

For adviser use only – not approved for use with customers

AVIVA PLATFORM USER GUIDE

YOUR SELF-SERVE GUIDE
TO GETTING THE MOST
OUT OF THE SYSTEM

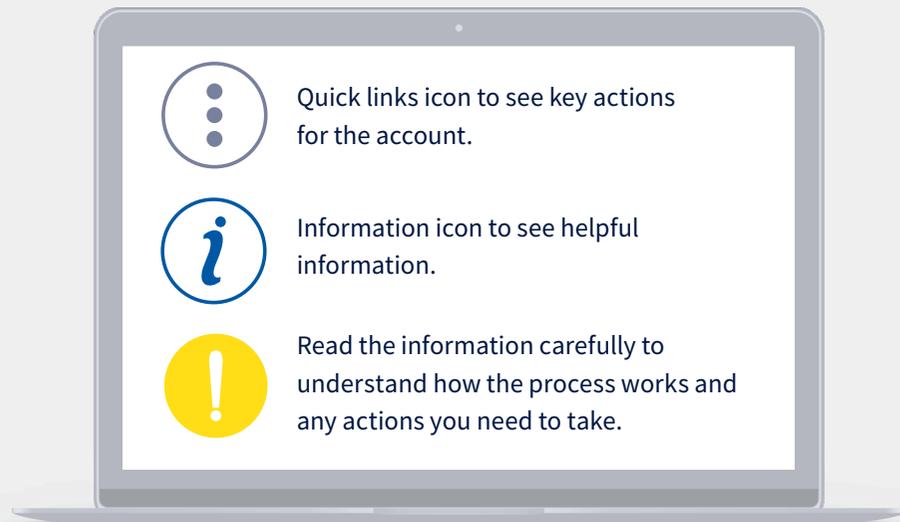
LIFE'S BETTER WITH A PLAN



WELCOME TO THE AVIVA PLATFORM USER GUIDE

The Aviva Platform has been designed to be intuitive to use. This guide will take you through the key journeys.

ON-SCREEN HELP WE REFERENCE IN THIS GUIDE:



QUOTE AND APPLY	▶	02
CLIENT SERVICING	▶	26
TRADING	▶	34
MODEL PORTFOLIOS	▶	57
INCOME DRAWDOWN	▶	76
WITHDRAWALS	▶	114
PLATFORM SERVICES	▶	126
USEFUL INFORMATION	▶	134
HOW TO CONTACT US	▶	141

QUOTE AND APPLY

IN THIS SECTION

Important information	▶	03
Quote for new and existing business	▶	05
Apply for new and existing business	▶	13
Bed and ISA	▶	20
Signature-lite scan and upload	▶	23

For drawdown quote and apply, see our section on income drawdown (p.76).

For existing business quotes, see our section on projections (p.32).

QUOTE AND APPLY

IMPORTANT INFORMATION

WHAT YOU CAN QUOTE AND APPLY FOR ONLINE

You can quote online for new and existing business across our range of Aviva Platform products, plus income drawdown and post-retirement pension transfers. You can also produce a projection or 'What If' scenario for your existing clients. Please see our section on projections (p.32) for more information.

You can't include additional permitted subscriptions (APS) on your ISA Portfolio quote.

Please contact us for help with APS, corporate, trust and ill health quotes and applications. You can find out more in the Key Forms section (p.137).

For trust applications, you should complete our form (LF40069) and apply offline.

ONE-OFF PAYMENT (TOP-UP)

If your client is already on the Aviva Platform, you should produce any additional quotes or applications from the existing client portfolio or account. This avoids duplication and the client is charged appropriately. It also reduces your administration time.

RETRIEVING AND CONVERTING QUOTES

We store quotes online for 6 months. You can retrieve a quote from the home page or the quote tab, and take it directly into the application process. We'll pre-populate the application with the information you've given us, which saves you time.

You can amend a retrieved quote with any changes you have agreed with your client. You'll be able to produce an updated version of the quote at the same time.

QUOTE AND APPLY

IMPORTANT INFORMATION CONTINUED

SIGNATURE-LITE SCAN AND UPLOAD

You can use signature-lite scan and upload for client and income drawdown declarations.

Find out more in our section on signature-lite scan and upload (p.23).

PAYMENT DETAILS

Client and employer direct debit mandates are part of our paper-free, online process. For other payment types, such as direct credit and cheques, we'll show the payment details on-screen.

You can find more information in our Payments in section (p.139).

INVESTMENT PORTFOLIO JOINT ACCOUNTS

You can apply for an Investment Portfolio joint account online by selecting the joint option during the application process.

Both clients will be able to see the joint account through MyAviva, our online customer portal. Any individual client accounts can only be viewed by the account holder.

BED AND ISA

Please contact us (p.141) if you are funding your client's ISA from a joint Investment Portfolio.

QUOTE FOR NEW AND EXISTING BUSINESS

Once you've logged into our adviser website, you can start a new business quote for a new client from the home page or the quote tab.

For an existing client you can start a quote from your client's portfolio or product summary.

Please note

You can retrieve a saved quote from the homepage or the quote tab, where it will be stored for 6 months.

Did you know?

If your firm has set up quote-sharing, you can retrieve quotes created by your colleagues.

1. ADD YOUR CLIENT DETAILS

2. ADD YOUR CONTRIBUTIONS AND ADVICE CHARGES

3. RE-REGISTER YOUR ASSETS

4. CHOOSE YOUR ASSETS

5. CHOOSE YOUR ASSET WEIGHTINGS

6. REVIEW YOUR QUOTE CONFIRMATION

1. ADD YOUR CLIENT DETAILS

- Choose your products - if you're quoting for an Investment Portfolio as a single product, you can choose trust or corporate quote options

The screenshot displays a web interface for adding client details. On the left, a sidebar menu shows 'Quote' and 'Client details' (selected). Below the menu, there are buttons for 'Pension Portfolio', 'ISA Portfolio', and 'Investment Portfolio', each with a plus sign. A 'Confirmation' section is also visible. The main content area is titled 'Client details' and includes a note: 'All fields are mandatory unless stated 'Optional''. Below this, there are three sections: 'Your client's chosen products' with checkboxes for 'Pension Portfolio', 'ISA Portfolio', 'Junior S&S ISA', 'Investment Portfolio', and 'Onshore Bond'; 'Adviser details' with dropdown menus for 'Select network' (FNZ Live Commissioning Firm), 'Select firm' (FNZ Live Commissioning Firm), and 'Select adviser' (Live Commissioning Adviser); and a 'Client details' section with the following fields: 'Title' (Mr), 'First name' (A), 'Surname' (Client), 'Gender' (Male selected), 'Date of birth' (01/01/1960), and 'Planned retirement age' (65).

2. ADD YOUR CONTRIBUTIONS AND ADVICE CHARGES

- You can add contributions and advice charges for each product
- You can apply an initial charge to a regular, single or transfer payment in isolation
- You can choose whether you want to apply an ongoing advice charge
- For an existing business quote you'll see any ongoing charges pre-populated on-screen
- Find out how to amend an existing ongoing charge in our client servicing section (p.26)

Quote

Client details

Mr A Client
01 January 1980, Male

ISA Portfolio

Contributions and advice charges

Asset selection

Asset weighting

Confirmation

Contributions and advice charges

All fields are mandatory unless stated 'Optional'

Ongoing advice charges

Ongoing advice charge

0.5 %

Contribution type: Single payments

Client single payment

Single payment

£ 10000

Choose payment method

Direct Credit

ISA allowance 2017/2018
Used £10,000.00 | Remaining £10,000.00

£0.00 £20,000.00

Single payment initial advice charge

Initial advice charge

2 %

Contribution type: Regular payments

Client regular payment

Contribution type: Transfers

Transfer in ISA

Back Cancel Continue

3. RE-REGISTER YOUR ASSETS

- If you're re-registering assets, select 'transfer' as the contribution type
- The amount you enter as the re-registration cash value should be the cash amount held by the ceding provider. It's not the total value of the client's holdings
- Re-registered transfers may be converted to an alternative share class of the same asset where it's available. We'll only convert to an alternative share class where you have asked us to do so
- You can re-register exchange-traded assets as well as funds.

Quote

Client details

Mr A Client
01 January 1980, Male

ISA Portfolio

Contributions and advice charges

Confirmation

Contributions and advice charges

All fields are mandatory unless stated 'Optional'

Ongoing advice charges

Ongoing advice charge

% £ %

Contribution type: Single payments

Client single payment

Contribution type: Regular payments

Client regular payment

Contribution type: Transfers

Transfer in ISA

Transfer 1

Net subscriptions this tax year

£ 15000

Transfer of flexible ISA

Yes No

Is this a transfer of cash or re-registration of assets?

Transfer cash Re-register assets

Re-registration cash value

£ 15000

Select assets

Funds Exchange-traded

Quick add

Fund name, SEDOL or ISIN... Add

3. RE-REGISTER YOUR ASSETS (CONT)

- When running a quote, please choose the asset your client will be invested in once re-registration has taken place. Make sure the SEDOL or ISIN code, investment amount and number of units match in each instance
- To check alternative share classes for any asset, please go to the Investment Centre on our adviser website
- If you can't find an asset then add the value as cash. We'll proceed with the sale and it will be added as cash when the transfer is completed

Pension source
 Pre-Retirement Post-Retirement

Transfer in as an inherited fund?
 Yes No

Is this a transfer of cash or re-registration of assets?
 Transfer cash Re-register assets

Please note: You should select the target asset that you want your client to be invested in once the re-registration of assets has been completed. Where the target asset is different from the source asset currently held by the ceding provider, conversions might be required by Aviva and/or the ceding provider. If you want your client to be invested in the cheapest available share class for a particular asset, you should select the cheapest available share class as your target asset. Please note the cheapest share class may not be the common one. You can find details of the available share classes on our [Investment centre](#).

Re-registration cash value to be transferred
 £

Select assets

Quick add Detailed search

Funds available: 1

All fund managers All sectors All fund types

Fund name	Type	SEDOL	ISIN	Initial charge	OCF / TER <small>i</small>	Add
Merian UK Mid Cap R Inc	Choice fund	B8FC6L9	GB00B8FC6L92	0.00	0.00	<input checked="" type="checkbox"/>

Records per page

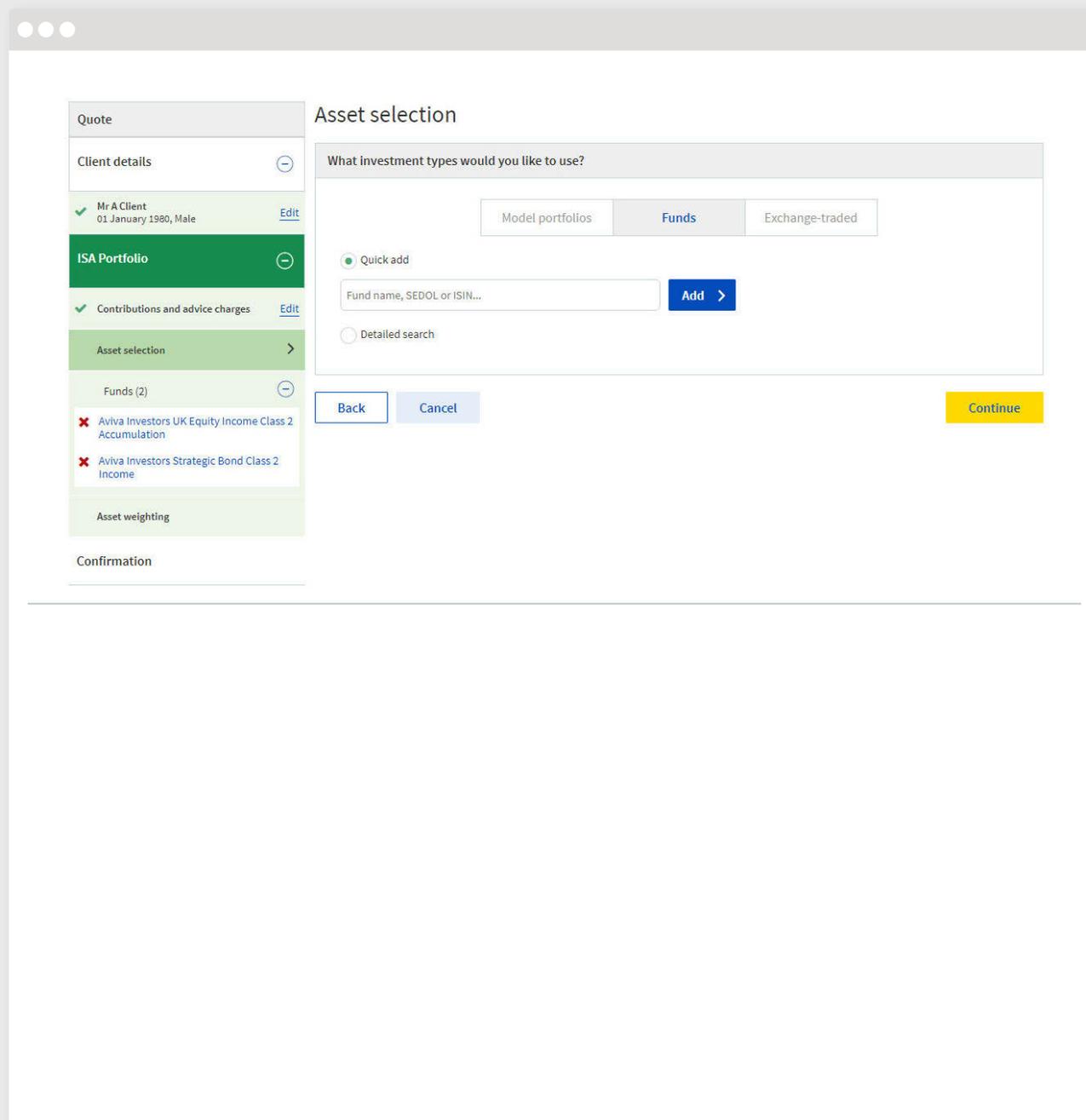
Assets	Common share class <small>i</small>	No. of units/shares	Value for quotation purposes (£)
Merian UK Mid Cap R Inc	<input type="checkbox"/>	<input type="text" value="5000"/>	£ <input type="text" value="100000"/> <input checked="" type="checkbox"/>

Quick add Detailed search

Assets	Common share class <small>i</small>	No. of units/shares	Value for quotation purposes (£)
Merian UK Mid Cap R Inc	<input type="checkbox"/>	<input type="text" value="5000"/>	£ <input type="text" value="100000"/> <input checked="" type="checkbox"/>

4. CHOOSE YOUR ASSETS

- You can choose model portfolios, individual funds, exchange-traded assets or a combination of these
- You can hold more than one model portfolio within the same account
- Click 'add' to include your choices to the left-hand navigation. You can also remove selected assets from here
- You can also search for funds using a detailed search - which allows you to see results by fund manager, sector and type. If you know the name of the fund, you can quickly find the fund by entering it into the search box



5. CHOOSE YOUR ASSET WEIGHTINGS

- You can choose your own asset weightings for each asset selection and contribution type or apply even weighting using pounds or percentages. Even weighting won't include any cash element
- Any unallocated money will be placed into the product cash account

Quote

Client details [-](#)

✓ Mr A Client
01 January 1980, Male [Edit](#)

ISA Portfolio [-](#)

✓ Contributions and advice charges [Edit](#)

✓ Asset selection [Edit](#)

Asset weighting [>](#)

Confirmation

Asset weighting

Specify weighting to each fund

Single: £10,000.00

Assets [%](#) [£](#)

Apply even weighting? All

Aviva Investors UK Equity Income Class 2 Accumulation	<input type="text" value="50"/> %
Aviva Investors Strategic Bond Class 2 Income	<input type="text" value="50"/> %
Amount to remain in cash	0%
Total	100%

[Back](#) [Cancel](#) [Continue](#)

6. REVIEW YOUR QUOTE CONFIRMATION

- You'll see your quote reference and documents on-screen
- We'll save your quote for 6 months. Once you've logged into our adviser website you can retrieve it from the home page or quote tab.
- If you go straight to apply, we'll pre-populate the application with the information you've given us with the information from the quote

Useful tip

Please note: copying your quote will pre-populate a new quote with all the options you have previously entered. This will allow you to make minor adjustments to the quote - without having to enter all details again.

The screenshot displays the 'Quote confirmation' screen. On the left is a navigation menu with the following items: 'Quote', 'Client details' (with a minus sign), 'Mr A Client' (01 January 1980, Male), 'ISA Portfolio' (with a minus sign), 'Contributions and advice charges', 'Asset selection', 'Asset weighting', and 'Confirmation' (with a right-pointing arrow). The main content area is titled 'Quote confirmation' and features a green checkmark icon with the message 'The quote has been saved.' Below this, it shows 'Your quote reference: 162669' and a link for 'ISA Illustration'. There are links for 'Expand all' and 'Collapse all'. Under 'About the client', there are expandable sections for 'Client details', 'Contributions', and 'Asset weighting'. A 'Quotation documents' section lists 'Fund documents', 'Product Portfolio Client Declaration', 'ISA Illustration', 'Key features of the ISA', and 'Terms and conditions of the ISA'. At the bottom, there are three buttons: 'Apply', 'Copy this quote (pre-filled)', and 'Start new quote (blank)'.

APPLY FOR NEW AND EXISTING BUSINESS

Your application will be pre-populated from your completed quote.

You can retrieve a saved quote, once you have logged in to our adviser [website](#) from the homepage or quote tab.

1. ADD ADDITIONAL CLIENT DETAILS

2. ADD ADDITIONAL CONTRIBUTIONS AND ADVICE CHARGE DETAILS

3. CHECK YOUR ASSET SELECTIONS

4. CHECK YOUR ASSET WEIGHTINGS

5. REVIEW YOUR SUMMARY

6. CONFIRMATION

Please note

Please check your application carefully before submitting it.

Did you know?

We'll save your application every time you complete a screen. You can retrieve a saved application from the homepage or the apply tab.

1. ADD ADDITIONAL CLIENT DETAILS

- We'll pre-populate the application with the client details from your quote. You'll need to fill in additional details where applicable

The screenshot displays the 'Apply' form interface. On the left is a navigation sidebar with 'Client details' selected. The main content area is titled 'Client details' and includes a note: 'All fields are mandatory unless stated 'Optional''. Below this is a section for 'Your client's chosen products' with checkboxes for Pension Portfolio, ISA Portfolio (checked), Junior S&S ISA, Investment Portfolio, and Onshore Bond. The ISA Portfolio section also has a checked option for 'Add regular withdrawals'. Below the products is the 'Adviser details' section with a dropdown for 'Select adviser' (showing 'An Adviser 50154') and a 'Postcode: NR1 3GG' field. The bottom section is another 'Client details' form with fields for Title (Mr), First name (A), Surname (Client), Gender (Male selected), Date of birth (1/1/1980), National Insurance number (AA111111A), Employment status (Employed), Primary phone number (01234567891), and Client email address. A link '+ Add another phone number' is also present.

2. ADD ADDITIONAL CONTRIBUTIONS AND ADVICE CHARGE DETAILS

- Add your additional contributions and advice charge details
- You can review and, if necessary, amend regular and transfer details, such as breaking down transfers into the individual ceding provider pots
- We capture direct debit mandates online. This is a paper-free process
- If you're adding a regular payment, you can choose an existing client bank account or add a new one

The screenshot displays a web application interface for adding contributions and advice charges. On the left is a navigation sidebar with the following items: 'Apply', 'Client details' (with a minus icon), 'Mr A Client' (01 January 1980, Male, with an 'Edit' link), 'ISA Portfolio' (with a minus icon), 'Contributions and advice charges' (with a right-pointing arrow), 'Asset selection', 'Asset weighting', 'Summary', and 'Confirmation'. The main content area is titled 'Contributions and advice charges' and includes a note: 'All fields are mandatory unless stated 'Optional''. It is divided into several sections: 1. 'Financial advice' with two questions: 'Did you give financial advice?' (radio buttons for Yes and No, with 'Yes' selected) and 'Does your client have any additional permitted subscriptions?' (radio buttons for Yes and No, with 'No' selected). 2. 'Ongoing advice charges' with a field for 'Ongoing advice charge' set to 0.5% (with a percentage icon and a currency symbol). 3. 'Contribution type: Single payments' which includes a checked 'Client single payment' section. This section contains: a 'Single payment' field set to £ 10000; a 'Choose payment method' dropdown set to 'Direct Credit'; an 'Origin of funds for this investment' dropdown set to 'Salary'; an 'Occupation' field set to 'Consultant'; and an 'Income before tax' dropdown set to '£50,001 - £75,000'. To the right of these fields is a progress bar for 'ISA allowance 2017/2018' showing 'Used £10,000.00' and 'Remaining £10,000.00'. 4. 'Single payment initial advice charge' with a field for 'Initial advice charge' set to 2% (with a percentage icon and a currency symbol).

3. CHECK YOUR ASSET SELECTIONS

- We'll pre-populate the application with the asset selections from your quote
- You can make additional asset selections or use the left-hand navigation to remove assets you have already selected
- Please remember that if re-registering assets, please ensure the assets your client will be invested in once re-registration has taken place. See Part 3 in Quote for new and existing business above

Apply

Client details [-](#)

✓ Mr A Client
01 January 1980, Male [Edit](#)

ISA Portfolio [-](#)

✓ Contributions and advice charges [Edit](#)

Asset selection [>](#)

Funds (2) [-](#)

✗ Aviva Investors UK Equity Income Class 2
Accumulation

✗ Aviva Investors Strategic Bond Class 2
Income

Asset weighting

Summary

Confirmation

Asset selection

What investment types would you like to use?

