

BED AND PENSION At a Glance

We've listened to your feedback and introduced a bed and pension capability.

What is Bed and Pension?

Bed and Pension is a streamlined, straight-through online process that allows client money to be moved from their Investment Portfolio (IP) directly into their Pension Portfolio (SIPP).

Key Benefits for Advisers

- **Faster, Simpler Process:** No need to withdraw from the Investment Portfolio (IP) to your client's bank account first — reduces administration effort and can decrease client's time "out of the market".
- **Integrated Platform Journey:** Accessed via the Actions menu in either the Investment Portfolio or Pension Portfolio summary page.
- **Clear Guidance:** Adviser prompts include MPAA checks, tax relief and investment selection.
- **Client Experience:** Seamless - fewer touchpoints and improved clarity.

What You Need to Know

- **Eligibility:** Both IP and Pension must be under the same header account.
- **Process:** Bed and Pension uses available cash in your client's investment portfolio. Please sell assets in your client's investment portfolio first (remembering to consider market fluctuations and charges) if you want to create more available cash.
- **Irreversible:** Once keyed, a Bed and Pension cannot be cancelled.
- **Joint IP Accounts:** Supported, initiate from the Pension Portfolio actions menu.
- **Support:** User guides, and training materials available via the Adviser Support Hub.

Talk to us today

For more information about Bed and Pension, speak to your Aviva consultant.

Need this in a different format?

Please get in touch if you'd prefer this document (**LF10326**) in large print, a different colour, braille or audio.

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