and the impact of charges, so future income isn't guaranteed.
- Your investments need to grow to compensate for the income you withdraw. If that doesn't happen, the income you take will reduce your pension pot. This is especially true if you choose to take a high level of income.
- If you withdraw high levels of income, you'll have less money to provide for dependants or buy an annuity in the future, should you want to.

Phased drawdown only

- If we receive a different tax code from HMRC, the income you get through Self-Select phased income drawdown may not match exactly what is shown on your illustration. This is because we assume your tax rate applies to all of your taxable income when we crystallise funds.
- It's important to let your adviser know if your tax position changes, so we can adjust your plan. If this doesn't happen, your income payments may vary from what they were originally.
- There's a chance you may pay too much tax. If this happens, you'll need to complete a tax return to reclaim the overpayment or one of the forms provided by HMRC to allow for corrections within the same tax year. These are known as P50Z (for use if you've stopped work and used up the whole of your pension fund), P55 (if you didn't use up the whole fund) and P53Z (for use if you used up the whole fund).

What does crystallise mean?

'Crystallised' or 'uncrystallised' simply means whether you have or have not received benefits from your pension pot. 'Crystallised' is where you've received benefits from your pension pot.

If the worst happens…

If you die before you're 75, we will (at our discretion) pay the full value of your pension pot to your nominated beneficiaries as a lump sum or to provide them with income. There won't be any tax to pay on income paid to beneficiaries if you die before your 75th birthday, and the benefits are made available to the beneficiaries within 2 years of your death. Otherwise, they will be taxed as additional income for each beneficiary when paid to them.

Pension Wise – your right to guidance

Pension Wise from MoneyHelper is a free, government-backed service, offering clear, impartial and specialist guidance on your retirement options. If you're aged 50 or over, this service is available to you.

Visit **moneyhelper.org.uk/pensionwise** or call **0800 138 3944** for full details of the service.

ALL YOUR PENSIONS IN ONE PLACE

Over your working life, you could have built up several pension pots with different companies. Pension Portfolio makes it easy to bring all your pensions together in one place.

We use the latest technology to reduce both administration and costs for you and your adviser.

If you choose to move your pension, it's important that your pension pot is uninvested for the shortest time possible, so you don't lose out on any potential market growth. That's why we use in specie transfers whenever possible. This means we transfer the assets your pension is invested in rather than cashing in the assets, moving the money and buying similar assets. We don't charge for this, but some providers may charge to transfer pensions to us.

Before making a decision to transfer it's important to speak to your adviser and consider if it's right for you. Please see the section on Transfers on page 5 for the important points to be aware of.

Three good reasons to put your pensions in one place

1 It's simpler

Easier to keep track of and less paperwork to worry about.

2 Discounts on charges

Most pensions give discounts on charges as a pot grows and Pension Portfolio is no different. You may be paying more in charges if you have a number of small pension pots.

3 Easier to get it right for you

It's easier for your adviser to put in place an investment strategy that matches your attitude to investment risk. And it's easier for you to follow that strategy.

You can, of course, leave at any time by transferring your Pension Portfolio to another provider. And unlike some pensions you won't have to pay a charge to us if you decide to do this.

TWO INVESTMENT OPTIONS, TO SUIT YOUR CHANGING NEEDS

Whatever your individual needs, Pension Portfolio can offer a solution with two investment options - **CORE** and **CHOICE**.

CORE	CHOICE
Core offers access to over 150 insured funds. These are investment funds managed by Aviva and other leading fund managers, which are selected and governed by Aviva. Core may be suitable for first-time pension customers or those who just don't want the complexity of a full investment range.	**This option could be the solution for people wanting a wider investment choice, including active investors who are looking for a more complex investment strategy. In addition to the Core option funds, Choice offers customers access to thousands of collective investment funds, with more being added all the time. We also offer access to diverse investment options, including equities, investment trusts and exchange-traded funds. Each specialist investment has its own associated charges meaning you can see exactly what you're paying for.**

Moving between the options

Within Pension Portfolio's Core and Choice options, it's reassuring to know you'll only pay for the investments you choose.