Model portfolios Funds Exchange-traded

Quick add

Model name... [Add](#)

Detailed search

[Back](#) [Save and Exit](#) [Continue](#)

4. CHECK YOUR ASSET WEIGHTINGS

- We'll pre-populate the application with the asset weightings from your quote. You can make any changes on-screen
- Any unallocated money will be placed into the product cash account
- Choose how you would like your client dividends to be paid; reinvested, held in cash, paid into their bank account

Apply

Client details [-](#)

✓ Mr A Client
01 January 1980, Male [Edit](#)

ISA Portfolio [-](#)

✓ Contributions and advice charges [Edit](#)

✓ Asset selection [Edit](#)

Asset weighting [>](#)

Summary

Confirmation

Asset weighting

Specify weighting to each fund

Single: £10,000.00

Apply even weighting? All

Assets % %

Aviva Investors UK Equity Income Class 2 Accumulation %

Aviva Investors Strategic Bond Class 2 Income %

Amount to remain in cash %

Total %

Dividend options

What would you like to do with any distributions and dividends received?

Reinvest Leave as cash in ISA Portfolio

[+ Add another bank account](#)

[Back](#) [Save and Exit](#) [Continue](#)

5. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes using the edit buttons
- You should only submit your application once you're sure the details are correct as we'll start work on the application immediately

Apply

Client details ⊖

✓ Mr A Client
01 January 1980, Male [Edit](#)

ISA Portfolio ⊖

✓ Contributions and advice charges [Edit](#)

✓ Asset selection [Edit](#)

✓ Asset weighting [Edit](#)

Summary >

Confirmation

Apply summary

Please review all details, then complete the declaration before submitting your client's application:

✓ The application has been saved.

Applications

[Expand all](#) [Collapse all](#)

Client details +

Contributions and advice charges +

Asset weighting +

Client declaration

Application declaration

New business online application declaration

I confirm on behalf of me and my advisory firm that:

I accept on behalf of my advisory firm that I am responsible for checking the accuracy of all information and instructions I pass to Aviva, including this online application. If an error is made by me, I am responsible for ensuring it is corrected. My advisory firm shall be responsible for any loss incurred to my client(s) and/or Aviva as a result of my error. All information provided in relation to this online application is true, accurate, and complete to the best of my knowledge. I have informed my client(s) that Aviva shall treat any instructions that I've passed to them as fully authorised, accurate, and binding. I understand that Aviva shall rely upon all the information I have provided to them without any further enquiry.

I have provided my client(s) with :

- A Key Features Illustration for the chosen product(s), which includes the product and fund charges and demonstrates the effect of these charges on the investments.
- A Key Features Document for the chosen product(s).
- Terms and Conditions for the chosen product(s).
- Key Investor Information Document (KID / KIID) for each fund selected where applicable.

My client(s) have received advice from my advisory firm and has authorised my advisory firm to deal in investments and issue instructions to Aviva on their behalf.

My client(s) accept the charges of the product(s) chosen, and also the nature of any risks inherent to the product(s). On receipt of this online application and cleared funds, Aviva will set up the chosen product(s) for my client(s). Aviva will administer the product(s) in accordance with the relevant terms and conditions.

I confirm that my client(s) have signed the Aviva Declaration which I shall scan and upload into their document library. Alternatively, where my advisory firm has obtained the prior permission from Aviva, it will hold the signed Aviva Declaration securely on behalf of Aviva. Aviva has reserved the rights to:

- request my advisory firm at anytime to send a paper copy of the signed declaration to Aviva in a timely manner; or
- allow Aviva to audit my advisory firm to satisfy itself that the firm is holding the signed Aviva Declaration securely.

Customer due diligence declaration

6. CONFIRMATION

- You'll see the account number(s) and documents on-screen
- You'll need to upload the client declaration using signature-lite scan and upload (p.23)
- If your client is paying by direct credit or cheque, payment instructions will be displayed on-screen
- Check with the ceding provider if any transfers use Origo Options. If they don't, you'll need to complete and submit a non-Origo transfer form, or the discharge paperwork from the ceding provider

Confirmation

Your client's application account number: AV2416893

Step 1 Documents to upload

Print and complete the following forms:

- Product portfolio client declaration form

Please scan the completed forms and upload them using the button below. If you are unable to do that now, you can upload them later on the Correspondence page.

Upload

Step 2 Making electronic payments

For a direct credit or CHAPS payment, your client must make a payment to our bank account using the following details:

ISA Portfolio & Investment Portfolio
Sort - code: 40-02 - 50
Account number: 21357735
Reference: AV2416893

We won't automatically debit your client's account - they must make the payment themselves.

For queries, you can contact your admin team on Mon-Fri 8.30am to 5.30pm using one of the following numbers:

North and Scotland Tel: 0800 056 4971	Central and East Tel: 0800 056 4972
London City and South East Tel: 0800 056 4973	South West Tel: 0800 056 4974

Documents available to print

- ISA Confirmation Schedule
- ISA Illustration
- Key features of the ISA
- Fund documents
- Terms and conditions of the ISA

BED AND ISA

You can start a Bed and ISA application for an existing client from your client's account using the right-hand navigation.

1. ADD YOUR BED AND ISA DETAILS

2. REVIEW YOUR SUMMARY

Did you know?

You can choose to start a Bed and ISA immediately, or schedule it for the next tax year.

1. ADD YOUR BED AND ISA DETAILS

- Choose the Investment Portfolio account from which your client is funding the ISA
- Choose which assets to buy. You can choose model portfolios, individual funds, exchange-traded assets or a combination of these. If it's an existing ISA, you can also use existing assets
- We'll pre-populate assets, but you must assign an overall value to each model and asset. You can also choose to apply even weighting using pounds or percentage. Even weighting won't include any cash element
- Any unallocated money will be placed into the product cash account

Bed and ISA Step 1 of 3 WRAP ACCOUNT's ISA Portfolio AV2460584-001

Bed and ISA investment details

Financial advice

Did you give financial advice?

Yes No

Paying into the ISA Portfolio

Choose Investment Portfolio

WRAP ACCOUNT's Investment Portfolio AV2460584-002 ▼

Cash available
£4,400.13

Estimated asset value available
£0.00

Total estimated value available
£4,400.13

Choose when to start moving money into the ISA ⓘ

Immediately Start of next tax year

Choose withdrawal type

Available cash Assets and available cash

ISA allowance 2022/2023
Used £5,500.00 | Remaining £14,600.00

£0.00 £20,100.00

2. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes using the edit buttons
- Market movements may impact the amount transferred
- You should only submit your application once you're sure the details are correct as we'll start work on it straightaway
- You'll see on-screen confirmation your application has been submitted

Review and confirm

Expected remaining ISA allowance 2022/2023 after Bed and ISA
Used £6,500.00 | Remaining £13,600.00

£0.00 £20,100.00

Bed and ISA investment details

Financial advice

Did you give financial advice?
Yes

Paying into the ISA Portfolio

Investment portfolio Investment Portfolio AV2460584-002	Choose when to start moving money into the ISA Immediately	Withdrawal type Available cash
--	---	-----------------------------------

Withdrawal amount
£1,000.00

Please note: Valuations shown are the latest available. For exchange traded assets prices shown are 15 minutes delayed.

Explaining charges to your client

It's important that your client understands the costs and charges they will incur based on their investment choices. The Charges Information Document provides the aggregated costs and charges for your client's investment.

[Charges Information Document](#)

[Confirm](#) [Back](#) [Cancel](#)

SIGNATURE-LITE SCAN AND UPLOAD

The Aviva Platform supports signature-lite scan and upload for key adviser journeys.

1. WHEN TO USE SCAN AND UPLOAD

2. HOW TO USE SCAN AND UPLOAD

Please note

We audit uploaded documents, so we may contact you as part of this process.

Did you know?

If you don't have your declaration to hand, you can upload it through the correspondence section (p.27).

1. WHEN TO USE SCAN AND UPLOAD

- Once you have submitted your application - you will be prompted to upload your client documents
- You can scan and upload all standard client declarations including income drawdown
- You will see an on-screen prompt to upload your completed forms which will take you to client correspondence. You can add a new document using the right-hand navigation

Apply

Client details

✓ Mr A Client
01 January 1980, Male

ISA Portfolio

✓ Contributions and advice charges

✓ Asset selection

✓ Asset weighting

✓ Summary

Confirmation

Confirmation

Your client's application account number: AV2416893

Step 1 Documents to upload

Print and complete the following forms:

- Product portfolio client declaration form

Please scan the completed forms and upload them using the button below. If you are unable to do that now, you can upload them later on the Correspondence page.

Upload

Step 2 Making electronic payments

For a direct credit or CHAPS payment, your client must make a payment to our bank account using the following details:

ISA Portfolio & Investment Portfolio
Sort - code: 40-02 - 50
Account number: 21357735
Reference: AV2416893

We won't automatically debit your client's account - they must make the payment themselves.

For queries, you can contact your admin team on Mon-Fri 8.30am to 5.30pm using one of the following numbers:

North and Scotland Tel: 0800 056 4971	Central and East Tel: 0800 056 4972
London City and South East Tel: 0800 056 4973	South West Tel: 0800 056 4974

Documents available to print

- ISA Confirmation Schedule
- ISA Illustration
- Key features of the ISA
- Fund documents
- Terms and conditions of the ISA

2. HOW TO USE SCAN AND UPLOAD

- You can use a mobile phone, camera or scanner to capture the information to upload
- You can upload your file as a JPEG or PDF
- There is no minimum resolution, but the maximum file size is 8mb. Images should be clear and legible
- You need to scan the whole document, ensuring the client's signature and date is clearly visible
- You should keep a copy of all paperwork for your records and for audit purposes. File name must not include any special characters, including full stops

The screenshot displays the 'Upload documents' page in a web browser. At the top, there is a blue header with a link to 'Back to Portfolio Summary', the text 'Pension Account', and the main title 'Correspondence'. Below the header, there are two buttons: 'Add new document' and 'Product Library'. The main content area is titled 'Upload documents' and contains an information box with a warning icon and text: 'Please ensure file name does not include any special characters (only letters, digits, hyphen, underscore and spaces are allowed in a file name)'. Below this, there is a 'Select account' dropdown menu with 'AV2456987' selected. Underneath, there is a section for 'Document 1' with a 'Document type' dropdown menu set to 'Product declaration'. A 'File' upload field is present with a 'Choose file' button and the text 'No file chosen'. At the bottom of the form, there is a '+ Add another document' link and a yellow 'Save' button. To the right of the form, a table shows a list of documents with columns for 'Status' and 'Created By'. The table contains several rows, each with a download icon and the text 'Aviva Platform'. The browser's address bar shows the URL: 'adminae11.fnzc.co.uk/clients/documents/documentlibrary-adddocument.aspx?claccountid=AV24569...'. The footer of the page includes a copyright notice '© 2022'.

CLIENT SERVICING

IN THIS SECTION

Important information	▶	27
Client report	▶	28
Capital gains report	▶	29
Projections	▶	32



CLIENT SERVICING

IMPORTANT INFORMATION

CLIENT SEARCH

You can search for an existing client's portfolio using your client's name or account number by clicking on the "Platform Clients" quick link once you have logged in. From the client portfolio screen you can see and amend client information and access your client's product screens.

CLIENT ACCOUNT DETAILS

You can access client details from your client's portfolio or product screens. Here's what you can do:

1. See current and historic bank accounts
2. Add a new bank account
3. See and change client contact details
4. Set up a separate postal address for correspondence if this is different from the client's residential address
5. Add a new contact number
6. Set up or change an expression of wish

CORRESPONDENCE

You can access client correspondence from your client's portfolio or product screens. Here's what you can do:

1. Filter by document type or status, and look at a document by clicking on the report status column
2. Add a new document

CHARGES AND REMUNERATION

You can access charges and remuneration from your client's portfolio or account screens. Here's what you can do:

1. Look at initial, one-off and ongoing remuneration charges, including discretionary investment manager charges
2. Change an existing ongoing charge
3. Add an additional one-off advice charge

TRANSACTION HISTORY

You can access transaction history from your client's portfolio or account screens. Here's what you can do:

1. Run reports using a range of filters.
2. If you are accessing transaction history from the client's portfolio, you can filter on account as well as on date

CLIENT REPORT

You can run an Aviva Platform client report from your client's portfolio or account using the right-hand navigation.

Snapshot

Account name Margaret Lester	Account number AV2191630	Account type Individual
---------------------------------	-----------------------------	----------------------------

Product(s) summary from 06/04/2024 to 05/04/2025

This is a summary of the headline figures from your product(s).

Opening value:	£155,076.51	Closing value:	£123,491.90
-----------------------	--------------------	-----------------------	--------------------

£ Opening value	£155,076.51
📄 Money in	£274.15
⬇️ Money out	£30,000.60
£ Closing value	£123,491.90

Change in value -£1,584.01
(Since inception +£16,611.76)

Return -1.22%
(Since inception +10.40%)

The return performance figures and 'change in value' metrics will always return data based on all sub-accounts within the account, regardless of selection made on builder page.

The return % has been calculated using the Internal Rate of Return (IRR) basis

Product information

📄 ISA Portfolio	AV2191630-001	
Opening value: £155,076.29	Closing value: £123,491.68	
📄 Money in £274.15	⬇️ Money out £30,000.60	↔️ Account transfers £0.00

Please note

To find out more about our client report, please read our adviser guide to client reporting (LF50342) and our Guide to Client report bespoking (LF50448).

CAPITAL GAINS REPORT

You can run a capital gains report from your client's Investment Portfolio account using the right-hand navigation.

1. MAKE MANUAL ADJUSTMENTS TO TRANSACTION HISTORY

2. RUN A CAPITAL GAINS REPORT

Please note

You can find out more about the capital gains report by reading the 'terms of use' included in the report.

Did you know?

You can make manual adjustments to the capital gains report using transaction history.

1. MAKE MANUAL ADJUSTMENTS TO TRANSACTION HISTORY

- There are some scenarios where you will need to update the system manually before running a capital gains report including:
 - Manual journal adjustments
 - Re-registrations
 - Bonus issues, right issues, takeovers and demergers
 - Disposal of exempt assets
 - Gain/no loss transactions
- You can make a manual adjustment via the investments tab in transaction history
- Click on any asset with a hyperlink to make an amendment
- The capital gains report will use the price as at the date of the transfer to calculate the cost of the holding, however you can enter the original cost of the assets. This will be saved and used for all future calculations

The screenshot shows the AVIVA for Advisers interface. A modal dialog box titled 'Add off-platform purchase price' is open, allowing manual entry of transaction details. The background shows the 'Transaction history' page for 'Anon Customer 112457'. The dialog box contains the following fields:

- Average purchase price:
- Unit Tax Book Cost:
- Date of first purchase:
- CGT Exempt
-

The background page includes a navigation bar with 'Home', 'My Clients', 'Quote', and 'Apply'. Below the header, there are filters for 'All cash' and 'Withdrawals and contribu...'. A search section includes 'Fund search' with 'All funds' and a 'Search' button. A table of 'Investments transactions' is displayed for the period 26/03/2021 to 17/01/2023.

Reference	Payment date	Payment description	Transaction type	Units	Price	Amount
3601588	26/03/2021	Royal London Short Dur Credit M Inc	Conversion Out	-5000.00000000	£1.02	£-5,095.00
3601589	26/03/2021	Royal London Short Dur Gilts Z Inc	Conversion In	5000.00000000	£1.02	£5,095.00
3601575	26/03/2021	Royal London Short Dur Credit M Inc	Transfer In	5000.00000000	£0.00	£0.00

2. RUN A CAPITAL GAINS REPORT

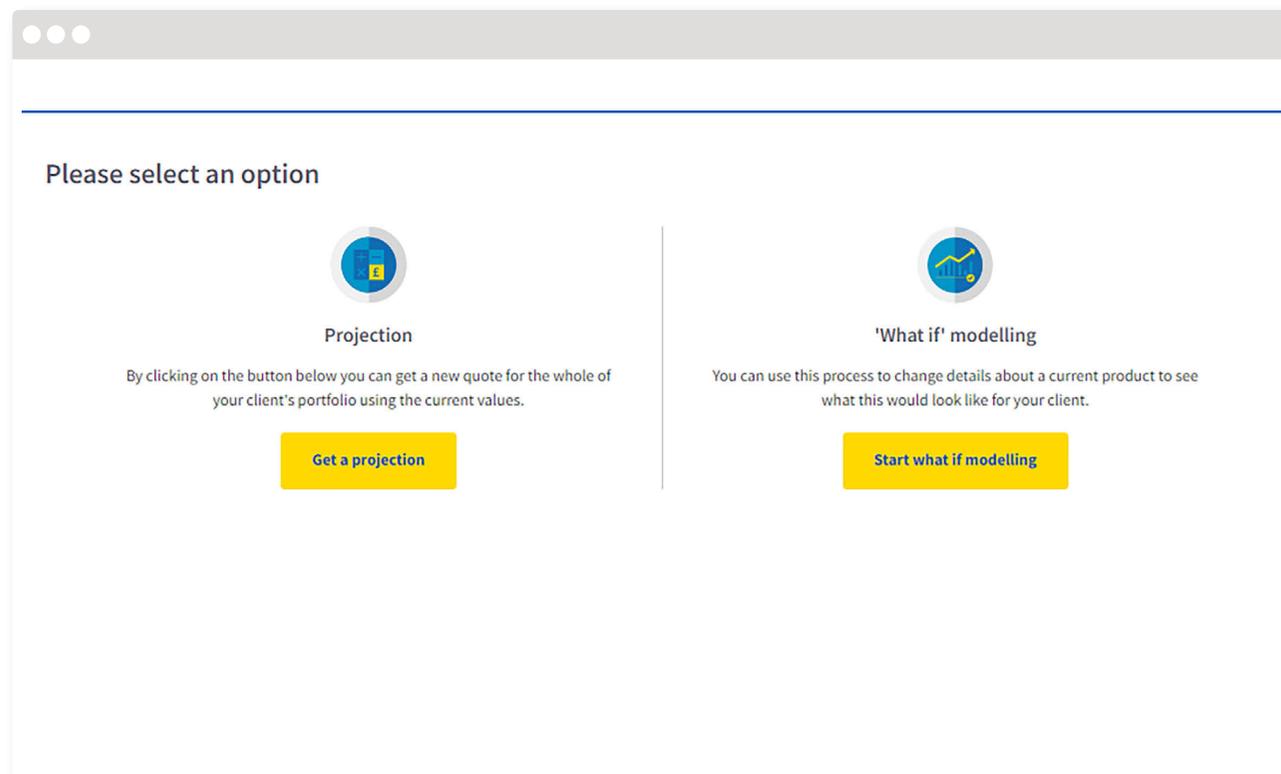
- Make your selections on-screen
- The report generates as an excel spreadsheet
- Please make sure you read the 'terms of use' on the first tab of the report

The screenshot shows a web interface for generating a Capital Gains Tax (CGT) Statement. At the top, there is a blue header with a link to "Back to Portfolio Summary" and the text "hc multi" above the main title "CGT Statement". Below the header is an information box with a blue 'i' icon, stating: "If you are unable to run a CGT statement, please get in touch with your usual Aviva contact. Please note the CGT Statement will return holding information across all taxable products, including any jointly held." Below this is a section titled "Request a report" with a sub-link "Filter reports". The main form area contains four input fields: "Reports" (a dropdown menu currently showing "CGT Statement"), "Set period" (a dropdown menu currently showing "Specify dates"), "From Date" (a date field showing "5-Nov-2022" with a calendar icon), and "To Date" (a date field showing "5-Dec-2022" with a calendar icon). A "Create" button is positioned to the right of the "To Date" field.

PROJECTIONS

You can start a projection from your client's account using the right-hand navigation.

This lets you model scenarios at both portfolio and account level.



RUN A PROJECTION

- You can generate a new projection for the whole of your client's portfolio using current values
- The projection uses the portfolio's existing contributions and charges

Did you know?

You can copy a projection to re-use it or to change the scenario.

PROJECTIONS

CONTINUED

What if quote

Changes to be modelled

Changes to be modelled

What changes are you looking to model?

All products

Change client details

Pension Portfolio - Pre retirement AV2416506-001 ✓

Edit contribution details

Edit assets / asset weighting

Take pension benefits

ISA Portfolio AV2416506-002 ✓

Edit contribution details

Edit assets / asset weighting

Add one-off withdrawal

Add / edit regular withdrawals

Investment Portfolio AV2416506-003 ✓

Edit contribution details

Edit assets / asset weighting

Add one-off withdrawal

Add / edit regular withdrawals

Cancel

Continue

Run a 'What if' scenario

- Choose your accounts and model different scenarios, including changes to:
 - contribution details and ongoing advice charges
 - assets and asset weighting
 - take pension benefits
 - income payments
 - one-off withdrawals
 - regular withdrawals
- You'll get a quote for each product you have modelled

Please note

Saving a 'What if' scenario, will add it to the correspondence section of your client's account (p.27). It will also appear in the document library of your client's MyAviva account (p.136).

TRADING

IN THIS SECTION

Important information	▶	35
Buy	▶	36
Sell	▶	39
Switch	▶	42
Exchange-trading quote and deal	▶	46
Exchange-trading limit order	▶	50
Exchange-trading where you do not hold an LEI	▶	54

TRADING

IMPORTANT INFORMATION

TRADING TIMESCALES

Trading timescales will vary by fund manager. They will place trades at the next dealing point, after an instruction is received.

Trades are aggregated according to the dealing times of the specific fund manager. As fund managers have cut off times for accepting deals, orders will be aggregated at our aggregation time closest to that fund cut off.

