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Aviva Platform guide to Pension Portfolio transfers using the Origo Transfer Service



What is the Origo Transfer Service?

Aviva uses the Origo Transfer Service to request transfers from some areas of its pension business as well as from other pension providers, platforms and scheme administrators.

Origo is a not-for-profit fintech company that is dedicated to improving the financial services industry's operating efficiencies, lowering costs for market participants and improving outcomes for consumers.

One of the services that Origo provides is the Origo Transfer Service – a digital service that enables organisations such as platforms and pension providers to transfer pensions and other investments like ISAs, without the need of paperwork.

Do all providers use the Origo Transfer Service?

While many providers and platforms are signed up to use the electronic service, not all do. For providers and platforms who don't use the Origo Transfer Service, the transfer process will be manual. This means we'll ask you to provide signed transfer paperwork, together with discharge paperwork for the ceding scheme.

While the majority of providers use the Origo Transfer Service where they can, not all product lines can use the electronic system. In those cases we will request the transfer manually using signed transfer paperwork provided by you.

In cases where signed transfer paperwork is needed, the transferring provider may only accept original signatures. See 'What does Aviva need for a non-electronic transfer?'

It's worth noting that all providers who conduct transfers through the Origo Transfer Service have the right to request original transfer paperwork. This could be for a number of reasons, for example where a case demands more rigorous due diligence.

What does Aviva need for a non-electronic transfer?

For cases that can't be conducted through the Origo Transfer Service:

- Please post the signed ceding scheme discharge paperwork completed by the member, along with any supporting documents, directly to the ceding scheme.

Please do not post any paperwork to Aviva.

- Please upload scanned copies of everything you send on to the ceding scheme (including the covering letter) to the client's account at the same time as you key the transfer.

Can Aviva use the Origo Transfer Service for all transfers?

There are some, more complex situations where a transfer cannot be conducted through the Origo Transfer Service. The most common situations where we cannot use Options are:

- Bankruptcy
- Death
- Divorce
- For any safeguarded benefits such as Guaranteed Minimum Pension
- Defined Benefit transfers

How can I tell if a transfer can be conducted through the Origo Transfer Service?

This document tells you which providers and product types can be processed through the Options Transfers service. It's based on information current as at 19th February 2020. Although we regularly update this document, we can't guarantee it's exhaustive.

We recommend you check Origo's website at origo.com and, if in any doubt, get in touch with the ceding provider.

The acronyms are explained in the key at the bottom of this document.

Important Information

The contents of this guide are for information only. They should not be regarded as giving any kind of financial, legal or investment advice. The guide is based on our current:

- understanding of the Origo Transfer Service and
- interpretation of law and regulation which may change at any time.

While Aviva has exercised reasonable care in compiling the contents of this guide, Aviva makes no representation, express or implied as to the accuracy or the applicability of the contents. Aviva accepts no liability for any use of the contents of this guide or any reliance placed on it.

Provider	*Source of pension fund being transferred			
	IPP	SHP	GPP	SIPP
@SIPP Ltd	-	-	-	✓
7IM SIPP	-	-	-	✓
AEGON PACKAGED	✓	✓	✓	✓
AEGON PLATFORM - Aegon Retirement Choices - Retiready - One Retirement	-	-	-	✓
AEGON RETAIL	-	-	-	✓
ADVANCE BY EMBARK	-	-	-	✓
AEGON TARGETPLAN (EX BLACKROCK) - AON Delegated DC - The AON Master Trust	✓	✓	✓	-
BIG BLUE TOUCH - BlackRock	-	-	✓	-
AJ BELL - Investcentre - You Invest - Sippdealxtra - Platinum - Barclays Stockbrokers SIPP - Halifax Share Dealing SIPP - Old Mutual Wealth SIPP - TD SIPP	-	-	-	✓
ALLIANCE TRUST SAVINGS LTD	-	-	-	✓
ASTUTE TRUSTEE SERVICES LTD - Astute SIPP - Primetime SIPP	-	-	-	✓
SALTUS SIPP	-	-	-	✓
AVIVA	✓	✓	✓	✓
AXA LIFE EUROPE	✓	✓		✓
BARNETT WADDINGHAM	✓	✓	✓	✓
B&CE - EasyBuild Stakeholder Pension - EasyBuild S2P Pension - The People's Pension - Tutman Contracted Out Pension Scheme	-	✓	-	-