If you choose only to invest in funds that are all offered in the Core option, you'll pay the Core option charges. You won't ever end up paying for a range of funds and services that you don't use.

However, as you go through life, your financial position may change. As you begin to earn more or you get closer to your retirement, you may want to change how you invest your pension pot.

With Pension Portfolio, you can move between the Core and Choice options whenever your investment needs change. It's a very flexible pension, which aims to meet your long-term needs.

As each option has different charges, it's important that you talk to your adviser before you make any firm decisions about changing your investments.

Switches in and out of a Smooth Managed Fund are limited to one switch in each calendar quarter (i.e. 1 January – 31 March, 1 April – 30 June, 1 July – 30 September, 1 October – 31 December). These dates are inclusive - your adviser can tell you more about the Smooth Managed Fund range.

PENSION PORTFOLIO - THE BASICS

There are a number of features you'll find on both the Pension Portfolio Core and Choice options:

Set-up

It couldn't be easier. Your adviser can set up everything online – they won't need to submit a paper application.

Online access

You'll be able to register for **MyAviva**, our online portal where you can view your Aviva policies in one place. You can check how your pension is doing any time and see a detailed transaction history of investments and charges.

Fund switching

If you're taking a portfolio approach your adviser can switch funds for free and at any time to suit your investment needs. For the Smooth Managed Fund range only, there's the one switch per quarter limit we mentioned earlier.

Cash account

This is where we'll put any distributions you get from fund managers. We'll also use it to take charges from us and your adviser.

Adding money

You can change your regular payments, add lump sums or transfer other pensions in at any time.

Taking income

You can have access to income drawdown or buy an annuity from Aviva or another provider with your entire fund, or part of it. You can also choose to take up to 25% of the value of your pension pot as a tax-free lump sum.

Charges

Pension Portfolio has charges to cover the costs of administering your pension investments.

The Aviva charge is an annual charge across both options. In the Choice option, there are additional charges depending on the investment choices you make. We've outlined the charges for each option separately.

- You may also agree a charge with your adviser for the service they give to you.
- Each fund has its own management charges which are set by the fund manager.
- We'll give you an illustration that clearly shows the effects of these charges over time.

CHARGES AND INVESTMENT OPTIONS

The investments you choose and how they perform will be one of the three biggest factors in how well your pension serves you in your retirement. The other two are charges and how much you put in.

You should remember the value of your pension pot may go down as well as up and you may not get back what's been paid in.

CORE

With over 150 low-cost insured funds, our Core option covers all the basic investment areas that you may need.

Keeping the number of funds low also keeps the cost to you as low as possible. That means more of your money is invested.

We don't charge you for switching funds. Your adviser will be able to give you more information on the funds available in the Core option.

Aviva charge Portfolio value	CORE option charge
Up to £30,000	0.35%
£30,000.01 – £250,000	0.30%
£250,000.01 – £400,000	0.20%
£400,000.01 and over	0.10%
Insured fund charge	
Depends on fund selection	From 0.1%

This table shows the charges that could apply if you're in the Core option. The amount you pay depends on the size of your overall investment and the type of investment. This doesn't include any charge you may agree with your adviser for their advice. Your illustration will detail the charges you'll be paying.

Any investments you have in our Investment or ISA Portfolios are included in your Pension Portfolio charges calculation. You may receive a discount on your Pension Portfolio charges, depending on the amount you've invested.

CHOICE

When we say Choice, we mean it, with Core option insured funds plus thousands of funds, stocks and shares (equities), investment trusts and exchanges-traded instruments.

The extensive range of funds offered through the Choice option means we can cater for the investment preferences of the vast majority of customers.

The range extends from low-cost passive funds to well-known actively managed funds.

Stocks and shares and exchange-traded instruments

Stocks and shares and exchange-traded instruments can help you take advantage of more specialist investment opportunities. You've access to these investments through our link with Winterflood Business Services, our nominated stockbroker. Your adviser will be able to explain these specialist investments and discuss their suitability with you. Your adviser simply places your orders with us and we handle the rest with Winterflood Business Services.