1. Current aggregation times are 9am, 10am, 11am, 3pm and 4pm
2. Equities that are held in a model portfolio: 10am, 1pm or 3pm

Buy, sell and switch instructions for exchange-traded assets not held within a model portfolio will be placed immediately and will be traded at the best available market price.

Exchange-trading quote and deal (p.46) is real-time trading for exchange-traded assets during market business hours. You'll see a live, on-screen price for any buy or sell requests.

If your customers hold exchange traded investments, please key any bulk switch and redirect transactions inside market hours between 08:00 and 16:30.

TRADING CHARGES

If you are trading exchange-traded assets, your client may have to pay dealing charges.

BUY

You can start a buy trade from your client's portfolio using the quick links next to the account.

You can also use the right-hand navigation in the account screen.

1. CHOOSE WHICH ASSETS TO BUY

2. REVIEW YOUR SUMMARY

Please note

You should only submit your trades once you're sure the details are correct as this can't be reversed.

Did you know?

This is an online process, so you don't need to do any paperwork.

1. CHOOSE WHICH ASSETS TO BUY

- You'll see available cash on-screen
- You can use the check box to pre-populate existing assets, or choose model portfolios, individual funds, exchange-traded assets or a combination of these
- Remember to click 'add' to confirm your selections
- You can choose your own asset weightings or apply even weighting using pounds or percentages

Buy investments **Step 1 of 3** Anon Customer 113729's ISA Portfolio AV2441643-001

Choose investments to buy

Choose specified account

Anon Customer 113729's ISA Portfolio AV2441643-001: £12,085.02 available ▼

Total amount to buy

£ 500

Select assets

Model portfolios **Funds** Exchange-traded Use existing assets

Quick add Detailed search

Fund name, SEDOL or ISIN...

% £

Selected assets		<input checked="" type="checkbox"/> Apply even weighting?
Aviva Inv UK Equity Income 2 Acc	100 %	
Total	(£500.00) 100.00%	

2. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You should only submit your trades once you're sure the details are correct as this can't be reversed
- You'll see on-screen confirmation the trades have been submitted
- You can see details of the trades in the pending transactions section of your client's account screen. Once completed, the trades will move into your client's transaction history
- You can view contract notes in the correspondence section of your client's account (p.27)

Buy investments **Step 2 of 3** Anon Customer 113729's ISA Portfolio AV2441643-001

Review and confirm

Funding from
Anon Customer 113729's ISA Portfolio AV2441643-001: £12,085.02 available

Assets	Estimated value to buy
Aviva Inv UK Equity Income 2 Acc	£500.00
Estimated total to buy	£500.00

[Edit](#)

Explaining charges to your client

It's important that your client understands the costs and charges they will incur based on their investment choices. The Charges Information Document provides the aggregated costs and charges for your client's investment.

[Charges Information Document](#)

Client declaration

Charging declaration

I have obtained consent from my client(s) to the charges specified and provided them with;

- Key Investor Information Document (KIID) /Key Information Document (KID) for each fund selected where applicable
- Exchange Traded Investment Information (ETI) document where applicable
- Charges Information Document which provides the aggregated costs and charges for their investment.

On behalf of my advisory firm, I can confirm the above.

[Confirm](#) [Back](#) [Cancel](#)

SELL

You can start a sell trade from your client's portfolio using the quick links next to the account.

You can also use the right-hand navigation in the account screen.

1. CHOOSE WHICH ASSETS TO SELL

2. REVIEW YOUR SUMMARY

Please note

You can review details of your trades in the pending transactions section of your client's account.

Did you know?

This is an online process, so you don't need to do any extra paperwork.

1. CHOOSE WHICH ASSETS TO SELL

- You'll see available assets on-screen
- You can sell based on percentage, number of units or a targeted amount
- You can withdraw money equally or choose your own asset selection. If you are using a targeted amount, you can also withdraw money pro rata
- It's not possible to enter a monetary amount of more than 95% of the value of the asset, 5% will be kept aside to cover possible market movements

Sell investments Step 1 of 3 Anon Customer 96835's Pension Portfolio Pre-Retirement AV2425798-001

Choose investments to sell

Choose sell denomination

% £ Units

Amount to sell

%

Choose withdrawal method ⓘ

Assets	Currents units held	Current estimated value	Estimated value to sell ⓘ	Sell all
Aviva Inv UK Equity Income 2 Acc	11.2240	£23.11	<input type="text" value="0"/> % (£0.00)	<input type="checkbox"/>
Anon Model 179480 - 2 Funds	23.3300	£23.33	<input type="text" value="100"/> % (£23.33)	<input checked="" type="checkbox"/>
Estimated total to sell			£23.33	

2. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You should only submit your trades once you're sure the details are correct as this can't be reversed
- You'll see on-screen confirmation the trades have been submitted
- You can see details of the trades in the pending transactions section of your client's account. Once completed, the trades will move into your client's transaction history
- You can view contract notes in the correspondence section of your client's account (p.27)

Sell investments **Step 2 of 3** BDDPCFaFour cQDTo's Pension Portfolio Pre-Retirement AV2459251-001

Review and confirm

Assets	Current units held	Current estimated value	Estimated value to sell
Aviva Ins Artemis Income S14	1384.34	£2,450.00	(100%) £2,450.00
Estimated total to sell			£2,450.00

[Edit](#)

SWITCH

You can start a switch from your client's portfolio using the quick links next to the account.

You can also use the right-hand navigation in the account screen.

1. CHOOSE WHICH ASSETS TO SWITCH FROM

2. CHOOSE WHICH ASSETS TO SWITCH TO

3. REVIEW YOUR SUMMARY

Please note

Once a trade has completed, you can view the contract notes through the correspondence section of your client's account (p.27).

Did you know?

This is an online process, so you don't need to do any paperwork.

1. CHOOSE WHICH ASSETS TO SWITCH FROM

- You'll see available assets on-screen
- You can choose to switch from individual assets, including exchange-traded assets, or a model portfolio
- You can sell based on percentage, number of units or a targeted amount
- You can switch money equally or choose your own asset selection. If you are using a targeted amount, you can also switch money pro rata
- When you switch from one model to another, common assets will only be sold if required to meet the new model allocation

Switch investments **Step 1 of 4** Anon Customer 113729's ISA Portfolio AV2441643-001

Assets to switch from

Choose sell denomination

% £ Units

Select asset	Assets	Currents units held	Current estimated value	Estimated value to sell ⓘ	Sell all
<input checked="" type="radio"/>	<input type="button" value="+"/> Anon Model 242906	782.0000	£717.25	<input type="text" value="100"/> % <small>(£717.25)</small>	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="+"/> Anon Model 248931	40.0000	£40.00		<input type="checkbox"/>
Estimated total to sell				£717.25	

2. CHOOSE WHICH ASSETS TO SWITCH TO

- Use the proceeds of the previous sell instruction to buy new or existing assets or a combination of these
- You can choose to switch into individual assets, including exchange-traded assets, or a model portfolio
- Remember to click 'add' to confirm your selections
- You can choose your own asset weightings. As the previous sell instruction is based on estimated values, weightings must be completed using percentages and add up to 100%

Switch investments **Step 2 of 4** Anon Customer 113729's ISA Portfolio AV2441643-001

Assets to switch to

Are you switching into individual assets or a model portfolio? ⓘ

Assets Model portfolio

Funds Exchange-traded

Quick add Detailed search

Fund name, SEDOL or ISIN...

Selected assets	Apply even weighting ⓘ <input checked="" type="checkbox"/>
Aviva Inv US Equity Income 1 Acc	<input type="text" value="100"/> % <input type="button" value="Remove"/>
Total	100.00%

3. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You should only submit your trades once you're sure the details are correct as this can't be reversed
- You'll see on-screen confirmation the trades have been submitted
- You can see details of the trades in the pending transactions section of your client's account. Once completed, the trades will move into your client's transaction history
- You can view contract notes in the correspondence section of your client's account (p.27)

Switch investments Step 3 of 4 Anon Customer 113729's ISA Portfolio AV2441643 001

Review and confirm

i A standard buy and sell switch will take place if you submit this process.

Investments you want to sell

Assets	Current units held	Current estimated value	Estimated value to sell
+ Anon Model 248931	40.0000	£40.00	(100%) £40.00
Estimated total to sell			£40.00

[Edit](#)

Investments you want to buy

Assets	Estimated value to buy
Aviva Inv US Equity Income 1 Acc	100%
Estimated total to buy	100%

[Edit](#)

Client declaration

Charging declaration

I have obtained consent from my client(s) to the charges specified and provided them with;

- Key Investor Information Document (KIID) /Key Information Document (KID) for each fund selected where applicable
- Exchange Traded Investment Information (ETI) document where applicable
- Charges Information Document which provides the aggregated costs and charges for their investment.

I have provided my client with the Charges Information Document (which provides aggregated costs and charges for their investment) and obtained consent from my client(s) to the specified charges and to the Discretionary Investment Management charges included in the model Portfolio(s) selected.

EXCHANGE- TRADING QUOTE AND DEAL

You can start a quote and deal trade from your client's portfolio using the quick links next to the account.

You can also use the right-hand navigation in the account screen.

1. CHOOSE WHICH ASSET TO BUY OR SELL

2. ACCEPT OR REJECT YOUR QUOTE

3. CONFIRMATION

Please note

You can choose to include or exclude the dealing charge as part of the value of the trade.

1. CHOOSE WHICH ASSET TO BUY OR SELL

- This process is only available if you hold a Legal Entity Identifier (LEI) and this is registered on your access to the Aviva Platform
- Select 'Quote and Deal' and choose between buy or sell
- You can only buy or sell one asset at a time
- You'll see available assets on-screen if you choose 'sell'
- Choose to include or exclude the dealing charge as part of the value of the trade
- If you do not hold Legal Entity Identifier (LEI) you will be taken through the buy/sell screen and asked if the client has provided you with permission

Exchange trading **Step 1 of 3** Anon Customer 113729's ISA Portfolio AV2441643-001

Exchange trading

This process allows you to buy or sell exchange traded investments in real time for your clients. By using this process you are confirming that you have the appropriate regulatory authority to do so.

Trade details

Select trade type

Buy Sell

Trade process

Quote and deal Limit order

Select assets

Quick add Detailed search

Use existing assets

Include dealing charge?

Select asset	Assets	Available cash	Amount to buy
<input checked="" type="radio"/>	AVIVA ORD GBP0.25	£12,602.12	£ <input type="text" value="500"/>

2. ACCEPT OR REJECT YOUR QUOTE

- You'll have 15 seconds to accept or reject the quote. If the timer runs out, you can request a new price
- Click the 'accept' button once to place the trade. Don't refresh your browser or you may generate a duplicate order
- You should only submit your quote once you're sure the details are correct as this can't be reversed

Exchange trading **Step 2 of 3** Anon Customer 113729's ISA Portfolio AV2441643-001

Accept or reject quote

i **Important information**

The 'Accept' button should only be clicked once; if this is clicked twice it may generate a duplicate order and you may buy or sell more than you intended. This will also happen if you refresh the browser or click back on the confirmation page and resubmit. Any duplication of orders may have a detrimental effect on your client's account.

If you are unsure if your request has been accepted, please check your client's pending transactions. Alternatively contact the online support team on 0800 056 4607.

Trade summary

Action	Buy
Investment	SCOTTISH MORTGAGE INV TRUST ORD GBP0.05
Price	£9.976
Quantity	49
Total (excluding charges)	£488.82
Dealing charge	£4.99
PTM levy	£0.00
Stamp duty	£2.44
Total (including charges)	£498.76

You have

09

seconds to accept this quote

Accept Reject

3. CONFIRMATION

- You'll see on-screen confirmation of the trade
- Once completed, the trade will move into your client's transaction history
- You can view contract notes in the correspondence section of your client's account (p.27)

Exchange trading **Step 3 of 3** Anon Customer 113729's ISA Portfolio AV2441643-001

Confirmation

Trade confirmation [Print](#)

Order ID	1745155
Investment ID	SMT.XLON.GB
Action	Buy
Trade date	07/12/2022
Settlement date	09/12/2022
Investment	SCOTTISH MORTGAGE INV TRUST ORD GBP0.05
Price	£9.976
Quantity	49
Total (excluding charges)	£508.70
Dealing charge	£4.99
PTM levy	£0.00
Stamp duty	£2.44
Total (including charges)	498.76

i Please note: The contract note will be issued directly to the customer. A copy of this will also be available in the document section.

[Place another trade](#) [To portfolio summary](#)

EXCHANGE- TRADING LIMIT ORDER

You can set up a limit order from your client's portfolio using the quick links next to the account.

You can also use the right-hand navigation in the account screen.

1. CHOOSE WHICH ASSET TO BUY OR SELL

2. REVIEW YOUR SUMMARY

3. CONFIRMATION

Please note

Limit orders can be set up for a maximum of 30 business days.

Did you know?

You can review or cancel an active limit order instruction from the pending transactions section of your client's account screen.

1. CHOOSE WHICH ASSET TO BUY OR SELL

- Select 'Limit Order' and choose between buy or sell
- You can only buy or sell one asset at a time
- You'll see available assets on-screen if you choose 'sell'
- Choose to include or exclude the dealing charge as part of the value of the trade
- Set a target buy or sell price. We'll automatically carry out the trade if the asset reaches the target price
- Select the expiry date of the limit order, up to a maximum of 30 business days

Exchange trading **Step 1 of 3** Anon Customer 113729's ISA Portfolio W2441643 001

Exchange trading

This process allows you to buy or sell exchange-traded investments in real time for your clients. By using this process you are confirming that you have the appropriate regulatory authority to do so.

Trade details

Select trade type

Buy Sell

Trade process

Quote and deal Limit order

Select assets

Quick add Detailed search

Limit order details

Select asset	Instrument name	EPIC	SEDOL	ISIN
<input checked="" type="radio"/>	AVIVA ORD GBP0.25		0216238	GB0002162385

Limit price

Last Buy Price 454.900000000000003p

Expiry date

Amount

£ units

Including the dealing charges

Available cash

£12,602.12

2. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- Click 'confirm' to set up your limit order

Exchange trading **Step 2 of 3** Anon Customer 113729's ISA Portfolio AV2441643-01

Summary

i **Important information**

Once you have submitted the limit order it will be available to review and cancel from the 'Pending transactions' area of your client's product page. We will notify you if the limit is reached and the trade completed, or if the trade is not completed before the expiry date is reached.

Trade summary

Action	Buy
Investment	AVIVA ORD GBP0.25
Last buy price	445p
Limit price	5p
Expiry date	23 December 2022
Estimated value	£492.50
Charge	£4.99
Total (including charges)	£500.00

i Please note: The charges shown are our dealing charges and you should be aware that there may be other third-party charges such as stamp duty levied on trades. We'll put full details of the trade and all associated costs in the contract note.

Confirm **Back** **Cancel**

3. CONFIRMATION

- You'll see on-screen confirmation of your limit order instruction
- You can review or cancel an active limit order instruction from the pending transactions section of your client's account
- Completed and expired limit orders will appear in your client's transaction history

The screenshot shows a confirmation screen for an exchange trading order. At the top, it indicates 'Exchange trading Step 3 of 3' and 'Anon Customer 113729's ISA Portfolio AV2441643-001'. The main heading is 'Confirmation'. Below this, there is a 'Trade confirmation' section with a 'Print' button. The trade details are as follows:

Order ID	781144
Action	Buy
Investment	AVIVA ORD GBP0.25
Last buy price	445p
Limit price	5p
Expiry date	23 December 2022
Estimated value	£492.50
Charge	£4.99
Total (including charges)	£500.00

Below the table, there is an information icon and a note: 'Please note: The contract note will be issued directly to the customer. A copy of this will also available in the document section.' At the bottom, there are two buttons: 'Place another trade' (yellow) and 'To portfolio summary' (white with blue text).

EXCHANGE- TRADING WHERE YOU DO NOT HOLD AN LEI

1. SELECT THE CUSTOMER AV NUMBER

2. THEN SELECT BUY OR SELL

3. KEY IN THE AMOUNT YOU WISH TO TRADE

4. SELECT 'EXCHANGE-TRADED' AND SEARCH FOR THE ASSET

5. YOU WILL THEN BE ASKED WHO THE EXCHANGE-TRADING
DECISION MAKER FOR THIS TRANSACTION IS

6. IF YOU SELECT THE CUSTOMER, AN LEI CODE IS NOT NECESSARY

7. IF THE ADVISER IS SELECTED AS THE DECISION MAKER,
THE ADVISER'S LEI NUMBER IS REQUIRED IN ORDER TO
PROCEED WITH THE TRANSACTION

1. CHOOSE THE EXCHANGE TRADED ASSET YOU WISH TO BUY

- Select the client AV number
- Select buy or sell
- Key in the amount you wish to trade
- Select exchange-traded asset

Choose investments to buy

Choose specified account

Anon Customer 108497's ISA Portfolio AV2436670-001: £7,535.46 available

Total amount to buy

£ 100.00

Select assets

Model portfolios Funds Exchange-traded Use existing assets

Quick add Detailed search

Name, EPIC, SEDOL or ISIN...

% £

Selected assets Apply even weighting?

Aviva PLC 6.125%/FXD RTE SUB NTS 2036 _(VAR)(BR)	<input type="text" value="100"/>	%
Total	(£100.00)	100.00%

2. TRADE DECISION MAKER

- You will then be asked who the exchange traded asset decision maker is
- If the customer is selected as the decision maker, an LEI code is not required
- You will need to provide us with an LEI code. This is a 20-digit reference containing letters and numbers
- Further details on LEI codes are [here](#)
- If the adviser is selected as the decision maker you'll need the LEI reference number to proceed with the transaction

Exchange-trading decision maker

i You can only select a single decision maker - if there are more than that for your client's selected exchange-traded instruments please place separate trades for each decision maker.

Who is the decision maker for these trades? *i*

Client | Adviser

Exchange-trading decision maker

i You can only select a single decision maker - if there are more than that for your client's selected exchange-traded instruments please place separate trades for each decision maker.

Who is the decision maker for these trades? *i*

Client | Adviser

Your client has the required identification for trading in exchange-traded instruments.

Continue | Cancel

Exchange-trading decision maker

i You can only select a single decision maker - if there are more than that for your client's selected exchange-traded instruments please place separate trades for each decision maker.

Who is the decision maker for these trades? *i*

Client | Adviser

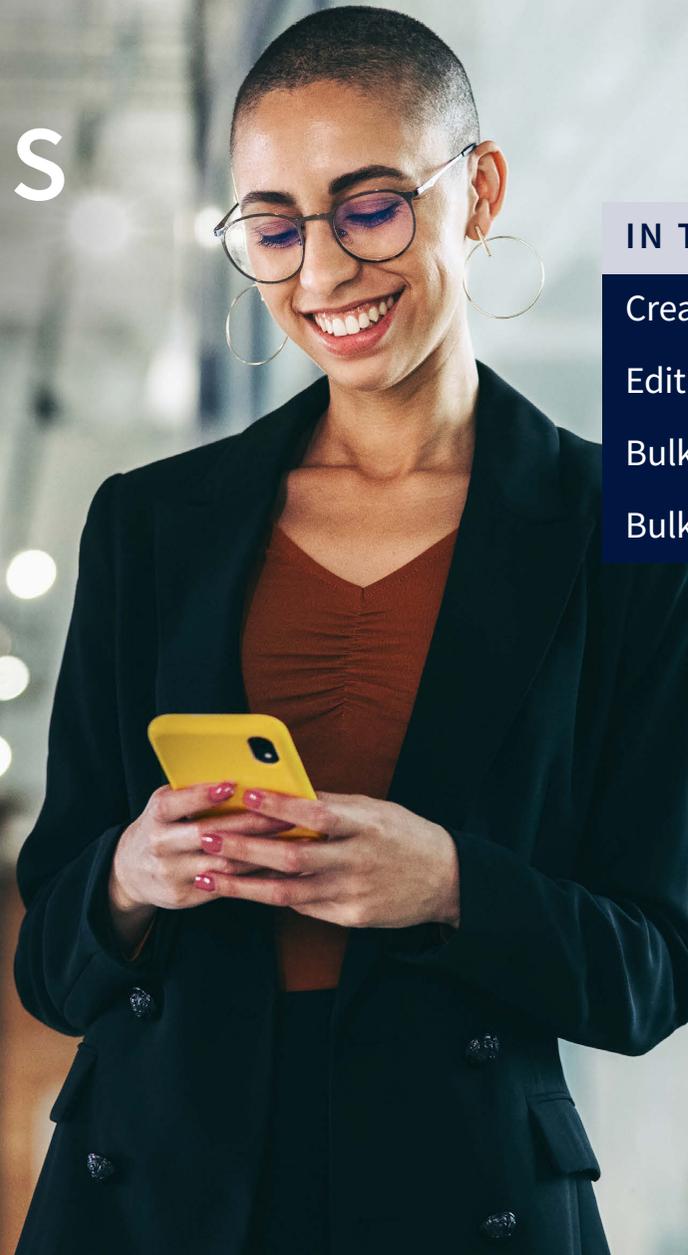
Your client and your adviser firm have the required identification for trading in exchange-traded instruments.

Continue | Cancel

MODEL PORTFOLIOS AND BULK TRADING

IN THIS SECTION

- | | | |
|----------------------------------|---|----|
| Create or copy a model portfolio | ▶ | 58 |
| Edit a model portfolio | ▶ | 62 |
| Bulk switch and redirect | ▶ | 66 |
| Bulk rebalance | ▶ | 72 |



CREATE A MODEL PORTFOLIO

You can access model portfolios from the platform services tab.

