

Your Application Form

For the Guaranteed Fixed Term Income Plan

Please remember to use black ink and BLOCK CAPITALS if completing by hand.

Once complete, email the application form to annuityapps@aviva.com with the subject line 'GFTIP Application (Applicant Surname, Quote ID)'. **When you submit this application to us, you're agreeing to the terms in the declaration shown in this document.**

You can also post the completed form and any related documents to:

**Aviva Annuity New Business,
PO BOX 520
Norwich,
NR1 3WG**

Got your Quote Reference?

To help ensure we're dealing with the correct quotation, please provide the quote reference number in one of the boxes below. This can be found at the bottom of each page of the quote.

We'll set up the Guaranteed Fixed Term Income Plan based on the details in the quote, so please make sure it accurately reflects the preferred options.

<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	OR	ANN
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Just for Financial Advisers and Intermediaries (if not applicable leave blank)

Please provide details of the person(s) directly dealing with this application:

Company name	<input type="text"/>
FCA Firm Reference Number (FRN)	<input type="text"/>
Agent Name (required)	<input type="text"/>
Email address	<input type="text"/>
Telephone number	<input type="text"/>
Contact name (if different from the above)	<input type="text"/>
Contact email address	<input type="text"/>
Contact telephone number	<input type="text"/>
Commission (if a non-advised service is provided)	<div>£ <input type="text"/></div> <div>Or <input type="text"/></div> <div>% (of funds received less tax-free lump sum and taxable lump sum)</div>

We'll contact this person with an acknowledgment, any updates and confirmation when the plan has been set up.

About you (or your client, if completing on their behalf)

Personal Information

Title	Mr/Mrs/Miss etc	<input type="text"/>										
Forename(s)	<input type="text"/>											
Surname	<input type="text"/>											
Maiden Name (if applicable)	<input type="text"/>											
Date of birth	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>		D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y					
Marital status	Single	<input type="checkbox"/>										
	Married/Civil partnership	<input type="checkbox"/>										
	Divorced	<input type="checkbox"/>										
	Widowed	<input type="checkbox"/>										
	Separated	<input type="checkbox"/>										
	Co-habiting	<input type="checkbox"/>										
National insurance number	<table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											

Customer contact details

Residential address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	Postcode	<input type="text"/>
Preferred contact number	<input type="text"/>	
Email address	<input type="text"/>	

Power of Attorney Information

Only complete if plan is to be set up under Power of Attorney

Forename(s)	<input type="text"/>
Surname	<input type="text"/>

Power of Attorney contact details

Residential address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	Postcode	<input type="text"/>
Preferred contact number	<input type="text"/>	
Email address	<input type="text"/>	

Client Needs Assessment

Are there any personal circumstances you'd like to share with us? Tick any that apply:

Health:

- ☐ Severe or long-term illness
- ☐ Hearing impairment
- ☐ Visual impairment
- ☐ Mental health condition or disability
- ☐ Speech impairment
- ☐ Memory loss
- ☐ Other

Life event:

- ☐ Bereavement
- ☐ Change of how client self-identifies
- ☐ Money worries
- ☐ Other circumstances

Capability:

- ☐ Knowledge or confidence in managing finances
- ☐ Literacy
- ☐ Numeracy
- ☐ English language
- ☐ Digital
- ☐ Learning difficulties
- ☐ No or low access to help or support
- ☐ Safeguarding
- ☐ Other

If you selected **Other** for any of the above, please specify:

Is there anything we can do to make things easier?

Tick any that apply:

- ☐ Translator required
- ☐ Speak clearly
- ☐ Do not email
- ☐ Do not phone
- ☐ Braille
- ☐ Large format
- ☐ Audio
- ☐ Liaise with POA/LOA
- ☐ Call between a certain time
- ☐ Do not recommend digital journeys
- ☐ Other

If you selected **Other** or **Call between a certain time**, please specify:

Marketing preference

How would you like Aviva to contact you regarding new offers or discounts on Aviva's? (If you're completing this on behalf of your client, please answer based on their preferences.)

- ☐ Email
- ☐ Text message
- ☐ Phone
- ☐ Post

Bank details

The account must be in your (client's) own or joint name (not a business account). This is where we'll send the payments and tax-free cash.