Aviva charge Portfolio value	CHOICE option charge	
Up to £30,000	0.40%	
£30,000.01 – £250,000	0.35%	
£250,000.01 – £400,000	0.25%	
£400,000.01 and above	0.15%	
Insured fund charge		
Depends on fund selection	From 0.02%	
Equity trading costs		
Per individual trade	£4.99	
Per trade within a model portfolio	No charge See Pension Portfolio key features which explains model portfolios.	
UK exchange-traded investments electronic transfers in	No charge	
UK exchange-traded investments electronic transfers out	No charge	
UK exchange-traded investments transfers in or out using a paper certificate (not electronically)	No charge	
Commercial property (existing investments)		
Annual administration charge	0.12% of the net value, taken monthly. Our nominated holder of commercial property will also take charges. Their charges are outlined in their literature, which you can get by contacting your adviser.	

You start paying extra charges in Choice option as these investments cost more to administer.

This table shows the charges that could apply if you're in the Choice option. The amount you pay depends on the size of your overall investment and the type of investment. This doesn't include any charge you may agree with your adviser for their advice. Your illustration will detail the charges you'll be paying.

Any investments you have in our Investment or ISA Portfolios are included in your Pension Portfolio charges calculation. You may receive a discount on your Pension Portfolio charges, depending on the amount you've invested.

SUMMARY OF THE OPTIONS

CUSTOMER SERVICES	CORE	CHOICE
Online valuations	Yes	Yes
Online product Information	Yes	Yes
Online customer correspondence	Yes	Yes
Quarterly statements	Yes	Yes
INVESTMENT OPTIONS		
Insured fund range	Yes	Yes
Full Pension Portfolio fund range	No	Yes
Equity trading	No	Yes
Exchange traded instruments	No	Yes
Investment trusts	No	Yes
CHARGES		
Portfolio value		
Up to £30,000	0.35%	0.40%
£30,000.01 – £250,000	0.30%	0.35%
£250,000.01 – £400,000	0.20%	0.25%
£400,000.01 and above	0.10%	0.15%
Equity trading costs		
Per individual trade	n/a	£4.99
Per trade within a model portfolio	n/a	No charge
Commercial property (existing investments)		
Annual administration charge	n/a	0.12% of the net value, taken monthly. Our nominated holder of commercial property will also take charges. Their charges are outlined in their literature, which you can get by contacting your adviser.
Fund charge		
Depending on the funds chosen, these charges include the fund management charge and the fund management expense charge. Full details of fund managers' charges can be provided by your adviser.	From 0.1%	From 0.02%
Adviser charge	Adviser charges are agreed between you and your adviser	

PENSION PORTFOLIO LIMITS	CORE	CHOICE
Minimum age	18	18
Minimum regular contributions	£100 a month (including tax relief)	£100 a month (including tax relief)
Maximum regular contributions	No maximum (tax relief for contributions is only available up to specific HMRC limits)	No maximum (tax relief for contributions is only available up to specific HMRC limits)
Minimum initial contribution or transfer	£5,000 (including tax relief) (£1,000 if regular payments are being made)	£5,000 (including tax relief) (£1,000 if regular payments are being made)
Maximum initial contribution or transfer	No maximum (tax relief for contributions is only available up to specific HMRC limits)	No maximum (tax relief for contributions is only available up to specific HMRC limits)
Minimum additional lump sum	£1,000	£1,000
Maximum additional lump sum	No limit for employer contributions. We only accept personal contributions which qualify for tax relief. Please speak to your adviser to understand what that means for you.	No limit for employer contributions. We only accept personal contributions which qualify for tax relief. Please speak to your adviser to understand what that means for you.
Maximum total contribution	Smooth Managed Fund - £2,000,000 per client. Smooth Managed Fund 2 - £1,000,000 per client. All other funds – no limit (tax relief for contributions is only available up to specific HMRC limits)	Smooth Managed Fund - £2,000,000 per client. Smooth Managed Fund 2 - £1,000,000 per client. All other funds – no limit (tax relief for contributions is only available up to specific HMRC limits)
Minimum fund switch account	No minimum	No minimum
Minimum account balance	£250	£250
Minimum balance per fund	£50	£50