You can create a new model portfolio using the right-hand navigation or copy an existing model portfolio by searching and selecting the model and clicking 'copy'.

Please note

You can save and exit the process at any time. You can find partially completed models in the 'in progress' section of the model portfolios page.

Did you know?

You can hold multiple models, assets, or a combination of these within one account.

1. ADD YOUR MODEL PORTFOLIO DETAILS

2. SET YOUR PERMISSIONS

3. REVIEW YOUR SUMMARY

1. ADD YOUR MODEL PORTFOLIO DETAILS

- Give your model portfolio a name. This must be unique. We recommend using a date in the name field, to make it easy to identify historic portfolios. Please note there is a 50 character limit
- Select your products - not all assets are available for all products
- If you want your model to auto-rebalance, you can do this using frequency, tolerance or a combination of these
- Rebalancing at model portfolio level will rebalance for all clients you attach to your model. You can manually rebalance at client level from within the client's portfolio
- Choose your assets from individual funds, exchanged traded assets or a combination of these
- Any unallocated money will be placed into model cash
- Choose if you want to use future contributions and withdrawals to realign the model towards the target allocation

Create model portfolio **Step 1 of 4**

Model details

Model

Model portfolio name

Please note: you must choose a model portfolio name that's unique within your firm.

Products it can be used for

- Pension Portfolio
- ISA Portfolio
- Investment Portfolio

Rebalance details

Auto-rebalancing ⓘ

On Off

Add assets

Funds Exchange-traded

Quick add Detailed search

[Download asset pro forma](#) | [Upload assets from file](#)

Your investment choices

Assets	Allocation
Even weighting?	<input type="checkbox"/>
Cash	100.00%
Total	100.00%

2. SET YOUR PERMISSIONS

- Decide who can view and edit the model portfolio. This can be set at network, firm, branch or adviser level, depending on your firm set-up

Create model portfolio **Step 2 of 4**

Permissions

Permission level:

Firm | Branch | Adviser

Add permissions

Name	Postcode	Who can use? <input checked="" type="checkbox"/>	Who can edit? <input checked="" type="checkbox"/>
Anon Adviser 75084	YO90 1UU	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Anon Adviser 75086	YO90 1UU	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Anon Adviser 75259	YO90 1UU	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Anon Adviser 75416	YO90 1UU	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Anon Adviser 75462	YO90 1UU	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Records per page

5 ▾

< 1 2 3 ... 24 25 26 >

3. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You'll see on-screen confirmation your model has been created
- Your model will be available to use with new and existing clients

Please note

Fees and charges are deducted from product cash. If there is insufficient cash available, disinvestment will trigger proportionally across a client's portfolio. Refer to the relevant product Terms and Conditions for further details, including details of exclusions from automatic disinvestment.

Income generated within a model is treated in the same way as the client sub-account is set up - so either as 'Natural income', 'Leave as cash' or 'Re-invest'. The income generated includes interest from cash held within the model portfolio ("Model Cash").

Create model portfolio Step 3 of 4

Summary of your new model portfolio

Model details

Model portfolio name	Model Winter 2022
Products permitted	Pension Portfolio Investment Portfolio ISA Portfolio
Auto-rebalancing	No
Do you want to use future contributions and withdrawals to bring the model back in line with the target allocation?	No

Your investment choices

Investments	Allocation	Tolerance
Aviva Inv US Equity Income 2 Acc	33.33%	0%
BlackRock Cntl European D Acc	33.33%	0%
M&G Global Macro Bond I Inc GBP	33.34%	0%

[Edit](#)

Permissions

Permission level: Adviser

Name	Use	Edit
Anon Adviser 75084	Yes	Yes
Anon Adviser 75086	Yes	Yes

EDIT A MODEL PORTFOLIO

You can edit a model portfolio by searching and selecting the model and clicking 'edit'.

You can choose to edit permissions, model details or both of these.

1. EDIT YOUR MODEL PORTFOLIO DETAILS

2. EDIT YOUR MODEL PORTFOLIO PERMISSIONS

3. REVIEW YOUR SUMMARY

Please note

You can only close a model portfolio if it isn't linked to any clients. You can restrict a model to existing business only using the 'closed to new' status.

Did you know?

You can use the 'copy' function to copy and edit an existing portfolio, without any immediate impact to your clients.

1. EDIT YOUR MODEL PORTFOLIO DETAILS

- Depending on your role within the firm, you can amend your model's name, product selection, rebalancing options and asset selection
- Editing a model portfolio will not automatically trigger a rebalance; this will occur at the next automatic rebalance or if you decide to carry out a manual rebalance. Editing a model will affect any future contributions for all clients linked to the model

Edit model portfolio Step 1 of 4

Model details

Edit model portfolio

Are you editing permissions only? ⓘ

Yes No

Model

Model portfolio name

ModelAG

Please note: you must choose a model portfolio name that's unique within your firm.

Products it can be used for

Pension Portfolio

ISA Portfolio

Investment Portfolio

Rebalance details

Auto-rebalancing ⓘ

On Off

2. EDIT YOUR MODEL PORTFOLIO PERMISSIONS

- Decide who can view and edit the model portfolio. This can be set at network, firm, branch or adviser level, depending on your firm set-up

Edit model portfolio Step 2 of 4

Permissions

Permission level:

Firm | Branch | Adviser

Add permissions

Name	Postcode	Who can use? <input checked="" type="checkbox"/>	Who can edit? <input checked="" type="checkbox"/>
Anon Company 13089	YO90 1UU	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Records per page

5 ▾

Continue | Back | Cancel

3. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You should only submit your changes once you're sure the details are correct as they will be applied immediately to all clients linked to your model
- You'll see on-screen confirmation your changes have been applied

Edit model portfolio **Step 3 of 4**

Summary of your changes to this model portfolio

Model details

Are you editing permissions only?	No		
Before		After	
Model portfolio name	ModelAG	Model portfolio name	ModelAG
Products permitted	Pension Portfolio Investment Portfolio ISA Portfolio	Products permitted	Pension Portfolio Investment Portfolio ISA Portfolio
Auto-rebalancing	No	Auto-rebalancing	No
Do you want to use future contributions and withdrawals to bring the model back in line with the target allocation?	No	Do you want to use future contributions and withdrawals to bring the model back in line with the target allocation?	No

Your investment choices

Investments	Previous allocation	Previous tolerance	New allocation	New tolerance
BlackRock Cash D Acc	50%	0.00%	50%	0.00%
BlackRock Global Equity D Acc	50%	0.00%	50%	0.00%

[Edit](#)

Permissions

Permission level: Firm

Name	Use	Edit
Anon Company 13089	Yes	Yes

Records per page

BULK SWITCH AND REDIRECT

You can start a bulk switch from the platform services tab, or from the model portfolio page using the right-hand navigation.

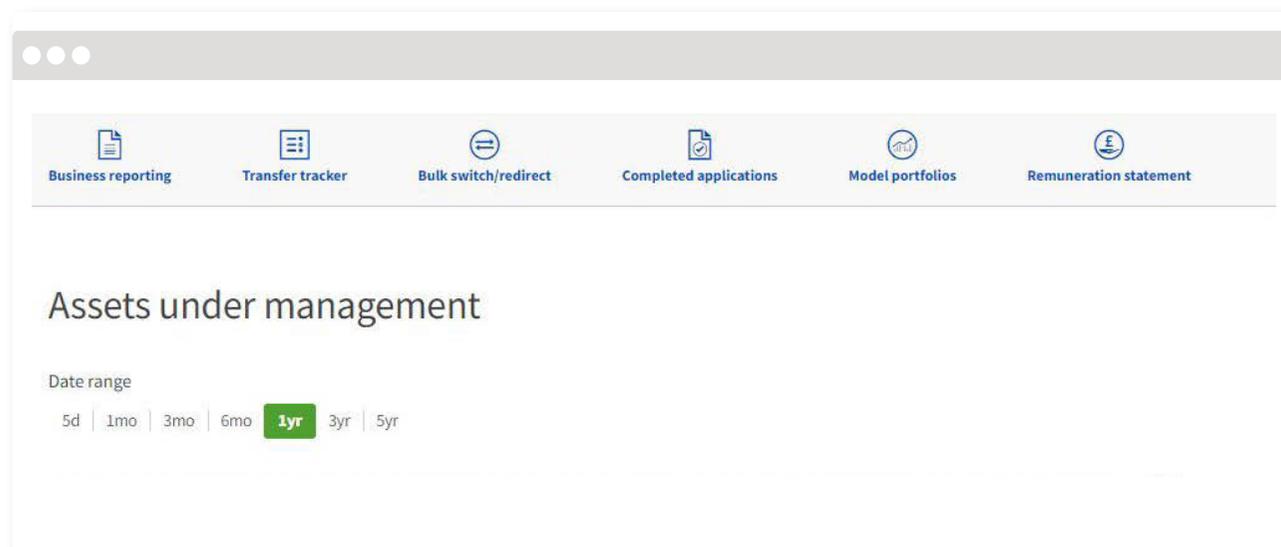
1. CHOOSE ASSETS TO SWITCH AND REDIRECT FROM

2. CHOOSE ASSETS TO SWITCH TO

3. SELECT YOUR CLIENTS

4. REVIEW YOUR SUMMARY

5. CONFIRMATION



1. CHOOSE ASSETS TO SWITCH FROM

- You can choose to switch from an individual asset, including exchange-traded assets, or a model portfolio

Please note

Individual assets within a model portfolio can only be traded at the model level. To amend a model on an individual basis use the “copy” function to create and make the necessary changes to the model. The client can then be switched into the new model.

Bulk switch/redirect **Step 1 of 5**

Assets to switch from

Adviser details

Select adviser

All ▾

Choose assets to switch from

[Model portfolios](#) [Funds](#) [Exchange-traded](#)

Quick add Detailed search

Model name...

Asset	Allocation to switch from	
Anon Model 242906	<input type="text" value="100"/> %	<input type="button" value="Remove"/>

2. CHOOSE ASSETS TO SWITCH TO

- You can choose to switch into individual assets, including exchange-traded assets, or a model portfolio
- Remember to click 'add' to confirm your selections
- Cash is not available as part of the bulk switch

Bulk switch/redirect **Step 2 of 5**

Assets to switch to

Choose assets to switch to

Are you switching into individual assets or a model portfolio? ⓘ

Assets Model portfolio

Funds Exchange-traded

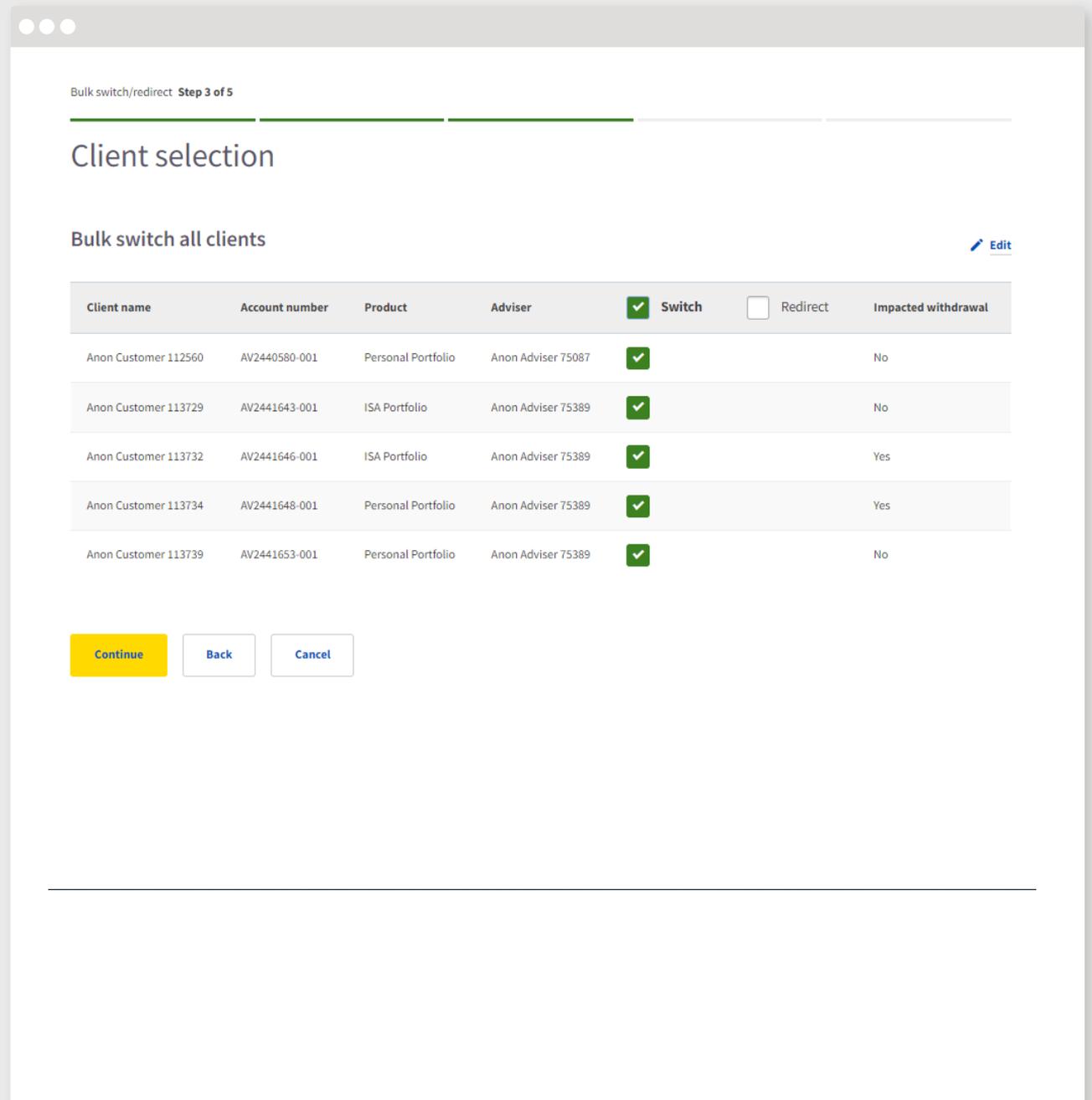
Quick add Detailed search

Fund name, SEDOL or ISIN...

Asset		
Aviva Inv UK Equity Income 2 Acc	<input type="text" value="100"/>	% <input type="button" value="Remove"/>
Total	NaN%	

3. SELECT YOUR CLIENTS

- We'll show you all available clients on-screen
 - We'll also provide the ability to redirect where regulars are in place and detail clients with any impacted regular withdrawals
- You can select individual clients or apply the switch and/or redirect to all clients



4. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You should only submit your bulk switch and re-direct once you're sure the details are correct as this can't be reversed
- Please be aware that if you redirect your client's regular payment within 8 working days of the payment date, the following payment will be left as a cash holding and not allocated to the selected investment

Bulk switch/redirect **Step 4 of 5**

Summary of your bulk switch

i A standard buy and sell switch will take place if you submit this process.

i Please note any bulk switch instruction will be processed as soon as possible, if there are any trades in flight the request will queue.

Assets you want to switch from [Edit](#)

Asset	Allocation to switch from
Anon Model 242906	100 %

Assets you want to switch to [Edit](#)

Asset	Allocation to switch to
Aviva Inv UK Equity Income 2 Acc	100 %
Total	100.00%

Client selection [Edit](#)

Clients included in the bulk switch

+ 5 clients

Explaining charges to your client

It's important that your client understands the costs and charges they will incur based on their investment choices. The Charges Information Document provides the aggregated costs and charges for your client's investment.

5. CONFIRMATION

- You'll see on-screen confirmation of your bulk switch

Please note

If switching between model portfolios the system will utilise smart switch. This will prevent common units being sold and rebought. Smart switch will only work with model to model trades, if the trades include individual assets this will be a standard switch.

Bulk switch/redirect **Step 5 of 5**

Confirmation

Bulk switch confirmation [Print](#)

Adviser

Assets to switch from	dJpR3QF1 - null - 100%
Assets to switch to	Aviva Inv US Equity Income 1 Acc - 100%
Submission date	07/12/2022

Clients included

Client name	Account number	Product	Adviser	Switch	Redirect
HealthCheckData xyppk	AV2460002-001	Pension Portfolio Pre-Retirement	Anon Adviser 50037	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HealthCheckData JceKe	AV2460038-001	Pension Portfolio Pre-Retirement	Anon Adviser 50037	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HealthCheckData mndMs	AV2460125-001	Pension Portfolio Pre-Retirement	Anon Adviser 50037	<input type="checkbox"/>	<input checked="" type="checkbox"/>

[Platform services](#) [Another bulk switch](#)

BULK REBALANCE

You can start a bulk rebalance from the model portfolio page using the right-hand navigation.

1. SELECT YOUR CLIENTS

2. REVIEW YOUR SUMMARY

3. CONFIRMATION

Please note

You can trigger a manual rebalance of one individual client's model in the assets tab of your client's account.

The screenshot displays the 'PTAT-10204 Advised Model' interface. It features a summary table with the following data:

Model ID: 516027	Total value: £2,520.27	Inflows last 3 months: £2,520.27
Model type: Adviser	Total no.of accounts invested: 2	Outflows last 3 months: £0.00
Created by: Anon Adviser 75586	Average account size: £1,260.14	Auto-rebalance method: Not Specified

On the right, there is an 'Actions' menu with the following options:

- Edit model portfolio >
- Bulk rebalance >
- Bulk switch/redirect >
- Copy model portfolio >
- Create model portfolio >

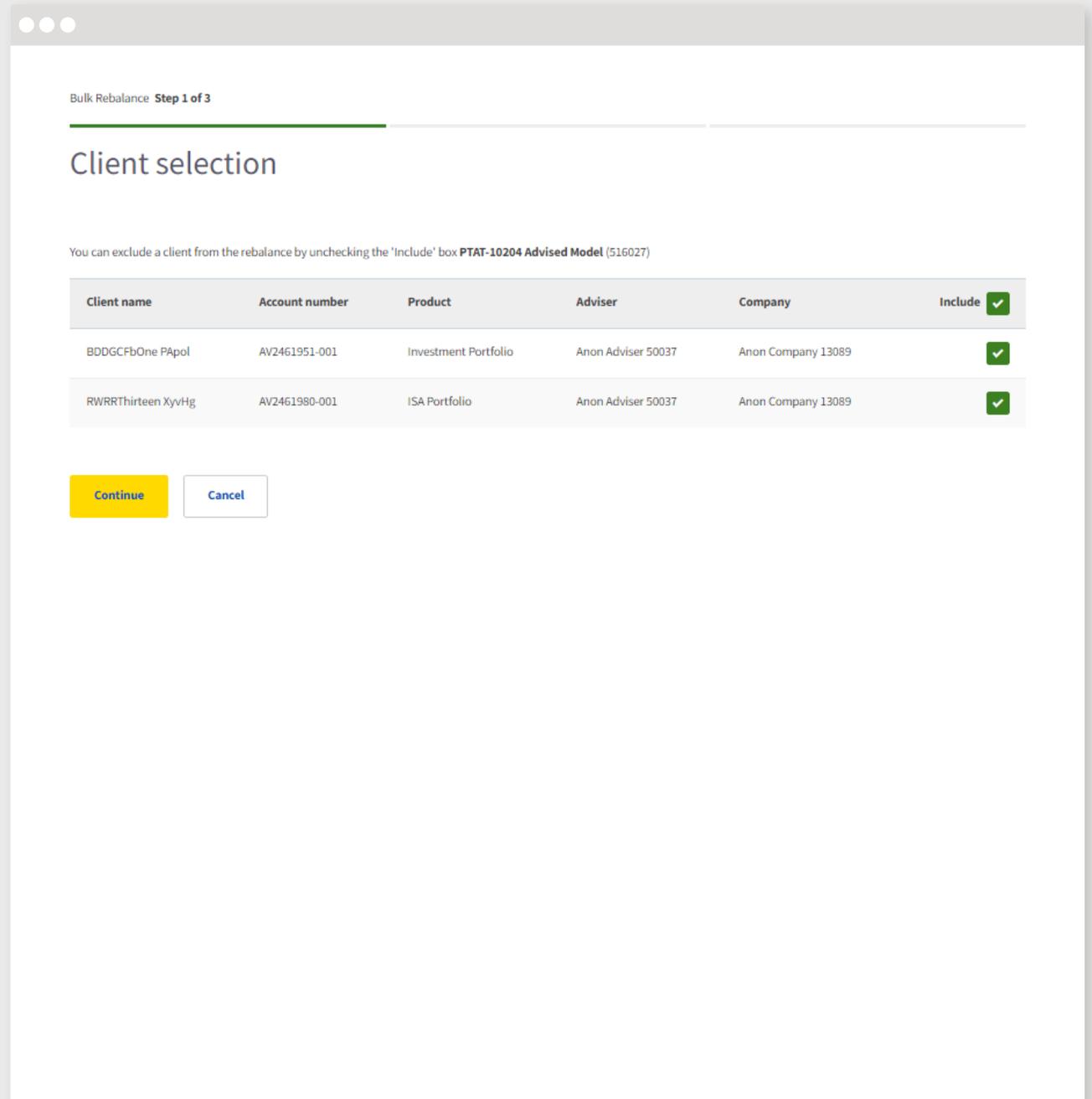
Below the summary is a tabbed interface with 'Assets', 'Permissions', and 'Clients invested' tabs. The 'Assets' tab is active, showing a donut chart and a table of asset allocations:

Assets	Last price	Allocation
BlackRock Cash D Acc	£2.45631	50%
BlackRock Cash D Inc	£1.008671	50%

At the bottom right, there is an 'Other' menu with the option 'Close to new business >'.