Provider	*Source of pension fund being transferred			
	IPP	SHP	GPP	SIPP
BRIGHT SQUARE PENSIONS LIMITED (SEI)	✓	-	✓	✓
CANADA LIFE	✓	-	✓	-
CANADA LIFE (EX RETIREMENT ADVANTAGE AND MGM ADVANTAGE)	✓	-	✓	-
CLERICAL MEDICAL / HALIFAX FINANCIAL SERVICES	✓	✓	✓	-
CLOSE ASSET MANAGEMENT LTD	-	-	-	✓
COFUNDS	✓	-	-	-
COUNTRYWIDE ASSURED	-	-	✓	✓
COURTIERS INVESTMENT SERVICES LTD	-	-	-	-
CURTIS BANKS	-	-	-	✓
DAY COOPER DAY	-	-	-	✓
DENTONS PENSION MANAGEMENT LTD	-	-	-	✓
DP PENSIONS LTD - DA Philips & Co Ltd SIPP - Premier Trust SIPP	-	-	-	✓
EBS MANAGEMENT PLC - Bestinvest - Charles Stanley Alpha - The Charles Stanley Direct - The EBS SAPPP - The EBS SIPP	-	-	-	✓
ELEVATE (part of Standard Life)	✓	✓	✓	-
EMBARK GROUP - Avalon - Hornbuckle - Nutmeg	✓	-	-	✓
FIDELITY INTERNATIONAL	✓	✓	✓	-
FIDELITY SIPP	✓	✓	✓	✓
FORESTER LIFE	✓	✓	-	-
FUNDMENT	✓	-	✓	✓
FREETRADE LTD	-	-	-	✓

Provider	*Source of pension fund being transferred			
	IPP	SHP	GPP	SIPP
GAUDI REGULATED SERVICES LTD - GRSL Tesla - The GRSL - Ashcroft	-	-	-	✓
HARGREAVES LANSDOWN	-	-	-	✓
Hartley SAS - The Lifetime - Hubwise Hartley - Octopus - Pension Money	-	-	-	✓
INTELLIGENT MONEY - Amber SIPP - Amber GPP - Beauport SIPP - Bespoke SIPP - BNP Paribas SIPP - Cash Retirement Account - Chilcomb Wealth SIPP - Fusion SIPP - Fusion Pension - GHC Foundation SIPP - Hubwise SIPP - IAccount - IM Optimum SIPP - iPension - Intelligent Pension - Intelligent SIPP - Pennine Wealth Solutions Personal Pension Plus - Private Client Programme SIPP - QWPS (Formerly the Intelligent Group SIPP) - SIPP Account - True Potential Pension - True Potential SIPP - Vision Wealth Retirement Account - Vision Wealth SIPP - Wealth Platform SIPP - Wealth Solution Service Personal Pension Plus - Wise SIPP	✓	-	✓	✓
II SIPP (INTERACTIVE INVESTOR)	✓	✓	✓	✓
INVESTACC	-	-	-	✓
INVESTEC WEALTH & INVESTMENT SIPP	-	-	-	✓
INVESTMENT FUNDS DIRECT LTD	-	-	-	✓
IPENSIONS	-	-	-	✓
JAMES HAY PARTNERSHIP	-	-	-	✓