Bank/Building Society Name	<input type="text"/>
Account Holder Name	<input type="text"/>
Sort code	<input type="text"/>
Account number	<input type="text"/>
Building society roll number (if applicable)	<input type="text"/>

Tax-free lump sum (also known as Pension Commencement Lump Sum)

Have you previously taken a tax-free lump sum from your pension fund? Yes ☐ No ☐

If no, please tell us what you would like Aviva or your pension provider to pay. Tick **or** write the value in the boxes below. You should only choose one option, however please note that if you're already in drawdown, you won't be able to take any further tax-free lump sum.

Maximum tax-free lump sum	<input type="checkbox"/>
Or specific £ amount of tax-free lump sum	<input type="text"/>
Or specific % of tax-free lump sum	<input type="text"/>
Or no tax-free lump sum	<input type="checkbox"/>

Pension Details

Please tell us about the pension pot(s) that will be used to purchase the Guaranteed Fixed Term Income Plan.

Please note: This Guaranteed Fixed Term Income Plan must be funded from a UK registered Pension Scheme (but not from DB schemes) or from an existing drawdown arrangement.

Pension and drawdown funds cannot be combined and must be set up under different fixed term policies. In addition, funds from different drawdown arrangements cannot be combined and must be set up under separate fixed term policies.

We cannot accept **all** pension fund death benefits, pension sharing orders, or court orders (pension attachment, pension sharing, bankruptcy or other sharing orders). **In some cases, we may be able to accept these depending on the terms of the originating scheme or the specific order.**

Pension Plan 1

Pension scheme name

Contract type (e.g. personal pension)

Scheme administration address

Pension plan number

Total Value to be transferred

£

Is this figure net or gross?

Net

☐

Gross

☐

Is this a full or partial transfer?

Full

☐

Partial

☐

Pension Plan 2

Pension scheme name

Contract type (e.g. personal pension)

Scheme administration address

Pension plan number

Total Value to be transferred

£

Is this figure net or gross?

Net

☐

Gross

☐

Is this a full or partial transfer?

Full

☐

Partial

☐

Pension Plan 3

Pension scheme name

Contract type (e.g. personal pension)

Scheme administration address

Pension plan number

Total Value to be transferred

£

Is this figure net or gross?

Net

☐

Gross

☐

Is this a full or partial transfer?

Full

☐

Partial

☐

Pension Plan 4

Pension scheme name

Contract type (e.g. personal pension)

Scheme administration address

Pension plan number

Total Value to be transferred

£

Is this figure net or gross?

Net

☐

Gross

☐

Is this a full or partial transfer?

Full

☐

Partial

☐

Attestations

Please answer yes or no to the following questions: (If you’re completing this on behalf of your client, please answer based on their circumstances)

Are you currently under a bankruptcy order? (If yes, we’ll contact you upon receipt of the application to gather further information) ☐

Do you have enough unused Lump Sum Allowance and Lump Sum & Death Benefit Allowance to cover the payment of the Pension Commencement Lump Sum they are about to take? ☐

Do you have any protection from HMRC? If yes, please provide a reference number (or copy of the client’s certificate if relevant) below ☐

HMRC Protection Reference Number (if yes):

Do you have a transitional tax-free amount certificate? (If yes, please provide a copy of the certificate) ☐

Are the funds for this plan coming from an executive pension or small self-administered scheme? (If yes, please complete a money laundering verification form for the applicant*). ☐

Are the funds coming from a drawdown pension arrangement? (If yes, no further Pension Commencement Lump Sum is available) ☐

Are you already subject to the Money Purchase Annual Allowance (MPAA)? ☐

If Yes, what was the date this applied from?