1. SELECT YOUR CLIENTS

- We'll show you all available clients on-screen
- You can select individual clients or apply the switch to all clients



2. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You should only submit the bulk rebalance once you're sure the details are correct as this can't be reversed

Bulk Rebalance Step 2 of 3

Summary

Client selection

Clients included in the bulk rebalance of the model **PTAT-10204 Advised Model** (516027)

2 clients

Client name	Account number	Product
BDDGCFbOne PApol	AV2461951-001	Investment Portfolio
RWRRThirteen XyvHg	AV2461980-001	ISA Portfolio

[Edit](#)

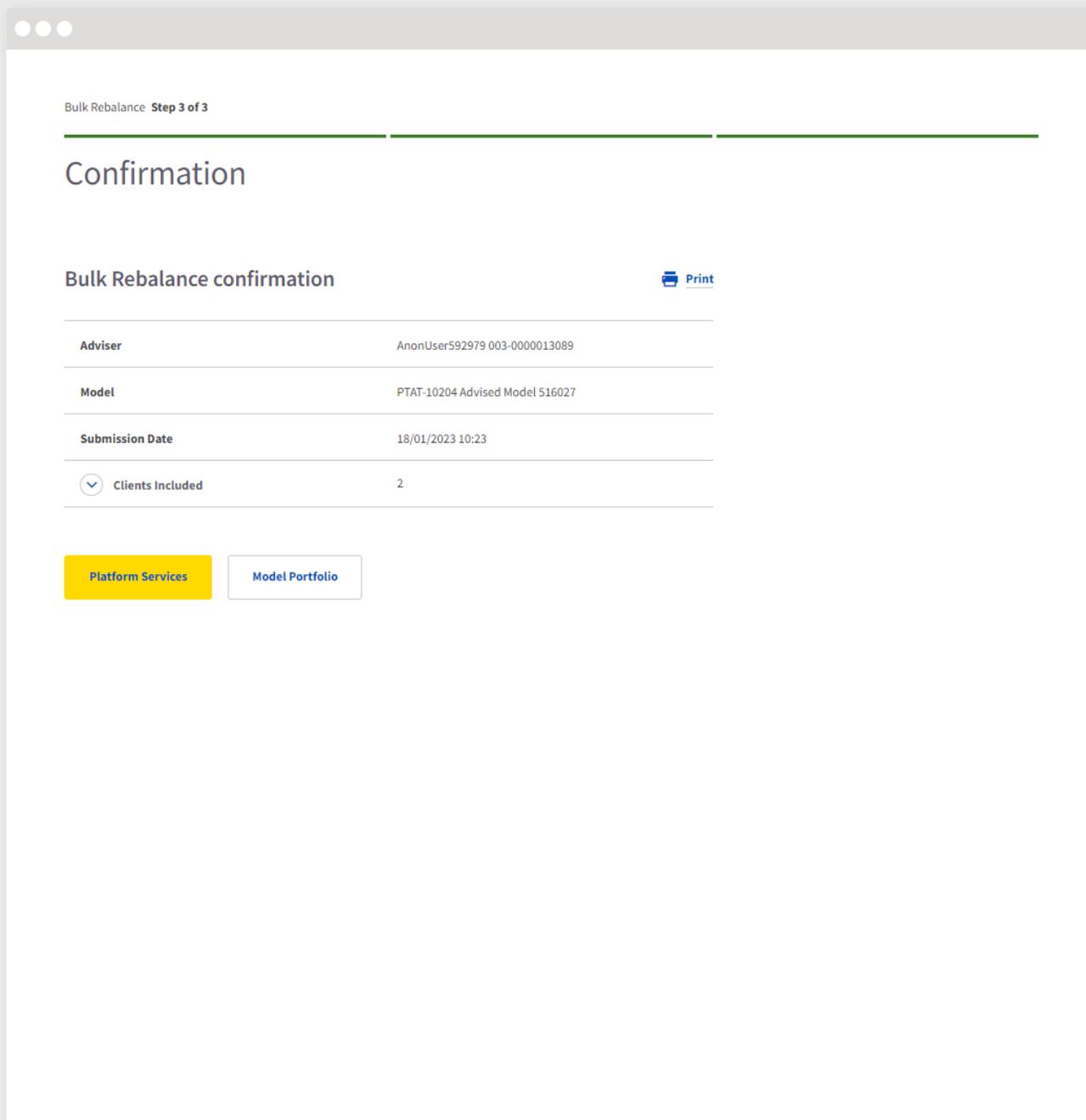
Explaining charges to your client

Its important that your client understands the costs and charges they will incur based on their investment choices. The Charges Information document at the end of the Projections tool will provide aggregated costs and charges for your client. Please ensure that you have shared this document with your client before including them in the bulk switch transaction.

[Confirm](#) [Back](#) [Cancel](#)

3. CONFIRMATION

- You'll see on-screen confirmation of your bulk rebalance



Bulk Rebalance **Step 3 of 3**

Confirmation

Bulk Rebalance confirmation [Print](#)

Adviser	AnonUser592979 003-0000013089
Model	PTAT-10204 Advised Model 516027
Submission Date	18/01/2023 10:23
▼ Clients Included	2

[Platform Services](#) [Model Portfolio](#)

INCOME DRAWDOWN

IN THIS SECTION

Important information	▶ 77
Quote for pre to post pension transfer	▶ 79
Quote for post to post pension transfer	▶ 86
Income drawdown for new business	▶ 91
Income drawdown for existing business	▶ 96
Edit income drawdown details	▶ 101
Edit income drawdown payments	▶ 105
Merge accounts	▶ 108
Convert accounts	▶ 111

If you want to quote for income drawdown for an existing client, you should carry out a projection (p.32).

You can find out how to process a one-off income drawdown withdrawal in our one-off withdrawal section (p.116).

INCOME DRAWDOWN

IMPORTANT INFORMATION

TAX-FREE CASH TIMINGS

Your selection of pre-retirement assets affects how early we can pay your client's tax-free lump sum and income. If you're funding tax-free lump sum and income by selling assets, payments will be impacted by trading timescales. We will make payment to your client once their assets have been sold. Timescales will vary depending on the assets. Your client will also be exposed to market movements.

There must be sufficient available cash to cover:

- tax-free lump sum
- initial advice charge
- any accrued interest and charges

For full crystallisation, it must also cover any accrued interest and charges.

Payment will take longer if the crystallisation is funded by transfer(s), new contributions or if the settlement period for the investment is longer than five days.

For further details on tax-free lump sum and income timings, see our payments out section (p.140).

MULTI-TRANSFERS STRAIGHT INTO DRAWDOWN

If there are multiple transfers into a pre-retirement account and a request to take the client into full drawdown, we'll wait until we've received all the transfers before completing the drawdown instruction.

Where you've selected more than one transfer into pre-retirement along with a request for partial drawdown, we'll check if we can satisfy the drawdown instruction as we receive each transfer. We'll complete the drawdown instruction as soon as we've received enough money to fulfil the request.

Where more than one transfer into pre-retirement is necessary, you may choose to control when you issue a drawdown instruction. In this scenario, do not include the drawdown during the application. You can then submit your 'take pension benefit' request at the appropriate time, giving multiple instructions as we receive each transfer or waiting until we've received all the transfers.

INCOME DRAWDOWN

IMPORTANT INFORMATION CONTINUED

PENSION PROTECTION

We capture pension protection online as part of the application process, and before you take your client into drawdown.

UNDER THE NORMAL MINIMUM PENSION AGE

If your client wants to take tax-free lump sum and taxable income from their drawdown plan due to ill health, please contact us for an ill health claims form (p.141). You can go ahead with your online request, but we won't be able to complete it until we receive the completed form.

OUT OF HOURS SUBMISSIONS

We'll refresh any requests you make on a weekend, or between 17.00 and 08.30 on business days, during the next business day to make sure all crystallisations are using the latest values. We'll apply a tolerance of 10% and automatically progress any instruction that falls within this. We'll refer any variations above this tolerance back to you.

PHASED DRAWDOWN

See our guide to income drawdown (LF01125) to find out what options we offer for phased drawdown.

GAD REVIEW

You can complete a one-off GAD review on your client's capped post-retirement account(s) online, through the right-hand navigation of your client's account screen. The option to perform a GAD review will only be available for capped post-retirement accounts that are between a maximum of 60 calendar days, and a minimum of 10 business days, from the pension anniversary. Once submitted, the GAD review will take place. This can't be reversed.

QUOTE FOR PRE TO POST PENSION TRANSFER

You can include a pre to post pension transfer by selecting 'take pension benefits' as part of your new business Pension Portfolio quote.

If you want to quote for an existing client you should carry out a 'what if' projection (p.32).

Please note

Required taxable income is shown as gross.

Did you know?

You can find out more information about earliest tax-free lump sum and income payment dates in our payments out section (p.140).

1. ADD YOUR CONTRIBUTIONS AND ADVICE CHARGES

2. CHOOSE YOUR ASSETS

3. CHOOSE YOUR ASSET WEIGHTINGS

4. ADD YOUR INCOME DRAWDOWN DETAILS

5. ADD YOUR INCOME PAYMENT DETAILS

6. REVIEW YOUR QUOTE CONFIRMATION

1. ADD YOUR CONTRIBUTIONS AND ADVICE CHARGES

- Choose if you want to add an initial charge for the pre to post transfer. This is taken before crystallisation and will reduce the available tax-free lump sum
- You can also choose to take the advice charge as an income drawdown charge on the income drawdown details page to minimise the impact on available tax-free lump sum

The screenshot shows a web application interface for managing pension contributions and advice charges. On the left is a navigation sidebar with sections: Quote, Client details (Mr A Client, 01 January 1986, Male, Single, Retiring at 65), Pension Portfolio (highlighted in green), Contributions and advice charges (highlighted in light green), Asset selection, Asset weighting, and Confirmation. The main content area is titled 'Contributions and advice charges' and includes a note: 'All fields are mandatory unless stated 'Optional''. It is divided into three sections: 1. Ongoing advice charges: A field for 'Ongoing advice charge' with a percentage input box. 2. Contribution type: Single payments: Two radio button options, 'Client single payment' and 'Employer single payment', both currently unselected. 3. Contribution type: Regular payments: Two radio button options, 'Client regular payment' and 'Employer regular payment', both currently unselected. 4. Contribution type: Transfers: A checked radio button for 'Transfer in another pension'. Below this are three radio button options for 'Pension source': 'Pre-Retirement' (selected), 'Post-Retirement', and 'Transfer in as an inherited fund?'. The 'Transfer in as an inherited fund?' section has two radio button options: 'Yes' and 'No' (selected). Below that are two radio button options for 'Is this a transfer of cash or re-registration of assets?': 'Transfer cash' (selected) and 'Re-register assets'. A 'Current value' field contains the text '£ 50000'. At the bottom of this section is a link '+Add another transfer'.

2. CHOOSE YOUR ASSETS

- Asset selection, at the applying stage, will impact when we can pay tax-free lump sum and income. Read our income drawdown important information (p.77) to find out more
- You can choose model portfolios, individual funds, exchange-traded assets or a combination of these
- You can hold more than one model portfolio within the same account
- Click 'add' to add your choices to the left-hand navigation

Quote

Client details [-](#)

✓ Mr A Client
01 January 1960, Male, Single,
Retiring at 65 [Edit](#)

Pension Portfolio [-](#)

✓ Contributions and advice charges [Edit](#)

Asset selection [>](#)

Funds (2) [-](#)

✗ Aviva Investors UK Equity Income Class 2
Accumulation

✗ Aviva Investors Strategic Bond Class 2
Income

Asset weighting

Income drawdown details

Confirmation

Asset selection

What investment types would you like to use?

Model portfolios **Funds** Exchange-traded

Quick add

Fund name, SEDOL or ISIN... [Add >](#)

Detailed search

[Back](#) [Cancel](#) [Continue](#)

3. CHOOSE YOUR ASSET WEIGHTINGS

- You can choose your own asset weightings for each asset selection and contribution type or apply even weighting using pounds or percentages. Even weighting won't include any cash element
- Any unallocated money will be placed into the cash account

Assets	%	£
Aviva Investors UK Equity Income Class 2 Accumulation	50	%
Aviva Investors Strategic Bond Class 2 Income	45	%
Amount to remain in cash	5	%
Total	100	%

Please note

We will pay tax-free lump sum within 24 hours if no assets have been selected and this will be paid from the product cash account.

4. ADD YOUR INCOME DRAWDOWN DETAILS

- Choose your crystallisation options and amount to crystallise
- Choose if you want to take an income drawdown advice charge

The screenshot shows a web interface for 'Income drawdown details'. On the left is a navigation menu with sections: Quote, Client details (Mr A Client, 01 January 1960, Male, Single, Retiring at 65), Pension Portfolio, Contributions and advice charges, Asset selection, Asset weighting, Income drawdown details (selected), and Income payment details. The main content area is titled 'Income drawdown details' and includes a 'Validate' button. It contains several form fields: 'Request ID (optional)', a question 'Have there been any Benefit Crystallisation Events (BCEs) off platform prior to 6 April 2024?' with 'Yes' and 'No' radio buttons, a 'Drawdown type' dropdown menu set to 'Flexi-access single', and an 'Intended annuity purchase age' field set to '99'. Below this is a 'Crystallisation details' section with a table of values and options.

Drawdown pension fund	Uncrystallised fund	Value available to crystallise	Available cash
£149,692.22	£359,229.46	£128,402.97	£16,585.62

Crystallisation options: Full Partial

Crystallisation amount: £ 10000

Please note

If you're taking an initial adviser charge here as a percentage, this is a percentage of the remaining crystallised pot and not the initial full uncrystallised value.

5. ADD YOUR INCOME PAYMENT DETAILS

- You'll see this screen if you have selected to take income as a single crystallisation
- Choose your required gross income. This can't be more than the value of the assets to move from the pre-retirement account
- Choose your payment frequency and first payment date. The first payment must be at least 10 working days away from the date of submission

Mr Pension Quote
01 January 1960, Male, Single, Retiring at 70 [Edit](#)

Pension Portfolio

Contributions and advice charges [Edit](#)

Asset selection [Edit](#)

Asset weighting [Edit](#)

Income drawdown details >

Confirmation

Allowance Details

Lump Sum Allowance (LSA) details

LSA previously used in this account, as at 5 April 2024
£0.00

LSA previously used in this account, on or after 6 April 2024
£56,250.00

LSA used by benefits that commenced before 6 April 2006 ⓘ
£0.00

Other LSA used on or after 6 April 2024 you need to tell us about ⓘ
£ 0

LSA used by this crystallisation
£2,500.00

LSA used following this crystallisation
£58,750.00

Lump Sum and Death Benefit Allowance (LSDBA) details

LSDBA previously used in this account, as at 5 April 2024
£0.00

LSDBA previously used in this account, on or after 6 April 2024
£56,250.00

LSDBA used by benefits that commenced before 6 April 2006 ⓘ
£0.00

Other LSDBA used on or after 6 April 2024 you need to tell us about ⓘ
£ 0

LSDBA used by this crystallisation
£2,500.00

LSDBA used following this crystallisation
£58,750.00

6. REVIEW YOUR QUOTE CONFIRMATION

- You'll see your quote illustration and other documents on-screen in PDF format
- We'll save your quote for 6 months. You can retrieve it from the quote tab
- If you go straight to apply, we'll pre-populate the application with the information you've given us

The screenshot displays the 'Quote confirmation' page. On the left, a 'Quote' sidebar contains three sections: 'Client details' (highlighted in green, showing 'Mr A Client', '01 January 1960, Male, Single, Retiring at 65'), 'Pension Portfolio', and 'Confirmation'. The main content area shows a confirmation message: 'The quote has been saved.' Below this, the 'Your quote reference: 164263' is displayed. A 'Pre-Sale Pension Illustration' document is shown with a PDF icon. There are links for 'Expand all' and 'Collapse all'. Under 'About the client', several expandable sections are listed: 'Client details', 'Contributions', 'Asset weighting', 'Annuity', 'Income drawdown details', and 'Income payment details'. A 'Quotation documents' section lists: 'Fund documents', 'Pre-Sale Pension Illustration', 'Key features of the Pension', 'Terms and conditions of the Pension', 'Product Portfolio Client Declaration', and 'Client Drawdown Declaration'. At the bottom, there are three buttons: 'Apply', 'Copy this quote (pre-filled)', and 'Start new quote (blank)'.

QUOTE FOR POST TO POST PENSION TRANSFER

You can include a post to post pension transfer, also known as drawdown to drawdown transfer, by selecting 'transfer in another pension' and 'post-retirement' as part of your Pension Portfolio quote.

1. ADD YOUR TRANSFER DETAILS

2. ADD YOUR INCOME PAYMENT DETAILS

3. ADD A ONE-OFF WITHDRAWAL TO YOUR QUOTE

4. REVIEW YOUR QUOTE CONFIRMATION

Please note

You can include a one-off withdrawal on your quote on the contributions and advice charges screen but this can't be included on your application. It can be included once your account is set up. See our section on one-off withdrawals (p.116) to find out more.

1. ADD YOUR TRANSFER DETAILS

- Select 'transfer in another pension' and 'post-retirement' as the pension source
- Choose your type of drawdown
- If you are re-registering assets, the amount you enter as the re-registration cash value should be the cash amount held by the ceding provider. It's not the total value of the client's holdings
- You can re-register exchange-traded assets as well as funds
- Re-registered transfers may be converted to an alternative share class of the same asset where it's available. We'll only convert to an alternative share call where you have requested us to do so
- When running a quote, please choose the asset your client will be invested in once re-registration has taken place. Make sure the SEDOL or ISIN code, investment amount and number of units match in each instance
- To check alternative share classes for any asset, please go to the Investment Centre on our adviser website
- If you can't find an asset then add the value as cash. We'll proceed the sale and it will be added as cash when the transfer is completed

Quote

Client details ⊖

Mr A Client
01 January 1960, Male, Single,
Retiring at 65 [Edit](#)

Pension Portfolio ⊖

Contributions and advice charges >

Income payment details

One-off withdrawal details

Confirmation

Contributions and advice charges

All fields are mandatory unless stated 'Optional'

Ongoing advice charges

Ongoing advice charge

% £ %

Contribution type: Single payments

Client single payment

Employer single payment

Contribution type: Regular payments

Client regular payment

Employer regular payment

Contribution type: Transfers

Transfer in another pension

Pension source

Pre-Retirement Post-Retirement

Transfer in as an inherited fund?

Yes No

Drawdown type

Flexi-access ⌵

Please note: you should only select "Capped" if the account you're transferring in is a pre-existing capped account.

Do you want to quote for a one-off withdrawal from this account?

Yes No

Does this post-retirement account need to provide income?

2. ADD YOUR INCOME PAYMENT DETAILS

- If you've included income as part of your quote you'll see this screen
- Read the 'important information' shown on-screen
- Check the transfer details for each ceding pension you have entered
- Choose payment frequency, first payment date and gross income
- Choose how to meet income payments. If you choose to apply your own asset selection and the assets deplete, the system will default to pro rata to meet income payments

Please note

When applying for an 'Inherited pension transfer', it must be keyed as a post retirement transfer, regardless if the assets were coming from an uncrystallised or crystallised pot.

Quote

Client details [-](#)

✓ Mr A Client
01 January 1960, Male, Single,
Retiring at 65 [Edit](#)

Pension Portfolio [-](#)

✓ Contributions and advice charges [Edit](#)

Income payment details [>](#)

One-off withdrawal details

Confirmation

Income payment details

All fields are mandatory unless stated 'Optional'

Important information

If you take this transfer to application, we wouldn't be able to set up the income automatically once the transfer has completed if there are: multiple HMRC arrangements or the transfer comes in at a lower value than the income required.

Transfer details

Pension source
Post-retirement

Transfer in as inherited fund?
No

Drawdown type
Flexi-access

Assets to move into post-retirement account
£25,000

Payment details

Gross income required per payment
£ 250

Payment frequency
Monthly

First payment date [?](#)
06/09/2025

Important information

The amount of investments we need to sell or move to meet your client's requirements may be different to the values stated here.

[Back](#) [Cancel](#) [Continue](#)

3. ADD A ONE-OFF WITHDRAWAL TO YOUR QUOTE

- If you've chosen to add a one-off withdrawal on the contributions and advice charges section of the quote, you'll see this screen
- Choose the withdrawal amount
- Remember, you can add a one-off withdrawal to your quote but it can't be included as part of your application. You can request a one-off withdrawal (p.116) after the account has been set up

The screenshot displays the 'One-off withdrawal' configuration screen. On the left, a 'Quote' sidebar lists various sections: 'Client details' (Mr A Client, 01 January 1960, Male, Single, Retiring at 65), 'Pension Portfolio', 'Contributions and advice charges', 'Income payment details', and 'One-off withdrawal details'. The main area is titled 'One-off withdrawal' and contains a 'Withdrawal details' section. It shows the 'Maximum estimated one-off withdrawal available' as £22,000.00 and a 'Withdrawal amount' input field set to £ 2000. At the bottom, there are 'Back', 'Cancel', and 'Continue' buttons.

