

# JOINT BED AND PENSION GUIDE

If your client's Pension and joint Investment Portfolios are linked you can carry out a Joint Bed and Pension process on the Aviva Platform instead of contacting our operations team.

## To complete the process online:

- 1) You must have read/write permissions on the Aviva Platform
- 2) Your client's single Pension Portfolio account must be linked to the joint Investment Portfolio (GIA) within the system.

## How to check if your client's Pension Portfolio and joint account are linked

To check whether you client's joint and individual header accounts are linked, go to the customer's individual header account. **There will be a dropdown box below the customer's name.** If the accounts are linked, the joint Investment Portfolio (GIA) will appear in the dropdown.

Go to a related portfolio

[Redacted] ▼

**AVIVA** for Advisers

Trust & Corporate Existing Clients Quote Apply Customer

[Redacted] Portfolio ↗

Go to a related portfolio

[Redacted] ▼

Name [Redacted] Account number [Redacted]

## Key points to remember

- The Bed & Pension process requires available cash within the selected Investment Portfolio. Please sell assets in your clients selected investment portfolio first (remembering to consider market fluctuations and charges) if you want to create more available cash before commencing the Bed & Pension application.
- Bed & Pension applications for both parties on a linked joint account can be requested on the same day if sufficient cash is available in the joint Investment (GIA).
- It is important to note that once the Bed & Pension application is submitted it cannot be cancelled. Please review the Bed & Pension application summary carefully before selecting “Confirm”.
- To make an internal transfer from an individual Investment Portfolio to another customer’s individual Investment Portfolio, where no joint Investment Portfolio exists (for example, transferring husband’s Investment Portfolio (GIA) to wife’s Investment Portfolio (GIA) please contact **clientpayments@aviva.com**.

## How to key a Joint Bed & Pension from an unlinked account:

Complete the following steps **before** keying a Bed & Pension:

1. Sell down the total amount in the joint Investment Portfolio (GIA). If both clients are doing a £20,000 Bed and Pension then you should sell at least £40,000 (consider market fluctuations and charges).
2. If the customer does not have an individual Investment Portfolio (GIA) alongside the Pension, you will need to key a new Investment Portfolio online through the same header account as the Pension for each customer. You won’t need to send us any more correspondence.
3. Once the funds are in cash in the joint Investment Portfolio (GIA) and each customer has an open/active individual Investment Portfolio (GIA), please send an email to **clientpayments@aviva.com**. Tell us you require an internal transfer to be arranged from the Joint Investment Portfolio (GIA) to the account holder’s individual Investment Portfolio (GIA) held under the same header account as the Pension. Please give us the full debit and credit account numbers, customer’s name(s) and specify the amount to be moved as Pension contributions into each individual Investment Portfolio (GIA).
4. Our Client Payments Team will send a confirmation email once all the internal transfers are complete.
5. Once you receive the confirmation email, you can perform a Bed & Pension application via the self serve portal from the individual Investment Portfolio(GIA). Please see the **Aviva Platform User Guide** for more details on how to do this.

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