D	D	M	M	Y	Y	Y	Y
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***Our money laundering verification form can be found in our document library online.**

Declaration

By completing this application for your client, you're confirming that:

- You have your client's permission to submit this application on their behalf.
- You've given your client information about how you and Aviva will use their personal information and their data rights, including providing them a copy of Aviva's **Privacy Notice** and **Privacy Policy**.
- If you're completing this application with an attorney who's acting on behalf of your client, you have evidence showing that this attorney has the authority to do so.
- You've given your client copies of our **Guaranteed Fixed Term Income Plan Terms and Conditions** and **Key Features** documents and explained why it's important to read them. You've also let them know they should ask for more information on any terms they don't understand.
- You've given your client a copy of this declaration and made sure they're aware of the terms contained within it.
- Your client has consented to you completing this declaration and submitting this application on their behalf.
- Your client has been made aware of any adviser charges which are payable in relation to the advice provided when setting up their Guaranteed Fixed Term Income Plan and provided them with a copy of the adviser charge agreement in section 4 of this application. Your client has consented to Aviva paying such adviser charges to the financial adviser in accordance with the adviser charge agreement.

Section 1: For all plans

I confirm that:

- My client accepts responsibility for any claims, losses and expenses, additional tax charges or penalties that Aviva and the current provider(s) may incur because of incorrect, untrue or misleading information in this application. This covers information given by my client or on their behalf, or if they don't comply with any part of this application.
- My client authorises Aviva, the current provider(s) and any financial advisers named in this application to obtain from each other, and release to each other, any information needed to transfer sums and assets to Aviva.
- My client understands Aviva and the current provider(s) named in this application might verify my client's identity and address to meet regulatory obligations. Also, Aviva and the provider(s) may use credit reference agency searches and ask your client for documents to verify your client's identity and address. Verification searches may appear on your client's credit report and be visible to credit providers, but it will be clear that these searches are not credit checks and should not affect your client's credit ratings.
- My client instructs Aviva to set up the Guaranteed Fixed Term Income Plan on the basis of this application and understands that Aviva will confirm the actual payment amounts in the plan schedule.
- My client is aware that the contract date will be the date Aviva receives this fully completed application or the total payments, whichever is later.
- Where my client has chosen to take a tax-free lump sum, they haven't made and don't intend to make – either directly, indirectly or by someone making contributions on their behalf – a significant* increase in their total contributions to any registered pension scheme.
- *A significant increase is where:
 - The total amount received from tax-free lump sums in the year before the payment of the tax-free lump sum from this plan is more than £7,500
 - More than 30% of those tax-free lump sums are used to contribute to a registered pension scheme over and above the expected level of contributions. This includes any contributions the client's made in anticipation of receiving the tax-free lump sum.
- Until this application is accepted and complete, Aviva's responsibility is limited to returning the total payments to the current provider.
- My client understands that Aviva may deduct income tax from the Guaranteed Fixed Term Income Plan payments.

Declaration continued

Section 2 - Pension transfers

I confirm that:

- My client is applying to become a member of the Aviva Personal Pension scheme and understands that the scheme rules apply.
- My client confirms, where applicable, any individual trust under their current plan has ended.
- My client understands, where applicable, they'll lose their entitlement to a tax-free lump sum greater than 25% of the fund under their current scheme on transfer.
- My client authorises and instructs you to:
 - Pay them a tax-free lump sum, if applicable.
 - Pay the balance of sums and assets to Aviva so we can set up their Guaranteed Fixed Term Income Plan. This information is set out in the **accepted quote** found in the **quote identification** section.
 - Share any third-party instructions or discharges needed to make these payments.

Section 3 - To the current provider

I confirm that:

- My client would like to take benefits from the pension scheme(s) listed in the **Pension Details** section of this application.
- My client authorises and instructs you to:
 - Pay them a tax-free lump sum, if applicable.
 - Transfer the sums and assets from the pension scheme(s) listed in the **Pension Details** section of this application directly to Aviva.
 - Pay the balance of sums and assets to Aviva so we can set up their pension benefits. This information is set out in the **accepted quote** found in the **quote identification** section.
 - Share any third-party instructions or discharges needed to make these payments.

When the current provider pays Aviva as instructed, your client will no longer receive pension benefits from the plan(s) listed in the **Pension Details** section of this application. The exception is when only part of the plan(s) is being transferred.

Section 4: Adviser charge agreement (for advisers and intermediaries only)

This section only applies if your client has taken your advice and would like Aviva to arrange payment of an adviser charge. The terms and conditions are important and your client should take time to read them before you complete the declaration on their behalf. If your client is uncertain about the nature of this adviser charge agreement or how to complete it, they should discuss this with you or any other professional adviser acting on their behalf.

My client consents to Aviva paying the financial adviser shown in this application the adviser charge set out in the quotation.