4. REVIEW YOUR QUOTE CONFIRMATION

- You'll see your quote illustration and other documents on-screen in PDF format
- We'll save your quote for 6 months. You can retrieve it from the quote tab
- If you go straight to apply we'll pre-populate the application with the information you've given us

The screenshot displays the 'Quote confirmation' page. On the left is a navigation menu with sections: 'Quote', 'Client details', 'Pension Portfolio', and 'Confirmation'. The 'Confirmation' section is highlighted. The main content area shows a green confirmation message: 'The quote has been saved.' Below this, the quote reference is '170554'. A 'Pre-Sale Pension Illustration' document is listed. Under 'About the client', there are expandable sections for 'Client details', 'Contributions', 'Asset weighting', and 'Annuity'. A 'Quotation documents' section lists 'Fund documents', 'Pre-Sale Pension Illustration', 'Key features of the Pension', and 'Terms and conditions of the Pension', along with a 'Product Portfolio Client Declaration'. At the bottom, there are three buttons: 'Apply', 'Copy this quote (pre-filled)', and 'Start new quote (blank)'.

INCOME DRAWDOWN FOR NEW BUSINESS

During your Pension Portfolio application, select 'take pension benefits' to take a new client into drawdown.

1. ADD YOUR INCOME DRAWDOWN DETAILS

2. ADD YOUR INCOME PAYMENT DETAILS

3. REVIEW YOUR SUMMARY

4. CONFIRMATION

Please note

Read the 'important information' on-screen to understand more about payment timescales for your client's income and tax-free lump sum.

1. ADD YOUR INCOME DRAWDOWN DETAILS

- Read the 'important information' shown on-screen
- Select from single or phased drawdown
- Choose the crystallisation options
- Review the tax-free lump sum we'll pay to your client
- Review your adviser charges
- If you have selected phased drawdown and want to take a one-off charge for this business, select 'adviser charges' from the right-hand navigation of your client's portfolio or account screen once you've set-up their account
- Choose how to fund tax-free lump sum and charges. The amount shown on-screen includes tax-free lump sum, adviser charges and accruals

The screenshot shows a web interface for adding income drawdown details. On the left is a navigation menu with sections: Apply, Client details, Pension Portfolio, Contributions and advice charges, Asset selection, Asset weighting, Income drawdown details (selected), and Income payment details. Below this are Summary and Confirmation sections. The main content area is titled 'Income drawdown details' and includes a warning box about pre-retirement assets, a 'Pre-A-day pension details' section with a question about pensions before 06/04/2006, a 'Drawdown type' section with a 'Validate' button, and a 'Crystallisation details' section with a table of funds and options.

Income drawdown details

All fields are mandatory unless stated 'Optional'

Important information

Please be aware that your selection of pre-retirement assets may affect how early we can pay your client's Pension Commencement Lump Sum (PCLS) and income.

[Click here for more detail >>](#)

For more general guidance on our income drawdown process [click here >>](#)

Pre-A-day pension details

Does your client have a pension, drawdown or annuity that started before 06/04/2006 that you have not informed us about previously?

Yes No

Drawdown type

Request ID (optional) [Validate](#)

Have there been any Benefit Crystallisation Events (BCEs) off platform prior to 6 April 2024?

Yes No

Drawdown type:

Intended annuity purchase age

Crystallisation details

Drawdown pension fund	Uncrystallised fund	Value available to crystallise	Available cash
£149,692.22	£359,229.46	£128,402.97	£16,585.62

Crystallisation options: Full Partial

Crystallisation amount: £

2. ADD YOUR INCOME PAYMENT DETAILS

- Choose payment frequency, first payment date, and gross income. If the phased drawdown is set up from a transfer and we haven't received the monies on time for the first payment, it will be paid on the same date of the following month
- We pay tax-free lump sum using CHAPS. See our payments out section (p.140) for information about payment timescales
- If you choose to apply your own asset selection and the assets deplete, the system will default to pro rata to meet income payments
- Choose your bank account(s)

Please note

If you are choosing tax-free lump sum only for your phased drawdown application, this will be paid 5 working days prior to the payment date selected. The payment doesn't have to go through the PAYE process and is therefore paid 5 working days earlier.

The screenshot shows a web application interface for configuring income payment details. On the left is a navigation menu with sections: 'Apply', 'Client details', 'Pension Portfolio', 'Contributions and advice charges', 'Asset selection', 'Asset weighting', 'Income drawdown details', and 'Income payment details' (which is highlighted). Below the menu are 'Summary' and 'Confirmation' sections.

The main content area is titled 'Income payment details' and includes a note: 'All fields are mandatory unless stated 'Optional''. It is divided into three main sections:

- Payment details:** Includes 'Assets to move into post-retirement account' (£7,500.00), 'Gross income required per payment' (£ 500), 'Payment frequency' (Monthly), and 'First payment date' (22/09/2017). A note states: 'The date selected must be at least 15 working days from today'.
- Disinvestment from post-retirement to meet income payments (£500.00):** Includes a 'Choose asset selection method' section with radio buttons for 'Apply pro rata' (selected) and 'Apply own asset selection'.
- Bank details:** Includes 'Select bank account' with a checked option 'Split across two bank accounts'. It lists two bank accounts: 'Bank account 1' (00-01-02 | 12345678 | Mr A Client) and 'Bank account 2' (11-12-13 | 98765432 | MR A CLIENT). Both have a 'Portion of PCLS' of 50% and a 'Portion of Income' of 50%. A warning message states: 'Please note: This bank account is not validated - it must have been validated by the time we do the crystallisation.'

3. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You should only submit your application once you're sure the details are correct

Apply

Client details -

✓ Mr A Client
01 January 1960, Male, Single,
Retiring at 65 [Edit](#)

Pension Portfolio -

✓ Contributions and advice charges [Edit](#)

✓ Asset selection [Edit](#)

✓ Asset weighting [Edit](#)

✓ Income drawdown details [Edit](#)

✓ Income payment details [Edit](#)

Summary >

Confirmation

Apply summary

Please review all details, then complete the declaration before submitting your client's application:

✓ The application has been saved.

Applications [Expand all](#) | [Collapse all](#)

Client details +

Contributions and advice charges +

Asset weighting +

Income drawdown details -

Financial advice

Did you give financial advice?
Yes

Does your client have a pension, drawdown or annuity that started before 06/04/2006 that you have not informed us about previously?
No

Pension protection

No

Drawdown type

Drawdown type
Flexi-access single

Intended annuity purchase age
75

4. CONFIRMATION

- You'll see documents and confirmation on-screen
- Make sure you upload your client declaration if you are crystallising your client's pension benefits for the first time. You can upload it using our signature-lite scan and upload (p.23)
- If you're taking an adviser charge you need to make sure you get authority to do so from your client. You can use our change of adviser charge form (LF40054), or one of your own forms. You don't need to upload it, but you should keep a copy for your records

Apply

Client details -

Mr A Client
01 January 1960, Male, Single, Retiring at 65

Pension Portfolio -

- Contributions and advice charges
- Asset selection
- Asset weighting
- Income drawdown details
- Income payment details

Summary

Confirmation >

Confirmation

Your client's application account number: AV2417105

Step 1 Documents to upload

Print and complete the following forms:

- Product Portfolio Client Declaration
- Client Drawdown Declaration

Please scan the completed forms and upload them using the button below. If you are unable to do that now, you can upload them later on the Correspondence page.

Upload

Step 2 Making electronic payments

For a direct credit or CHAPS payment, your client must make a payment to our bank account using the following details:

Pension Portfolio
Sort - code: 40-02 - 50
Account number: 01357689
Reference: AV2417105

We won't automatically debit your client's account - they must make the payment themselves.

For queries, you can contact your admin team on Mon-Fri 8.30am to 5.30pm using one of the following numbers:

North and Scotland Tel: 0800 056 4971	Central and East Tel: 0800 056 4972
London City and South East Tel: 0800 056 4973	South West Tel: 0800 056 4974

Documents available to print

- Product Portfolio Client Declaration
- Fund documents
- Terms and conditions of the Pension
- Disclosure Illustration
- Key features of the Pension

INCOME DRAWDOWN FOR EXISTING BUSINESS

You can start income drawdown from your client's pre-retirement account by selecting 'Take pension benefits' from the right-hand navigation.

Please note

Your client's bank account(s) must be validated and nominated for withdrawals before starting this journey.

Did you know?

You can carry out an income drawdown quote for an existing client. See our section on projections (p.32) for more information.

1. ADD YOUR INCOME DRAWDOWN DETAILS

2. ADD YOUR INCOME PAYMENT DETAILS

3. REVIEW YOUR SUMMARY

4. CONFIRMATION

1. ADD YOUR INCOME DRAWDOWN DETAILS

- Read the 'important information' shown on-screen
- Select from single or phased drawdown
- Choose the crystallisation options
- Review the tax-free lump sum we'll pay to your client
- Review your adviser charges. Remember you'll need to get authorisation from your clients every time you increase an adviser charge or add a new charge
- If you have selected phased drawdown and want to take a one-off charge for this business, select 'adviser charges' from the right-hand navigation of your client's portfolio or account screen once you've set-up their account
- If your client has an existing post-retirement account, we'll automatically match that adviser ongoing charge
- Choose how to fund tax-free lump sum and adviser charges. The amount shown on-screen includes tax-free lump sum, adviser charges and accruals
- Choose assets to move to the post-retirement account for partial drawdown
- If you choose to apply your own asset selection and the assets deplete, the system will default to pro rata

Anon Customer 127894's Pension Portfolio Pre-Retirement AV2455504-001

£425.05 as at 19 January 2023

Take pension benefits

income drawdown details >

income payment details

Summary

Confirmation

Income drawdown details

All fields are mandatory unless stated 'Optional'

Important information

Please be aware that your selection of pre-retirement assets may affect how early we can pay your client's Pension Commencement Lump Sum (PCLS) and income.

[Click here for more detail >>](#)

For more general guidance on our income drawdown process [click here >>](#)

Financial advice

Has financial advice been given?

Yes No

Does your client have a pension, drawdown or annuity that started before 06/04/2006 that you have not informed us about previously?

Yes No

Pension protection

Your client currently has no pension protection associated with this account.

[Edit protection details >](#)

Drawdown type

Drawdown type

Flexi-access single ▼

Intended annuity purchase age ⓘ

75

2. ADD YOUR INCOME PAYMENT DETAILS

- Choose payment frequency, first payment date, and gross income
- We pay tax-free lump sum using CHAPS. See our payments out section (p.140) for information about payment timescales
- Choose how to meet income payments. If you choose to apply your own asset selection and the assets deplete, the system will default to pro rata to meet income payments
- Choose your bank account(s). Your client's bank account(s) must already be validated and nominated for withdrawals

Please note

You can use our pension income tax calculators. These can be found on any income request screen.

A Client's Pension Portfolio Pre-Retirement AV2424688-001

£123,750.00 as at 25 September 2017

Take pension benefits

✓ Income drawdown details [Edit](#)

Income payment details >

Income payment details

All fields are mandatory unless stated 'Optional'

Summary

Confirmation

Payment details

Existing post-retirement account value	£0.00
Assets to move into post-retirement account	£22,500.00
Total post-retirement account value	£22,500.00

Gross income required per payment

£

Payment frequency

First payment date

The date selected must be at least 10 working days from today

Disinvestment from post-retirement to meet income payments (£100.00)

Choose asset selection method [?](#)

Apply pro rata Apply own asset selection

Assets	Current units held	Current estimated value	Percentage of income payment
Cash	22500.00	£22,500.00	<input type="text" value="100"/> % (£100.00)
Total			100.00%

Bank details

Select bank account

Split across two bank accounts

Bank account 1

3. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You should only submit your application once you're sure the details are correct as this can't be reversed

A Client's Pension Portfolio Pre-Retirement AV2424688-001

£123,750.00 as at 25 September 2017

Take pension benefits

- ✓ Income drawdown details [Edit](#)
- ✓ Income payment details [Edit](#)
- Summary >

Confirmation

Take pension benefits summary

Please review all details then complete the declaration before submitting your client's application.

Income payment details ⊖

Payment details

Existing post-retirement account value	Assets to move into post-retirement account	Total post-retirement account value
£0.00	£22,500.00	£22,500.00
Gross income required per payment	Payment frequency	First payment date
£100.00	Monthly	09 October 2017

i The withdrawal specified will exhaust your client's post-retirement account within a year

Disinvestment from post-retirement to meet income payments (£100.00)

Asset selection method
Apply own asset selection

Assets	Current units held	Current estimated value	Percentage of income payment
Cash	22500.00	£22,500.00	100% (£100.00)
Total			100.00%

Bank details

Bank account 1	Portion of PCLS	Portion of income
60-15-31 37462112 DevonTest	100.00%	100.00%

! Please note

The amount of investments we need to sell or move to meet your client's income requirements may be different to the values stated here.

Adviser declaration

New business online application declaration

I confirm on behalf of me and my advisory firm that:

I accept on behalf of my advisory firm that I am responsible for checking the accuracy of all information and instructions I pass to Aviva, including this online application. If an error is made by me, I am responsible for ensuring it is corrected. My advisory firm shall be responsible for any loss incurred to my

4. CONFIRMATION

- You'll see documents and confirmation on-screen
- Make sure you upload your client declaration if you are crystallising your client's pension benefits for the first time. You can upload it using our signature-lite scan and upload process (p.23). You won't need to complete a new declaration form for additional crystallisations
- If you're taking an adviser charge you need to make sure you get authority to do so from your client. You can use our change of adviser charge form (LF40054), or one of your own forms. You don't need to upload it, but you should keep a copy for your records

The screenshot displays a web interface for a pension portfolio. At the top, it shows 'A Client's Pension Portfolio Pre-Retirement AV2424688-001' with a balance of '£123,750.00 as at 25 September 2017'. On the left, a navigation menu under 'Take pension benefits' includes 'Income drawdown details', 'Income payment details', 'Summary', and 'Confirmation'. The 'Confirmation' step is highlighted in green. The main content area is titled 'Take pension benefits confirmation' and contains a 'Documents to upload' section. This section instructs the user to print and complete forms, specifically a 'Drawdown client declaration form', and provides an 'Upload' button. Below this, contact information for the admin team is provided for four regions: North and Scotland, Central and East, London City and South East, and South West. At the bottom, there is a 'Documents available to print' section with links for 'Confirmation Schedule' and 'Change of Adviser Charge Form', and a 'Quote illustration' link.

A Client's Pension Portfolio Pre-Retirement AV2424688-001 £123,750.00 as at 25 September 2017

Take pension benefits confirmation

Take pension benefits

- ✓ Income drawdown details [Edit](#)
- ✓ Income payment details [Edit](#)
- ✓ Summary
- Confirmation** >

Documents to upload

Please print and complete the following forms:

- [Drawdown client declaration form](#)

Please scan the completed forms and upload them using the button below. If you are unable to do that now, you can upload them later on the Correspondence page.

[Upload](#)

For queries, you can contact your admin team on Mon-Fri 8.30am to 5.30pm using one of the following numbers:

North and Scotland Tel: 0800 056 4971	Central and East Tel: 0800 056 4972
London City and South East Tel: 0800 056 4973	South West Tel: 0800 056 4974

Documents available to print

- [Confirmation Schedule](#)
- [Change of Adviser Charge Form](#)
- [Quote illustration](#)

EDIT INCOME DRAWDOWN DETAILS

You can edit income drawdown details from your client's pre-retirement account by selecting 'edit income drawdown' from the right-hand navigation.

1. EDIT YOUR INCOME DRAWDOWN DETAILS

2. REVIEW YOUR SUMMARY

3. CONFIRMATION

1. EDIT YOUR INCOME DRAWDOWN DETAILS

■ You can change:

- your client's payment frequency, date, and gross income payments
- crystallisation options
- how your client's income and charges are funded

Please note

You cannot make any changes to the payment within 12 working days of the payment date.

A Client's Pension Portfolio Pre-Retirement AV2416363-001 £85,054.80 as at 26 September 2017

Edit income drawdown

- Income drawdown details >
- Income payment details

Summary

Confirmation

Income drawdown details

All fields are mandatory unless stated 'Optional'

Pension protection

Your client currently has no pension protection associated with this account.
[Edit protection details >](#)

Drawdown type

Drawdown type
Flexi-access phased

Intended annuity purchase age ⓘ
88

Phased planning option
 Self-select income Target income Taxable income

ⓘ Please note : We will pay the income using the most efficient combination of PCLS and taxable income.

Income required

Income required per payment
£ 200

Payment tax treatment
 Gross Net

Tax regime
 Rest of UK Scottish

Tax rate
 Basic Higher Additional

Payment frequency
Annually ▼

First payment date
The date selected must be at least 10 working days from today
24/11/2017

2. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You should only submit your request once you're sure the details are correct as this can't be reversed

A Client's Pension Portfolio Pre-Retirement AV2416363-001

£85,054.80 as at 26 September 2017

Edit income drawdown

✓ Income drawdown details [Edit](#)

✓ Income payment details [Edit](#)

Summary >

Confirmation

Edit income drawdown summary

Review and confirm
Print

[Collapse all](#)

Income drawdown details -

[Edit](#)

Before	After
Pension protection	
No	No
Drawdown type	
Drawdown type Flexi-access phased	
Phased planning option Target income	Phased planning option Target income
Income required	
Income required per payment £150.00	Income required per payment £200.00
Payment tax treatment -	Payment tax treatment -
Tax regime Rest of UK	Tax regime Rest of UK
Tax rate Basic	Tax rate Basic
Payment frequency Quarterly	Payment frequency Annually
First payment date 05/01/2018	First payment date 24/11/2017

3. CONFIRMATION

- You'll see documents and confirmation on-screen
- If you're taking an adviser charge you need to make sure you get authority to do so from your client. You can use our change of adviser charge form (LF40054), or one of your own forms. You don't need to upload it, but you should keep a copy for your records

A Client's Pension Portfolio Pre-Retirement AV2416363-001 £85,054.80 as at 26 September 2017

Edit income drawdown

- ✓ Income drawdown details [Edit](#)
- ✓ Income payment details [Edit](#)
- ✓ Summary
- Confirmation** >

Take pension benefits confirmation

For queries, you can contact your admin team on Mon-Fri 8.30am to 5.30pm using one of the following numbers:

North and Scotland Tel: 0800 056 4971	Central and East Tel: 0800 056 4972
London City and South East Tel: 0800 056 4973	South West Tel: 0800 056 4974

Documents available to print

- Pension Portfolio Post-Retirement for Advised Clients
- Quote illustration
- Change of Adviser Charge Form

EDIT INCOME DRAWDOWN PAYMENTS

You can edit income drawdown payments from your client's post-retirement account by selecting 'edit income payments' from the right-hand navigation.

1. EDIT YOUR INCOME PAYMENT DETAILS

2. REVIEW YOUR SUMMARY

Please note

If you are changing your client's bank details, your client's bank account(s) must be validated and nominated for withdrawals before starting this journey.

1. EDIT YOUR INCOME PAYMENT DETAILS

- You can change your client's payment frequency, date, and gross income payments. If you make any changes to payments within 10 working days of the payment due date, this may result in duplicate payments
- Change how to fund your client's income and charges. If you choose to apply your own asset selection and the assets deplete, the system will default to pro rata
- If you are changing your client's bank details, your client's bank account(s) must be validated and nominated for withdrawals before starting this journey

A Client's Pension Portfolio AV2416363-002

£9,800.00 as at 01 September 2017

Edit income payment

Income payment details

Summary

Confirmation

Income payment details

Update fields where your client requires changes

Payment details

Gross income required per payment
£ 200

Payment frequency
Monthly

First payment date
The date selected must be at least 10 working days from today
15/09/2017

Disinvestment from post-retirement to meet income payments (£200.00)

Choose asset selection method ⓘ

Apply pro rata Apply own asset selection

Assets	Current units held	Current estimated value	Percentage of income payment
Cash			100.00%
Total			100.00%

Bank details

Select bank account

Split across two bank accounts

Bank account 1
12-02-13 | 12345678 | Example

! Please note
The amount of investments we need to sell to meet your client's income requirements may be different to the values stated here.

[Cancel](#) [Continue](#)

2. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You should only submit your request once you're sure the details are correct as this can't be reversed
- You'll see on-screen confirmation your changes have been submitted
- You can see any new documents in the correspondence section of your client's account (p.27)

A Client's Pension Portfolio AV2416363-002 £9,800.00 as at 01 September 2017

Edit income payment details summary

Review and confirm Print

Income payment details Edit

Before	After
Payment frequency	Payment frequency
-	Monthly
First payment date	First payment date
-	15/09/2017

Disinvestment from post- retirement to meet income payment (new)(£200.00)

Asset selection method
Apply pro rata

Bank details

Before	After
	Bank account 1
	12-02-13 12345678 Example Bank
	Portion of income
	100.00%

Please note
The amount of investments we need to sell or move to meet your client's income requirements may be different to the values stated here.

Back Cancel Confirm

MERGE ACCOUNTS

You can 'merge flexi-accounts' from your client's account using the right-hand navigation.

1. CHOOSE WHICH ACCOUNTS TO MERGE

2. REVIEW YOUR SUMMARY

Please note

We can't reverse the merge once it's been submitted. You may need to restart income payments after merging accounts. To understand more about the scenarios, read the 'important information' on-screen.

1. CHOOSE WHICH ACCOUNTS TO MERGE

- Read the 'important information' shown on-screen
- You'll see available accounts to merge on-screen
- In order to merge, any income payments must be cancelled. Please note this cannot be done within 10 working days of the next payment. You can restart income through 'income drawdown maintenance' on the right-hand navigation of your client's post-retirement account
- If your client already has a flexi-account created by crystallising benefits on the Aviva Platform, we'll merge the selected accounts into this account. This won't affect any income payments set up on the existing flexi-account
- We'll retain all assets
- We'll add any accumulated interest and ongoing charges to the consolidated flexi-account as part of the merging process

Please note

In order for the merge to proceed, there must be enough product cash in the account to cover any accrued fees.