Provider	*Source of pension fund being transferred			
	IPP	SHP	GPP	SIPP
JLT PREMIER PENSIONS - Gresham SSAS - Gresham SIPP - Premier SSAS - Premier SIPP & The Personal Pension Trust	-	-	-	✓
KILLIK & CO	-	-	-	✓
LEGAL AND GENERAL	✓	✓	✓	✓
LONDON & COLONIAL	-	-	-	✓
LV=	✓	-	-	✓
MERCER - The Pensions Trust - Now Pensions - ISS UK 2016 Pension Scheme - Workers Pension Trust - NFU Mutual Retirement Benefit Scheme	-	-	-	-
METLIFE	✓	-	-	✓
MOMENTUM PENSIONS LTD - Momentum SIPP - Momentum International SIPP	-	-	-	✓
MONEYBOX PERSONAL PENSION	✓	-	✓	-
MORGAN LLOYD SIPP SERVICES LTD	-	-	-	✓
NATIONAL EMPLOYMENT SAVINGS TRUST (NEST)	-	-	-	-
NFU MUTUAL	✓	✓	✓	-
NOVIA	-	-	-	✓
NUCLEUS	-	-	-	✓
OLD MUTUAL WEALTH	✓		✓	-
PARMENION CAPITAL PARTNERS LLP	-	-	-	✓
PENSIONBEE	✓	-	-	-
PHOENIX GROUP	✓	✓	✓	-
PHOENIX WEALTH	-	-	-	✓
PRAEMIUM	-	-	-	✓
PRUDENTIAL	✓	✓	✓	✓

Provider	*Source of pension fund being transferred			
	IPP	SHP	GPP	SIPP
REASSURE - Ex Barclays - Ex Windsor Life - Ex Guardian - Ex Legal & General	✓	-	✓	✓
ROYAL LONDON - Ex Royal Liver - Ex Refuge Assurance - Ex United Friendly - Ex Canterbury Life - Ex National & Provincial	✓	✓	✓	-
ROYAL LONDON - Ex Co-operative Financial Services	✓	✓	-	-
ROYAL LONDON - Ex Scottish Life	✓	✓	✓	✓
RPMI - Zurich Financial Services UK Pension Scheme - ZCashbuilder Section	-	-	-	-
SCOTTISH FRIENDLY (EX MOBIUS)	-	✓	✓	-
SCOTTISH WIDOWS	✓	✓	✓	-
SMART PENSIONS	-	-	-	-
SOVEREIGN PENSION SERVICES	-	-	-	-
ST. JAMES'S PLACE	✓	-	✓	-
STANDARD LIFE	✓	✓	✓	✓
SUN LIFE FINANCIAL OF CANADA	✓	-	✓	-
TALBOT AND MUIR	-	-	-	✓
THE GRSL SIPP	-	-	-	✓
TRANSACT	✓	-	-	✓
TRUE POTENTIAL	✓	-	-	-
UTMOST LIFE & PENSIONS	✓	-	-	-
VANGUARD	-	-	-	✓
VITALITY INVEST	-	-	-	✓
WEALTH AT WORK LIMITED	-	-	-	✓

Provider	*Source of pension fund being transferred			
	IPP	SHP	GPP	SIPP
WEALTH AT WORK LIMITED	-	-	-	✓
WEALTHTIME	-	-	-	✓
WESTERBY TRUSTEE SERVICES LTD	-	-	-	✓
WESLEY ASSURANCE SOCIETY	-	-	-	-
XAFINITY SIPP & SSAS	-	-	-	✓
YORSIPP Limited	-	-	-	✓
ZURICH ASSURANCE LIMITED (EX ALLIED DUNBAR & EX EAGLE STAR)	✓	-	-	-
ZURICH SIPP (CB) PRODUCT	-	-	-	✓

Key:

IPP	Individual Personal Pension
SHP	Individual Stakeholder Personal Pension
GPP	Group Personal Pension
SIPP	Self-Invested Personal Pension
✓	The Product is supported via the Origo Transfer Service*

Some other type of transfer are less frequent and while may be possible via the Origo Transfer Service, we recommend checking with the ceding provider if the particular policy can be processed electronically.

S226	Section 226 Retirement Annuity Contract
FSAVC	Free Standing AVC
GSHP	Group Stakeholder Personal Pension
GSIPP	Group Self Invested Personal Pension
ID	Income Drawdown
S32(Non-GMP)	Section 32 (currently excluding GMP element)
SSAS	Small Self-Administered Scheme
CIMP	Contracted In Money-Purchase
COMP	Contracted Out Money-Purchase
EPP	Executive Pension Plan
AVC	Additional Voluntary Contribution
GAVC	Group Additional Voluntary Contribution
GMP	Group Money Purchase
DAC/A2L	Deferred Annuity Contract / Assigned to Life