Explanation of terms

In this adviser charge agreement, the terms below have the following meanings:

- **Aviva, we, us** or **our** means Aviva Life & Pensions UK Limited.
- **Aviva policy** means the Aviva Guaranteed Fixed Term Income Plan your client's applying for. This agreement doesn't apply to any other policies or investments your client may have with us.
- **you** or **financial adviser** means the firm providing your client with financial advice in respect of this Guaranteed Fixed Term Income Plan application.
- **your client** means the policyholder in the application form.
- **adviser charge** means the payment your client has agreed to pay the financial adviser for their initial advice and services.

Declaration continued

1. Payment of adviser charges

- 1.1 We'll pay the financial adviser the adviser charge in accordance with your client's instructions.
- 1.2 The adviser charge that your client has agreed to pay the financial adviser is between them. We **do not** assess the suitability or amount of this charge.
- 1.3 When we pay the adviser charge to the financial adviser, we make this payment at your client's direction and on their behalf. The adviser charge isn't a payment made by us to the financial adviser.
- 1.4 The payment of an adviser charge is separate to any charges your client may have to pay Aviva in respect of their Aviva policy.
- 1.5 We'll only pay the adviser charge to the financial adviser's firm account or as otherwise directed by the financial adviser. We won't pay the adviser charge to your client.
- 1.6 We won't pay interest to your client or the financial adviser for the non-payment or late payment of an adviser charge.
- 1.7 We won't pay an adviser charge on funds we receive after your client's Aviva policy has been set up.
- 1.8 The financial adviser should answer any queries regarding the adviser charge, including entitlement to a refund.
- 1.9 Your client confirms that any adviser charge paid by Aviva on the initial set up of this Guaranteed Fixed Term Income Plan:
 - Only relates to the purchase of this Guaranteed Fixed Term Income Plan.
 - Is appropriate for the advice and services given.

If this isn't the case, some or all of the adviser charge and tax-free lump sum may become subject to tax. Your client may be responsible for this tax charge.

2. Cancelling your client's Aviva policy

- 2.1 If your client decides to cancel their Aviva policy within the 30-day cancellation period, we'll pay the adviser charge back into their pension fund. We won't do this if we've already paid it to the financial adviser.

3. Stopping your client's adviser charge payment

- 3.1 When your client instructs us to pay an adviser charge, we may not be able to stop the payment if they ask us to later.
- 3.2 In exceptional circumstances, we may decide to stop the payment. If this happens, we'll explain why as soon as possible. We may do this if we believe:
 - Paying the adviser charge would breach any relevant laws or regulations.
 - The financial adviser was not appropriately authorised by the Financial Conduct Authority (FCA) - or any replacement regulator - when they provided your client with advice or services relating to their Aviva policy.
 - The financial adviser is no longer in business or may be insolvent.

4. Keeping you and your client informed

- 4.1 We'll tell your client if the financial adviser asks us to reduce or stop the payment of an adviser charge.
- 4.2 We'll also tell the financial adviser if your client asks us to stop the payment of the adviser charge.

5. Outstanding responsibility

- 5.1 If, subject to the terms of this agreement, an adviser charge is stopped, unpaid or re-credited to your client's Aviva policy, they may have to repay the financial adviser.

Your client should check the terms of the arrangement with the financial adviser. If they don't, Aviva will not be liable.

Declaration continued

6. Value added tax (VAT)

6.1 Most adviser charges relating to Aviva products will not be subject to VAT.

However, certain services provided to your client by the financial adviser, may not be exempt from VAT. This could include services paid for by adviser charges relating to Aviva products.

Your client should discuss this with the financial adviser responsible for accounting for VAT, if applicable.

7. Miscellaneous

7.1 This agreement doesn't give any rights to any person other than you, your client and us. No other person shall have any rights under the Contracts (Rights of Third Parties) Act 1999 to rely on any terms under this agreement.

7.2 This agreement is to be governed by and interpreted in accordance with the laws of England. The courts of England will have exclusive jurisdiction over any dispute arising from this agreement.

This agreement is to be governed by and interpreted in accordance with the laws of England. The courts of England will have exclusive jurisdiction over any dispute arising from this agreement.