Merge flexi accounts Step 1 of 3

Merge flexi accounts

All fields are mandatory unless stated 'Optional'

i Important information

You can find out more about when we can merge an account and details of what happens once the merge takes place. [Click here to read more.](#)

Accounts not available for merging

Account number	Total post-retirement account value	Unavailability reasons
----------------	-------------------------------------	------------------------

Accounts available for merging

Account number	Total post-retirement account value	Merge
AV2457589-004	999.77	<input checked="" type="checkbox"/>

[Continue](#) [Cancel](#)

2. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You should only submit your request once you're sure the details are correct as this can't be reversed
- You'll see on-screen confirmation your request has been submitted
- If the merge generates a new account number, you'll see it on-screen

Merge flexi accounts Step 2 of 3

Summary

i Important information
You can find out more about when we can merge an account and details of what happens once the merge takes place.
[Click here to read more.](#)

Review and confirm

Select accounts to merge

Account number	Total post-retirement account value
AV2457589-004	999.77

i PLEASE NOTE: We will merge the selected account(s) into the existing flexi account .AV2457589-002

Confirm Back Cancel

CONVERT ACCOUNTS

You can ‘convert capped to flexi’ from your client’s account using the right-hand navigation.

1. CHOOSE WHICH ACCOUNTS TO CONVERT

2. REVIEW YOUR SUMMARY

Please note

We’ll convert the existing capped account(s) to a new flexi-account. You may need to restart income after converting accounts. To understand more about the scenarios read the ‘important information’ on-screen.

1. CHOOSE WHICH ACCOUNTS TO CONVERT

- Read the 'important information' shown on-screen
- You'll see available accounts to convert on-screen
- In order to convert to flexi, any income payments must be cancelled. Please note this cannot be done within 10 working days of the next payment. You can restart income through 'income drawdown maintenance' on the right-hand navigation of your client's post-retirement account
- Taking income from a flexi-account may trigger the Money Purchase Annual Allowance rules
- We'll retain all assets
- We'll add any accumulated interest and ongoing charges to the flexi-account(s) as part of the conversion process

Please note

In order for the merge to proceed, there must be enough product cash in the account to cover any accrued fees.

Convert capped to flexi **Step 1 of 2**

Convert capped to flexi

All fields are mandatory unless stated 'Optional'

i **Important information**

You can find out more about when we can convert an account and details of what happens once the conversion takes place. [Click here to read more.](#)

Accounts not available for conversion

Account number	Total post-retirement account value	Unavailability reasons
----------------	-------------------------------------	------------------------

Accounts available for conversion

Account number	Total post-retirement account value	Gross annual income	GAD maximum	Pre-A-day portion	Inherited?	Convert
AV2462458-002	182827.26	0.00	100000.00	0	No	<input checked="" type="checkbox"/>

2. REVIEW YOUR SUMMARY

- Check the details are correct and make any changes
- You should only submit your request once you're sure the details are correct as this can't be reversed
- If the conversion generates a new account number(s) you'll see it on-screen

Convert capped to flexi **Step 2 of 2**

Summary

i **Important information**
You can find out more about when we can convert an account and details of what happens once the conversion takes place. [Click here to read more.](#)

Review and confirm

Select accounts to convert

Account number	Total post-retirement account value	Inherited?
AV2462458-002	182827.26	No

i **PLEASE NOTE:** We will convert the selected account(s) and merge them into a new flexi account.

Adviser declaration

I can confirm on behalf of AVIVA that my client has instructed the conversion to a flexi account

Confirm **Back** **Cancel**

WITHDRAWALS

IN THIS SECTION

Important information	▶	115
One-Off Withdrawal	▶	116
Pension Portfolio Post-Retirement One-off Withdrawal	▶	119
Investment Portfolio and ISA Portfolio Regular Withdrawal	▶	122

WITHDRAWALS

IMPORTANT INFORMATION

ONE-OFF WITHDRAWAL TIMESCALES

One-off withdrawals for Investment Portfolio and ISA Portfolio are paid by CHAPS. CHAPS cut-off times are daily at 11:30 am on business days.

Pension Portfolio withdrawals are subject to the PAYE process and are paid by BACS.

Payment will be impacted by trading times if the withdrawal includes the sale of assets.

You can find out more in our section on payments out (p.140).

REGULAR WITHDRAWAL TIMESCALES

The earliest you can set up a new regular withdrawal is for 10 business days in the future.

Regular Pension withdrawals are paid by BACS and can be paid any business day 1st to 28th of each month inclusive.

Regular withdrawals for Investment Portfolio & ISA Portfolio can be paid on 1st, 7th, 14th, 21st or the 28th of each month.

Payment will be impacted by trading times if the withdrawal includes the sale of assets. The withdrawal is authorised once the sale of assets has settled.

You can find out more in our section on payments out (p.140).

NOMINATING A BANK ACCOUNT

For one-off and regular withdrawals, your client's bank account(s) must already be validated and nominated for withdrawals.

You can set up a new bank account, or nominate an existing account, through your client's portfolio or account screens by selecting 'client details' in the right-hand navigation.

ONE-OFF WITHDRAWAL

You can set up a one-off withdrawal from your client's account screen using the right-hand navigation.

Note - for Pension Portfolio Post-Retirement One-off Withdrawals see p.119

1. ADD YOUR ONE-OFF WITHDRAWAL DETAILS

2. REVIEW YOUR SUMMARY PAGE

Please note

Your client's bank account must already be validated and nominated for withdrawals before starting this journey.

1. ADD YOUR ONE-OFF WITHDRAWAL DETAIL

- You'll see the estimated amount you can withdraw on-screen. If you withdraw the total balance we may close your client's account
- If the withdrawal type is 'available cash', we'll make payment in the next payment run (p.121)
- If you are funding the withdrawal using cash and assets, you'll see pre-populated assets on-screen. If you choose a monetary amount of more than 95% of the value of an asset, you'll need to sell 100% to cover possible market movements. We'll make the payment to your client once we've sold their assets. The withdrawal is authorised once the sale of assets has settled
- Choose your bank account. Your client's bank account must already be validated and nominated for withdrawals

Add one-off withdrawal **Step 1 of 3**
Anon Customer 113729's ISA Portfolio AV2441643-001

Withdrawal details

Cash available
£12,602.12

Estimated asset value available
£757.25

Total estimated value available ⓘ
£13,359.37

Choose withdrawal type

Available cash

Assets and available cash

Withdrawal amount ⓘ

Specify amount

Withdraw all

£

Select bank account

11-00-03 | 80457237 | Anon Client 141082
▼

Continue

Cancel

2. REVIEW YOUR SUMMARY PAGE

- Check the details are correct and make any changes
- You should only submit your withdrawal request once you're sure the details are correct
- You'll see on-screen confirmation your withdrawal has been submitted
- You can see details of the withdrawal in the pending transactions section of your client's account screen
- Once completed, the withdrawal will move into your client's transaction history

Add one-off withdrawal **Step 2 of 3** Anon Customer 113729's ISA Portfolio AV2441643-001

Review and confirm Print

Important information

Timescales

The payment will be in your client's bank account in the next **two working days**.

Withdrawal details

Withdrawal amount £1,000.00	Withdrawal type Available cash	Bank account details 11-00-03 80457237 Anon Client 141082
Estimated cash remaining £11,602.12	Estimated asset value remaining £757.25	Estimated total value remaining £12,359.37

[Edit withdrawal details](#)

Confirm **Back** **Cancel**

PENSION PORTFOLIO POST-RETIREMENT ONE-OFF WITHDRAWAL

You can set up a Pension Portfolio
Post-Retirement One-off Withdrawal from
the right-hand navigation

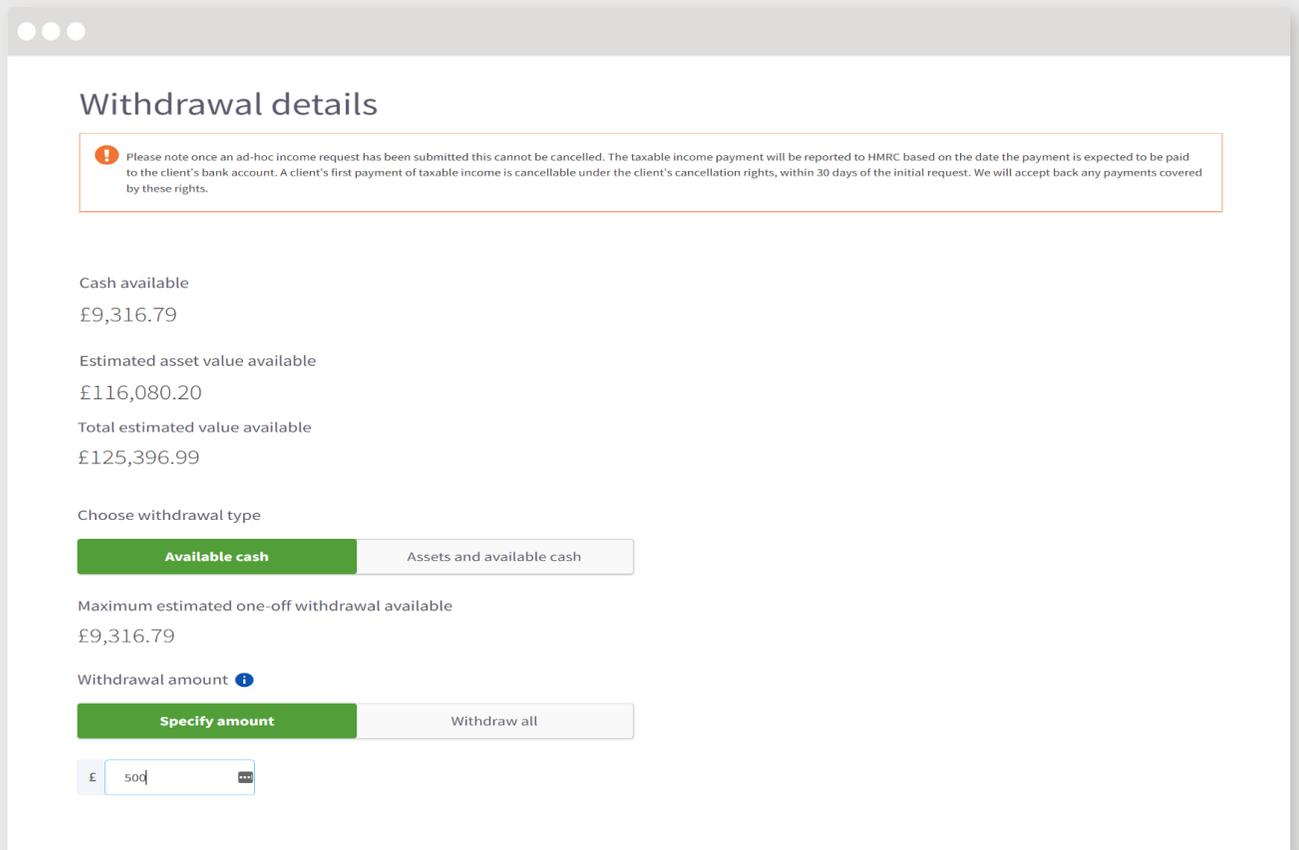
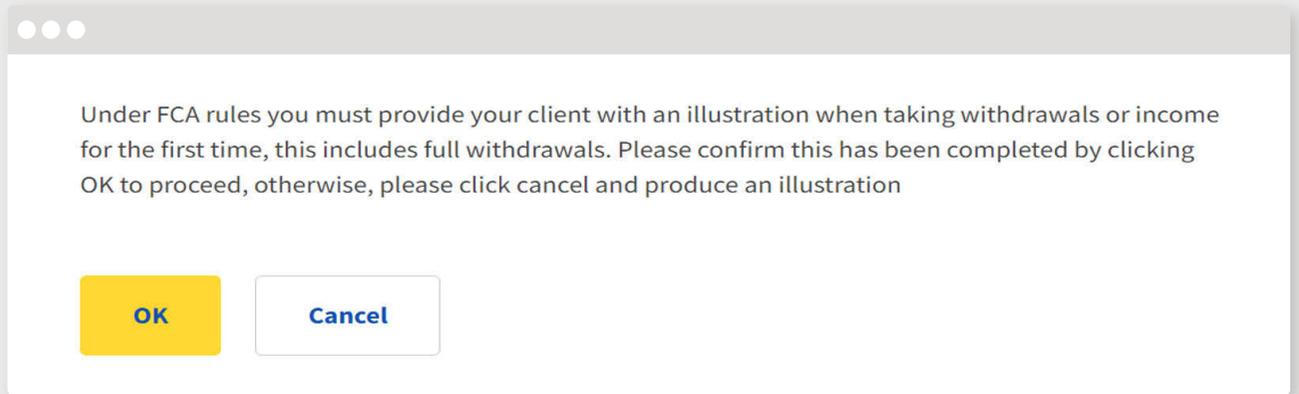
1. ADD YOUR ONE-OFF WITHDRAWAL DETAILS

2. REVIEW YOUR SUMMARY PAGE

1. ADD YOUR ONE-OFF WITHDRAWAL DETAILS

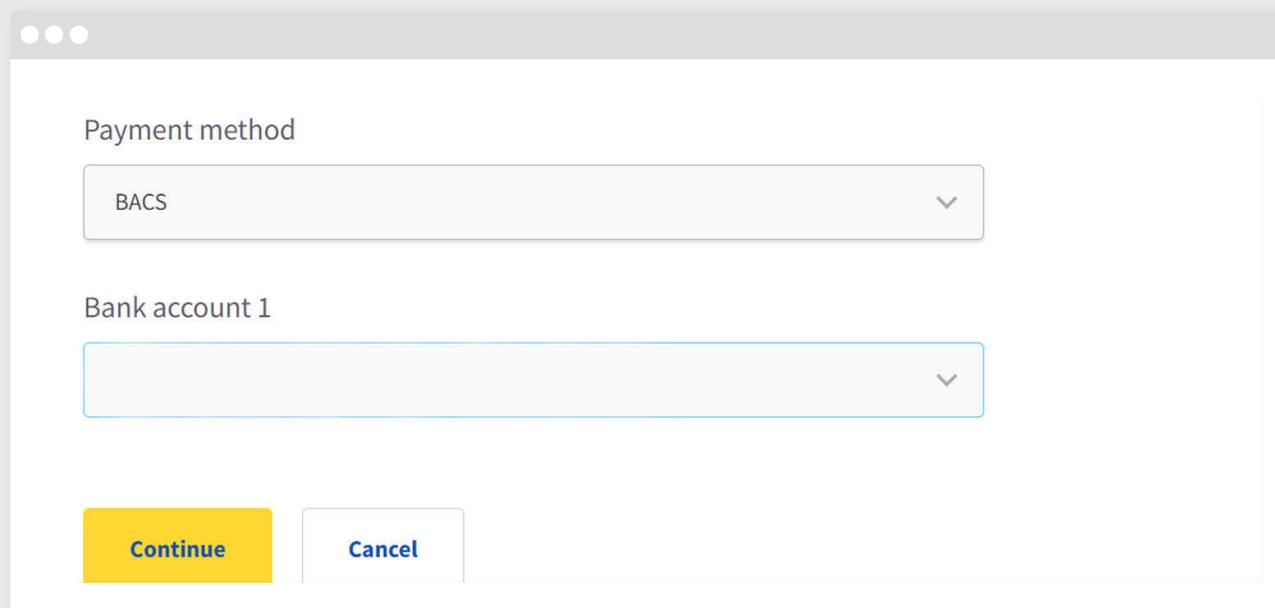
- Adhere and agree to the message relating to creating an illustration

- The Income payment details screen will show the estimated value of assets and cash held within the pension account. Please note that this page will also provide you with GAD details if your client is in capped drawdown



2. REVIEW YOUR SUMMARY PAGE

- Please note we will need to verify the bank account nominated for withdrawals before you can select this account for payment to be made
-
- Check the inputs prior to submission. You can also print a summary of your submission using the print option on the top right of the screen
 - If available cash is funding the one-off payment, once authorised by Aviva, you will see the request in pending transactions
 - A payments out letter will also be generated and stored in the correspondence section. This will confirm the payment date
 - Please note if a sale of assets is required to fund the one-off withdrawal, you will not see the requested payment in pending transactions until the sale has fully settled

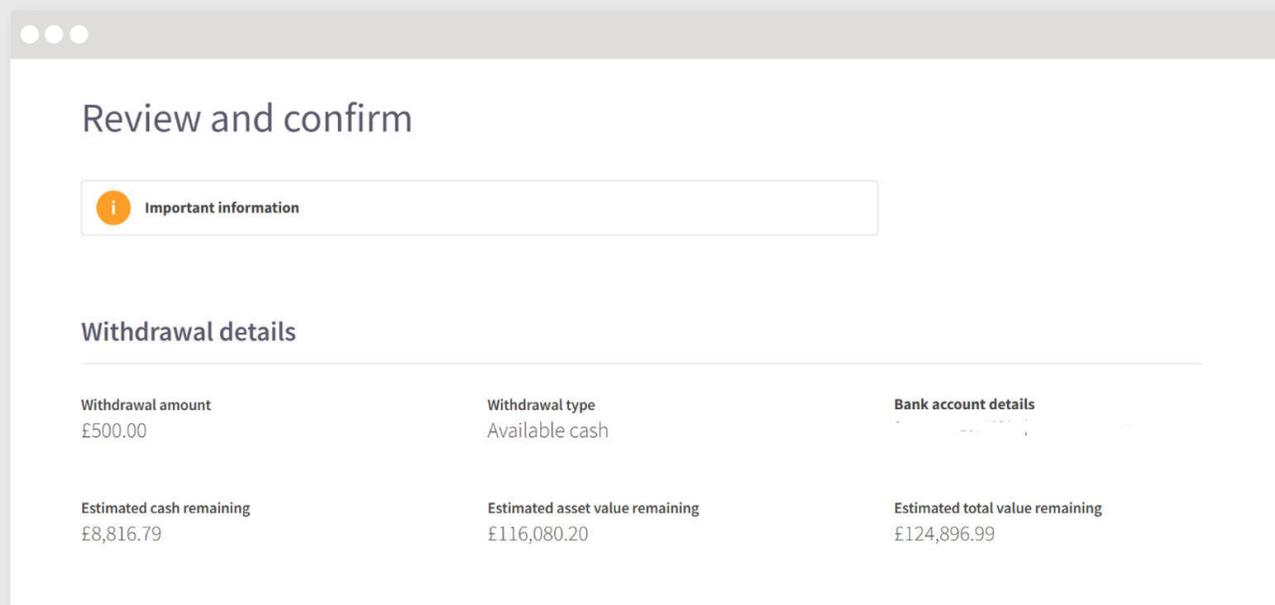


Payment method

BACS

Bank account 1

Continue Cancel



Review and confirm

i Important information

Withdrawal details

Withdrawal amount £500.00	Withdrawal type Available cash	Bank account details
Estimated cash remaining £8,816.79	Estimated asset value remaining £116,080.20	Estimated total value remaining £124,896.99

INVESTMENT PORTFOLIO AND ISA PORTFOLIO REGULAR WITHDRAWAL

You can set up a regular withdrawal from your client's account screen using the right-hand navigation.

- The earliest payment date for a new regular withdrawal is 10 business days in the future. We pay regular withdrawals by BACS. The payment can be made on 1st, 7th, 14th, 21st or 28th of the month

1. ADD YOUR REGULAR WITHDRAWAL DETAILS

2. CHOOSE WHICH ASSETS TO WITHDRAW

3. REVIEW YOUR SUMMARY PAGE

Did you know?

You can make changes to an existing regular withdrawal from your client's account screen, using the right-hand navigation.

1. ADD YOUR REGULAR WITHDRAWAL DETAILS

- Choose the amount you want to withdraw, the frequency and the first payment date
- The earliest payment date for a new regular withdrawal is 10 business days in the future. We pay regular withdrawals by BACS
- Choose your bank account. Your client's bank account must already be validated and nominated for withdrawals

Add regular withdrawals **Step 1 of 4** Anon Customer 113729's ISA Portfolio AV2441643-001

Withdrawals and income

 Date is validated to be of minimum 10 working days from today's date

Withdrawal details

Withdrawal amount

£

Withdrawal frequency

Monthly 

First payment date



Bank account details

Select bank account



[Continue](#) [Cancel](#)

2. CHOOSE WHICH ASSETS TO WITHDRAW

- Available assets will appear on-screen
- You can choose to sell assets pro rata, equally or using your own asset selection
- If you use your own asset selection and those assets deplete, we'll default to pro rata

Add regular withdrawals **Step 2 of 4** Anon Customer 113729's ISA Portfolio AV2441643-001

Assets to withdraw

Choose investments to sell

Amount to withdraw (monthly)
£100.00

Choose withdrawal method

Apply pro rata | Apply equally | Apply own asset selection

Assets	Current units held	Current estimated value	Estimated value to withdraw ⓘ
Anon Model 242906	782	£717.25	£ 94.72 94.72 %
Anon Model 248931	40	£40.00	£ 5.28 5.28 %
Cash			£0.00
Regular monthly withdrawal			£100.00

i Please note: If assets are sold on an asset-specific basis but there is insufficient value to meet the sale requirements, the withdrawal will be performed on a pro-rata basis.