FLEXI-ACCESS DRAWDOWN

	CORE	CHOICE
Minimum age	55 (57 from 2028)	55 (57 from 2028)
Minimum investment amount	N/A	N/A
Minimum initial amount you must move to your post-retirement account for single drawdown	N/A	N/A
Minimum amount you must keep in your pre-retirement account	N/A	N/A
Maximum income amount you can take in a single payment	N/A	N/A
Ad hoc withdrawal	Yes, ad hoc withdrawals are available - speak to your financial adviser. They're only available on a gross basis.	Yes, ad hoc withdrawals are available - speak to your financial adviser. They're only available on a gross basis.
Payment frequency	Monthly, quarterly, half-yearly or yearly	Monthly, quarterly, half-yearly or yearly

You can find more detail in your key features document (LF01068).

WHY AVIVA?

When you're investing your money, you're looking for a company that can offer you the potential for great returns. You also want to choose a company that you can trust to look after your money, especially if you're investing for the long term.

At Aviva, we focus on:

- actively looking after the money you invest with us
- keeping up our financial strength
- creating value for customers and shareholders
- providing the security and stability we know is important to you.

Choose Aviva with confidence

We want to give you the best possible home for your money. With that in mind, we do everything we can to make sure we deliver all you'd expect from us and more.

- We help our customers look to the future with confidence.
- We're a global company that recognises and understands the need to treat all our customers as individuals.
- As one of the UK's largest insurers, it's reassuring to know you're with a strong and trusted name.
- We want to give you both prosperity and peace of mind. That's why we focus on developing financial products that are easy to understand and fit with your life and your needs.

Protecting your money

Aviva Wrap UK Limited is regulated by the Financial Conduct Authority (FCA), the independent financial services regulator; cash is held in a client money account in accordance with the FCA client money rules.

We are also covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we become insolvent and are unable to meet our obligations.

Whether you qualify for any compensation under the FSCS will depend on the type of investments held and different limits of compensation apply to different types of investment. In some circumstances you might not receive any compensation under the FSCS. For more information, please see your Key Features (**LF01068**) document or speak to your financial adviser.

MYAVIVA

At Aviva, we like making things easier for our customers. That's why we've created MyAviva. Your online account allows you to view your Aviva policies in one secure and easy-to-use place, wherever and whenever you want.

MyAviva offers you these useful benefits:

- Ability to check your policy details and documents
- Valuation and investment information

Your relationship with your adviser will remain unchanged when you register for MyAviva. MyAviva is designed to make it easier for you to keep track of your investments (and other policies you have), complementing the support you already have from your financial adviser.

It's quick and easy to register at **aviva.co.uk/register**

WORKING WITH YOUR ADVISER

We strongly recommend that you work closely with a financial adviser to both set up and keep on top of your pension.

From our side, we're very used to working with financial advisers. We spend a great deal of time and energy making sure we equip them with the tools and technology to help run your pension investments as efficiently as possible.

Your adviser will give you a personalised illustration based on your investment choices and how much you want to invest. The illustration will also tell you which of our two options (Core or Choice) you fall into.

You should carefully look through the illustration, the Key Features document and the Terms and Conditions, and decide if you want to appoint Aviva as your pension provider. If you do, your adviser can set up your Pension Portfolio online and will ask you to sign a client declaration to confirm the details and any agreed adviser charges.

Interested in Pension Portfolio?

If Pension Portfolio sounds like it could be for you, you should talk to your financial adviser.

It's important that you take professional advice before making any final decision about what you want to do with your pension pot. An adviser will be able to look at your personal circumstances and suggest the best option for you. They'll also be able to help you decide on suitable investments.

Need this in a different format?

Please get in touch if you'd prefer this brochure (**LF10207**) in large font, braille, or as audio.

How to contact us

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MyAviva.co.uk

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Registered in England No. 4470008. Aviva, Wellington Row, York, YO90 1WR.
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Firm reference number 465132.

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