☐ **Tick box to confirm: I have discussed this with my client and I have obtained their consent to agree to these statements on their behalf.**

☐ **This section is not applicable to this application.**

Section 5: Client confirmation

Your client has 30 days to change their mind from the date that they receive our confirmation that their Guaranteed Fixed Term Income Plan has started. Please refer to the Key Features document for further information.

By ticking the boxes below, you are confirming on behalf of your client(s) that your client agrees with the statements below.

☐ Your client(s) confirms the information provided in this application is, to the best of their knowledge, true and complete.

☐ Your client(s) confirms they have been provided with and read the full privacy notice regarding how their data will be used.

Customer and dependant signature(s) (Not required if the intermediary has self-declared above)

You have 30 days to change your mind from the date that you receive our confirmation that your Guaranteed Fixed Term Income Plan has started. Please refer to your Key features document for further information.

- I confirm the information above is, to the best of my knowledge, true and complete.
- I confirm I've read the full privacy notice regarding how my data will be used.

Customer name

Customer signature

Date signed

Declaration continued

Dependent name

Dependent signature

Date signed

Making false statements could lead to prosecution and the penalties are severe.

A copy of this completed application and the plan terms and conditions are available on request, just email annuity@aviva.com.

Important information and notes

You confirm that you've shared the following information with your client if you've submitted this application on their behalf.

Privacy Notice

Aviva Life & Pensions UK Limited (known as the controller) is the main company responsible for your personal information. We collect and use your personal information in relation to our retirement and investment products and services.

Personal information means any information about you or another living individual known to us. The type of personal information we collect and use will depend on our relationship with you. It may include more general information, such as your name, date of birth and contact details. Or more sensitive information, like your medical details.

We may get some of your personal information from a third party. This may include information:

- already held by the Aviva Group
- obtained from publicly available records
- from industry databases, including fraud prevention agencies and databases.

If you're a member of an occupational or workplace pension scheme, or you join a savings product through your employer, we may get information from, and share information with:

- the employer who set up your pension or savings product
- the trustees of the pension
- any third parties providing services to you or them.

Where to find more information

This notice explains the most important aspects of how we use your personal information, but you can find out more by reading our [full Privacy Policy](#). You can also ask us to send you a copy by writing to us at:

The Data Protection Team
Aviva
PO Box 7684
Pitheavlis
Perth
PH2 1JR

If you're sharing someone else's personal information, you should show them this notice.

How we use your personal information

We use your personal information for a number of purposes, including setting up products and services, and for fraud prevention. We also use profiling and data analysis to understand our customers better and to predict the risk of fraud.

Declaration continued

We may sometimes use automated decision making. You can find more information about this in the

Automated Decision Making section of our full **Privacy Policy**. This also covers your right to request that certain automated decisions have human involvement.

We may also use your personal information for marketing purposes, including sending marketing communications in accordance with your preferences. You can find more information about this in the **Marketing** section of our full **Privacy Policy**.

To change marketing preferences, please email us at contactus@aviva.com. Or write to us at:

Aviva, Freepost
Mailing Exclusion Team
Unit 5, Wanlip Road Industrial Estate
Syston
Leicester
LE7 1PD

We may share your personal information with other Aviva Group companies and third parties, including service providers and regulatory and law enforcement bodies. We may transfer your personal information to countries outside of the UK but will always make sure appropriate safeguards are in place when doing so.

Your data rights

You have certain data rights in relation to your personal information, including a right to:

- access personal information
- correct inaccurate personal information
- erase or suspend our use of your personal information.

This may also include a right to:

- transfer your personal information to another organisation
- object to our use of your personal information
- withdraw consent
- complain to the data protection regulator.

These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the Data Rights section of our full Privacy Policy. You can also email our Data Protection Team at dataprt@aviva.com

Financial crime

To verify your identity and prevent financial crime, your information may be used by any company within the Aviva Group. We may also share your information with third parties who provide services to us, as well as other organisations where we're required to by law and regulatory requirements.

We may keep a record of any searches and retain any suspicion of financial crime and related details. We'll use this information to assist other companies and for verification and identification purposes. These searches are not credit checks, and your credit rating should not be affected.

Need this in a different format?

We can resend this in another colour, large print, braille or audio