Continue | **Back** | **Cancel**

3. REVIEW YOUR SUMMARY PAGE

- Check the details are correct and make any changes using the edit button
- You should only submit your withdrawal request once you're sure the details are correct
- You'll see on-screen confirmation your withdrawal has been submitted
- Once completed, each withdrawal will appear on your client's transaction history
- If there are insufficient monies in your client's account to fund the regular payment amount, no payment will be made

Add regular withdrawals **Step 3 of 4** Anon Customer 113729's ISA Portfolio AV2441643-001

Review and confirm Print

Regular withdrawals

Regular withdrawal amount £100.00	Frequency Monthly	First payment date 14 December 2022	Bank account details 11-00-03 80457237 Anon Client 141082
--------------------------------------	----------------------	--	---

[Edit](#)

Assets to sell

Asset	Allocation
Anon Model 242906	£94.72
Anon Model 248931	£5.28
Cash	£0.00
Total	£100.00

[Edit](#)

Confirm Back Cancel

PLATFORM SERVICES

IN THIS SECTION

Platform services dashboard	▶	127
Notifications	▶	128
Business reporting	▶	131
Remuneration statements	▶	132
Transfer tracker	▶	133

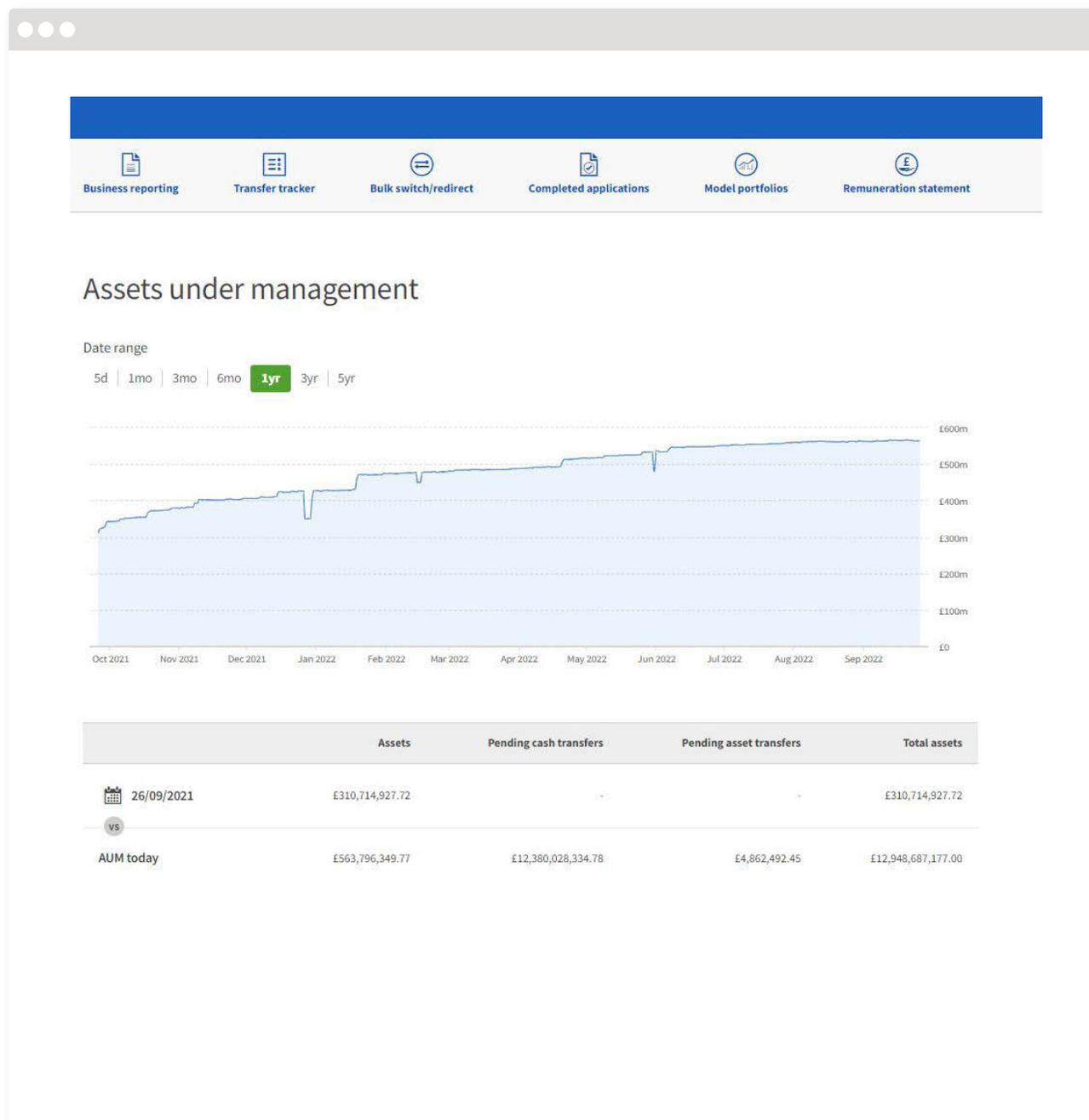
PLATFORM SERVICES

The platform services dashboard will appear when you click on the platform services section.

You can access key services from the platform services tab including transfer tracker (p.133), corporate actions, notifications (p.128) and model portfolios (p.57).

Platform services dashboard

- Interactive graphs will show headline data about your Aviva Platform business
- The information displayed will depend on your type of access, but may include:
 - assets under management
 - latest transfers
 - latest reports
 - model portfolios



NOTIFICATIONS

You can access notifications from the platform services tab.

1. VIEW YOUR NOTIFICATIONS

2. CONFIGURE YOUR OWN NOTIFICATIONS

Please note

We'll send you an email to let you know when you have a new notification. You'll need to log in to see more information.

Did you know?

You can remove a notification you have set up yourself from the 'configure notifications' screen.

1. VIEW YOUR NOTIFICATIONS

- You can click on a notification to see more information, including whether you need to take any action
- You'll automatically receive mandatory notifications. Mandatory notifications cover events such as corporate actions and limit orders
- For corporate actions you'll be prompted to make an election or change. Corporate actions can be accessed from the navigation at the top of the platform services tab
- We automatically remove notifications after 1 year

Back to Platform Services

Notifications

[Configure notifications](#)

▼ Search for notifications

All notifications

You have: 53 unread notifications Only show me those needing action

Status	Event type	Account number	Client name	Adviser	Date
Information	Corporate Action Information	AV2441644	Anon Customer 113730	Anon Adviser 75389	28/12/2022
You have clients affected by a Dividend Corporate Action. You may need to take action. Click here to view your affected clients and for further information: Qualifying holdings					
Information	Corporate Action Information	AV2441644	Anon Customer 113730	Anon Adviser 75389	1/12/2022
Action required	Corporate Action Decision	AV2441642	Anon Customer 113728	Anon Adviser 75389	17/11/2022
Action required	Corporate Action Decision	AV2441642	Anon Customer 113728	Anon Adviser 75389	16/11/2022
Action required	Corporate Action Decision	AV2441642	Anon Customer 113728	Anon Adviser 75389	16/11/2022

Records per page: 5

1 2 3 ... 9 10 11

2. CONFIGURE YOUR OWN NOTIFICATIONS

- You can set up your own notifications by selecting 'configure notifications'
- Choose from a range of event categories and event types. For instance, 'trading and transfer', and 'transfer in complete' will notify you when transfers are received and processed
- You can apply the notification to a specific client or to all your clients
- Remember to click 'add' to complete set-up
- You'll receive an email when any event matching your criteria takes place. You'll need to log in to see the full details of your notification
- You can remove a notification you have set up yourself from the 'configure notifications' screen

Add a new notification ✕

Destination email address: ishika.singhal@aviva.com ⓘ

Event category: Notification level:

Existing notifications

Corporate Action

Event type	Notification details
Corporate Action Information	All accounts
Corporate Action Decision	All accounts

Payments In

Event type	Notification details	
Direct debit cancellation notification	All accounts	<input type="button" value="Remove all"/> <input type="button" value="Remove"/>

Trading and Transfer

Event type	Notification details
Notification when ISA account contains an ISA ineligible stock	All accounts

Model portfolios

Event type	Notification details
Portfolio Drop Notification	All accounts

BUSINESS REPORTING

You can access business reporting from the platform services tab.

The screenshot displays the 'Business reporting' interface. At the top, there is a blue header with 'Back to Platform Services' and 'Business reporting'. Below this, the 'Request a new report' section contains four dropdown menus for 'Type of report' (Assets Under Administration), 'Network' (Anon Network 4978), 'Company' (AVAR08489 - Anon Company 130€), and 'Adviser' (All). Below these are three date pickers for 'From date' (19-Dec-2022), 'To date' (17-Jan-2023), and 'Report date' (17-Jan-2023), followed by a yellow 'Generate report' button. The 'Find a previously generated report' section has a 'Type of report' dropdown (All), a 'Set period' dropdown (Specify dates), and two date pickers for 'From' (11-Jan-2023) and 'To' (18-Jan-2023), with a yellow 'Search' button. At the bottom, a table lists generated reports.

Report	Criteria	Request time	Status
Assets Under Administration	Network AVNW04947, As at 17-Jan-2023, Company Anon Company 13089, Adviser All	18-Jan-23 11:13 am	Pending.

Create a business report

- Choose the type of report you want to run
- You can leave and return whilst the report is generating. Available reports will appear in the table
- You can search for a previous report using the filters
- Depending on your access, you can see reports run by your colleagues

REMUNERATION STATEMENTS

You can access remuneration statements from the platform services tab.

The screenshot shows a web interface for requesting and filtering remuneration reports. It is divided into two main sections: 'Request a report' and 'Filter report history'.

Request a report section:

- Report:** A dropdown menu with 'Paid Remuneration Report' selected.
- Firm:** A dropdown menu with 'All' selected.
- Report basis:** A dropdown menu with 'Transaction Date' selected.
- From date:** A date input field with '18-Oct-2022' and a calendar icon.
- To date:** A date input field with '19-Oct-2022' and a calendar icon, followed by a 'Create' button.

Filter report history section:

- Report type:** A dropdown menu with 'All' selected.
- Requested between:** A date input field with '18-Oct-2022' and a calendar icon.
- And:** A date input field with '19-Oct-2022' and a calendar icon.
- Go:** A button to execute the filter.

At the bottom of the interface, there is a yellow button labeled 'Transaction breakdown'.

Create a remuneration statement

- Choose the type of payment transaction to include in your statement or refine your results using additional filters
- The report will generate as an excel spreadsheet

Please note

You can find out more about payment structures and dates in our remuneration timescales section (p.138).

TRANSFER TRACKER

You can access the transfer tracker from the platform services tab, or from the pending transactions section of your client's account.

Client name	Product	Account no.	Last update	Transfer from	Ceding Scheme Reference	Transfer type	Value	Status	Adviser
BDDPCOTwo KupYf	Pension Portfolio Pre-Retirement	AV2457447-001	11/01/2023 03:42 PM	Aviva	4567898765	Transfer cash	£10,000.00	Complete	Anon Adviser 50037 002-0000050037
The transfer has now completed.									
BDDPCOTwo iZPWd	Pension Portfolio Pre-Retirement	AV2457448-001	06/01/2023 11:58 AM	Barclays Stockbroker SIPP	7654456	Transfer cash	£10,000.00	Complete	Anon Adviser 50037 002-0000050037
Anon Customer 107555	Personal Portfolio	AV2435792-002	05/01/2023 10:11 AM	Aviva	65767226	Transfer cash	£10.00	Pending	Anon Adviser 75398 002-0000075398
BDDPCFaTwentySix jEToP	Pension Portfolio Pre-Retirement	AV2462116-001	03/01/2023 01:09 PM	Aviva	45698745	Transfer cash	£10,000.00	Pending	Anon Adviser 50037 002-0000050037
BDDPCFaTwentyFour NDvUs	Pension Portfolio Pre-Retirement	AV2462111-001	03/01/2023 12:53 PM	Aviva	45698745	Transfer cash	£10,000.00	Pending	Anon Adviser 50037 002-0000050037

Check your transfer statuses

- Depending on your access, you can refine the list of transfers by adviser
- You can expand each row to see more information on the status of a transfer. This may include bespoke case information for more complex cases
- You'll see a status for each transfer. Default statuses include:
 - Pending: we're checking the details of the transfer request and will shortly ask the ceding provider to send it to us
 - In progress, transfer requested: we've contacted the ceding provider and we're waiting for a response
 - In progress, transfer received: we've received the transfer from the ceding provider and we're completing your request
 - Complete
 - Cancelled
 - Action required
- You can apply specific filters to view the following:
 - Adviser (all or individual)
 - Transfer type (all, cash or re-registration)
 - Transfer status

Please note

We've designed the transfer tracker to save you time by keeping you up to date with the progress of your client's transfers.

USEFUL INFORMATION

IN THIS SECTION

Customer correspondence	▶	135
Client access: MyAviva	▶	136
Key forms	▶	137
Remuneration timescales	▶	138
Payments in	▶	139
Payments out	▶	140
How to contact us	▶	141

CUSTOMER CORRESPONDENCE

We won't post any customer correspondence that's accessed from your client's portfolio or product screens.

Paperless correspondence

Clients who want to go paperless and just have electronic documents uploaded into their document libraries can do so by logging in or registering for MyAviva

They'll need to go into 'Your Account', then 'Your Profile' and under 'preferences' click 'edit' within the 'Paper or Paperless' box. They can then choose which products' documents they want to manage online.

Please note that this service is only available to those who can access their documents online via MyAviva. There will be some documents which we will always send in the post.

Customer post-sales documentation	Sent to customer by post	Appears online in client correspondence
Change of Address – sent to new address	Yes	Yes
Change of Address – sent to old address	Yes	Yes
Change of bank account letter	Yes	Yes
Change of email address letter	Yes	Yes
Charges information document	No	Yes
Contract note	No	Yes
Illustrations	No	Yes
Remittance advice slip for cheque payments in	No	Yes

Post-sales correspondence not included in the table above may be sent by post unless the client has opted for paperless correspondence.

CLIENT ACCESS: MYAVIVA

MyAviva is our online service portal for your clients. It makes it easy for them to keep an eye on their pensions and investments, and frees you up to spend more time running your business.

Introducing your clients to MyAviva couldn't be simpler. Just like the service itself.

How does your client register?

It's easy. All your client has to do is head to aviva.co.uk/myaviva and click 'Register'. We only need a few basic details to set up their account.

For more information please speak to your usual Aviva contact or visit our adviser [website](#).

KEY FORMS

Key forms for use with the Aviva Platform.

Document name	Additional information
Transfer in or Re-registration form - non-Origo transfers only (LF01071)	Post – additional information will be displayed on-screen
Cheque remittance advice (LF60009)	Post – additional information will be displayed on-screen
Trustee application form (LF40069)	Post
Investment Portfolio corporation or corporate trustee application form (LF40065)	Please contact our adviser platform support team (p.141) for help with this process
Investment Portfolio for SIPP and group SSAS holders (LF40064)	Please contact our adviser platform support team p.141) for help with this process
ISA Portfolio additional permitted subscriptions	Please contact our adviser platform support team (p.141) for help with this process
Joint Investment Portfolio Bed and ISA	Please contact our adviser platform support team (p.141) for help with this process
Ill health claims form	Please contact our adviser platform support team (p.141) for help with this process
Small pot	Please contact our adviser platform support team (p.141) for help with this process
Death Benefit Expression of Wishes Form (LF40045)	Please contact our adviser platform support team (p.141) for help with this process

Our postal address is:

Aviva Client Services
PO Box 26957
Glasgow
G2 9DS

Completed client declarations (LF01069) including income drawdown declarations (LF01074) can be uploaded online. See our section on signature-lite (p.23) for more information.

Did you know?

You can see our full range of product literature on our adviser website.

REMUNERATION TIMESCALES

Initial charges

All initial charges are taken from the client's account on the account start date. Payments will be made to you on the next available Monday, which would be expected to be received in your bank by the Friday.

One-off (ad hoc) charges

One-off charges will be taken from your client's account once your request has been completed. Payments will be made to you on the next available Monday, which would be expected to be received in your bank by the Friday.

Ongoing charges

Ongoing adviser charges are taken from the client's account on a monthly basis, starting a month after the account's start date. Payments will be made to you on the next available Monday, which would be expected to be received in your bank by the Friday.

Please note

Payments may be delayed if fee disinvestment is required to fund any adviser charges.

If the payment date falls on a bank holiday, we will make the payment on the previous business day.

PAYMENTS IN

Payment details will be displayed on-screen but are summarised here.

Bank transfer	Product	Bank account	Bank account number	Additional information
Client payment in	Pension Portfolio	Aviva Pension Trustees UK Limited Client Money Collection	40-02-50 01357689	Please use the client account number as the payment reference.
Client payment in	Investment Portfolio and ISA Portfolio	Aviva Wrap UK Limited Client Money Collection	40-02-50 21357735	
Transfer in	Pension Portfolio	Aviva Pension Trustees UK Limited Client Money Transfer	40-02-50 21357719	
Transfer in	Investment Portfolio and ISA Portfolio	Aviva Wrap UK Limited Client Money Transfer	40-02-50 61357751	

Cheque payment	Postal address	Additional information
<p>Cheques payable to:</p> <p><u>For Pension Portfolio:</u> Aviva Pension Trustees UK Limited</p> <p><u>For ISA Portfolio and Investment Portfolio:</u> Aviva Wrap UK Limited</p>	<p>Aviva Client Services PO Box 26957 Glasgow G2 9DS</p>	<ul style="list-style-type: none"> ● Cheques should not be posted until the application has been submitted online. The application will generate a remittance advice form that you should post with your cheque ● Please write the account number and client name on the reverse of the cheque ● Cheque must not be post-dated and must be dated within the last 3 months ● Any amendment to the cheque must be fully signed (not initialled)

All client and employer direct debit mandates are captured online as part of our paper-free process. Collection dates for regular payments are 1st, 7th, 14th, 21st and 28th of each month. Please note that the first payment date will need to be at least 10 working days after you first make the request.

If you are carrying out a transfer that does not use Origo options you will need to complete additional paperwork (p.19).

Did you know?

You can keep track of the progress of your transfers using our transfer tracker (p.127).

PAYMENTS OUT

Please note

Payments will be impacted by trading times if the withdrawal includes the sale of assets. We'll make the payment to your client once their assets have been sold. Timescales will vary depending on the assets.

Drawdown payments will take longer if the crystallisation is funded by transfer(s), new contributions or if the settlement period for the investment is longer than 5 days.

Payment type	Payment method	Earliest payment details
Regular withdrawals	BACS*	<ul style="list-style-type: none"> Earliest payment for a new regular withdrawal is 10 business days Earliest payment for changing an existing regular withdrawal is 10 business days
One-off withdrawals for ISA Portfolio and Investment Portfolio	CHAPS**	<ul style="list-style-type: none"> If the withdrawal is funded by available cash only, payment will be made in the next CHAPS run If the withdrawal includes the sale of assets, we'll make payment to your client once their assets have been sold
One-off withdrawals for Pension Portfolio post-retirement	Taxable pension payment: BACS*	<ul style="list-style-type: none"> Taxable pension payment is subject to the PAYE process and earliest payment is 10 business days
Tax-free lump sum 100% cash	CHAPS**	<ul style="list-style-type: none"> Earliest tax-free lump sum can be paid after we've received any contributions or transfers is 2 business days Earliest income can be paid is 11 business days
Tax-free lump sum assets and cash, where there is sufficient cash to fund	CHAPS**	<ul style="list-style-type: none"> Earliest tax-free lump sum can be paid after we've received any contributions or transfers is 6 business days Earliest income can be paid is 15 business days
Tax-free lump sum assets and cash, where there is insufficient cash to fund	CHAPS**	<ul style="list-style-type: none"> Earliest tax-free lump sum can be paid after we've received any contributions or transfers is 11 business days Earliest income can be paid is 20 business days
Tax-free lump sum 100% assets	CHAPS**	<ul style="list-style-type: none"> Earliest tax-free lump sum can be paid after we've received any contributions or transfers is 11 business days Earliest income can be paid is 20 business days
Phased income withdrawal	Tax-free lump sum CHAPS** Taxable pension payment: BACS*	<ul style="list-style-type: none"> Taxable pension payment is subject to the PAYE process and earliest payment is 10 business days

*BACS payments are made on business days 1st to 28th of each month. Pension Portfolio withdrawals are subject to the PAYE process.

**CHAPS cut-off times are daily at 11:30 am on business days.

HOW TO CONTACT US

We have a number of dedicated teams on hand to help you.

Did you know?

You can see transfer statuses, view valuations, update your clients' details, and much more by logging in.

Account manager support

For queries relating to pre-sales, new and existing business, get in touch with your wealth development manager directly.

If you don't know who your wealth development manager is, please call our Aviva Platform support team:

0800 056 2026

Alternatively, you can write to us at:

Aviva Client Services

PO Box 26957

Glasgow

G2 9DS

Customer enquiries

If a planholder wishes to contact us for a query about ISA Portfolio, Investment Portfolio or Pension Portfolio plans they can call:

0800 068 2170

For help with their MyAviva account they can call:

0800 096 3409

Online support

For platform IT technical support please call:

0800 056 4607

Agency support

Our agency team can help you with setting up your Aviva business account and changing existing agency details.

Please call:

0800 015 0967

Pensions technical

You can contact the pensions technical services team for support on interpreting pensions legislation or regulations. Please call:

0800 051 5437

You can find out more about our products and services by visiting our adviser [website](#).

Telephone calls will be recorded and saved for a minimum of 5 years.

Need this in a different format?

Please get in touch with your usual Aviva contact if you would prefer this document (**LF50360**), in large print, a different colour, braille or as audio.

Aviva Life Services UK Limited. Registered in England No 2403746. Aviva, Wellington Row, York, YO90 1WR.
Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 145452.

[aviva.co.uk](https://www.aviva.co.uk)

LIFE'S BETTER WITH A PLAN

