



Company Pension schemes

Our menu of services ►

A guide for employers

| **Retirement** | Investments | Insurance | Health |

Contents

Quality as standard 3 ▶

What services are included? 4 ▶

Scheme set-up and installation 4 ▶

Literature and promotional materials 4 ▶

Investment options 5 ▶

Servicing 5 ▶

Management information 6 ▶

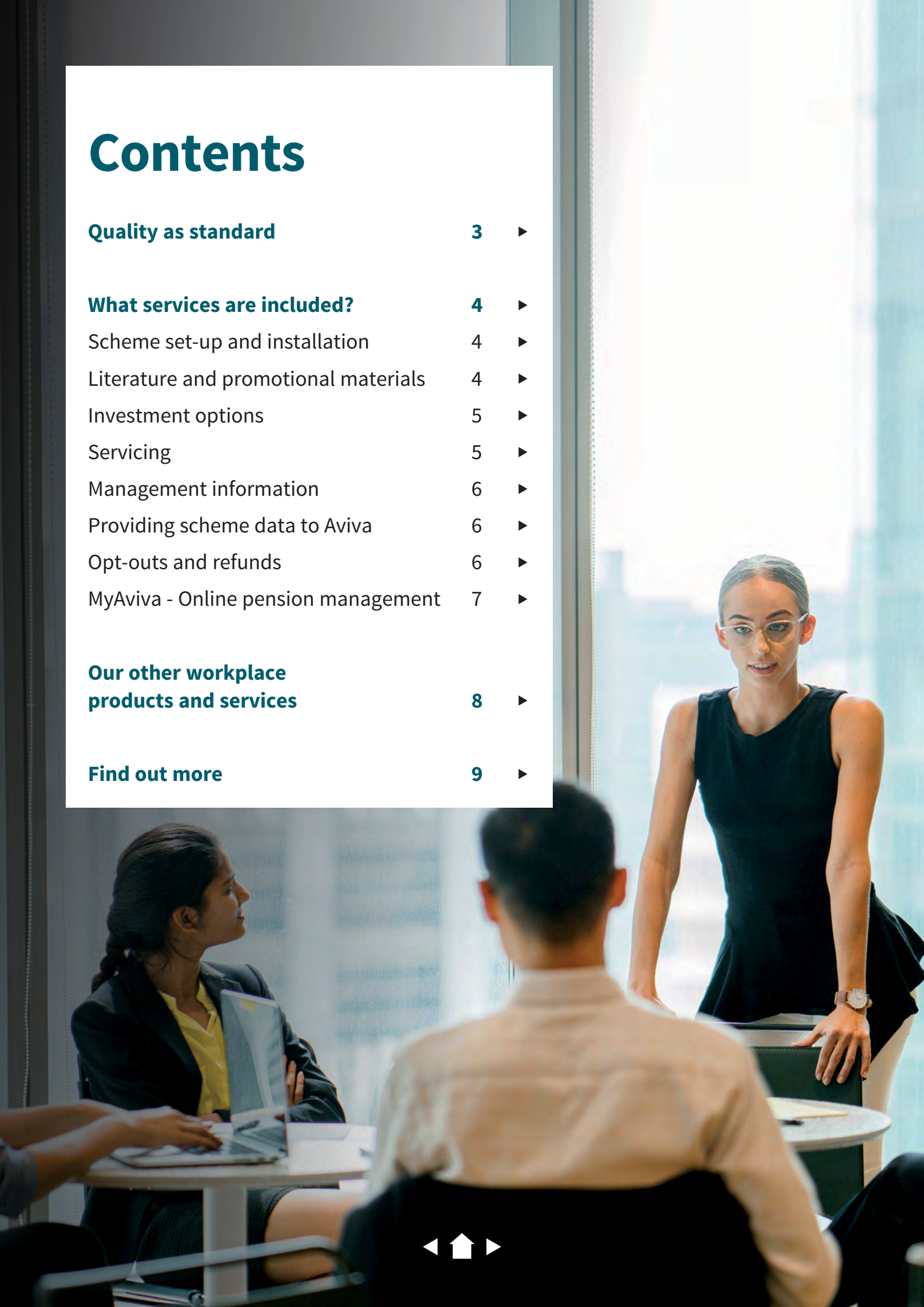
Providing scheme data to Aviva 6 ▶

Opt-outs and refunds 6 ▶

MyAviva - Online pension management 7 ▶

Our other workplace products and services 8 ▶

Find out more 9 ▶



Quality as standard - our Company Pension package

When you choose a Company Pension scheme from Aviva, you'll find there's a lot included as part of the standard package. And you can add even more.

Along with the scheme itself, we'll also provide you with a branded website to encourage take-up and engagement. A plain English guide to the scheme for your employees. Five different default options to pick from. And plenty more besides.

What's more, we can provide additional services for an extra fee. Which means you can tailor your scheme so it suits your business perfectly.

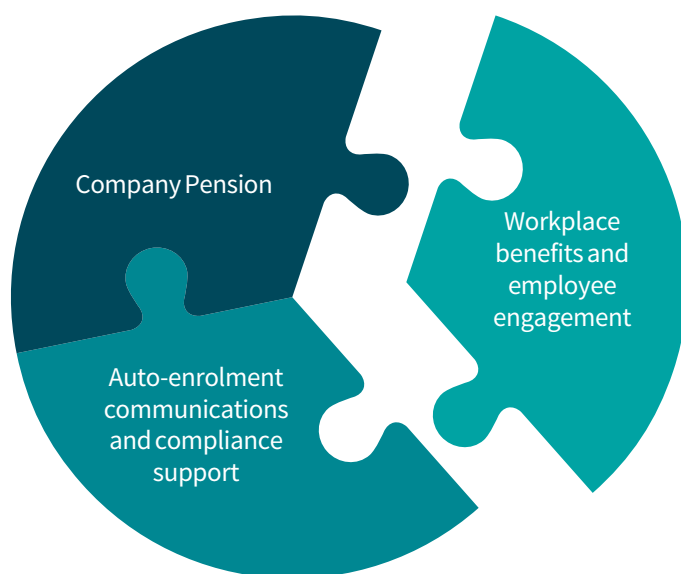
In this menu of services guide, you'll find details of what services we provide under the basic scheme charge – and what you can get for an additional fee. It's aimed at employers who are setting up a new Company Pension scheme or adapting an existing one to use for automatic enrolment, with the help of an adviser.

Company Pension – part of our workplace range

Along with auto-enrolment pension schemes, we also offer a range of other workplace products and services. From software that helps you comply with auto-enrolment, to seminars that educate and encourage your workforce to make the most of their benefits.

You can combine any of these products and services to build a complete corporate benefits package for your business.

For more details about our workplace range, see pages 8 to 9.



Our workplace range



What services are included?

Here are the services you'll receive as standard when you choose an Aviva Company Pension scheme – and what you can get for an additional fee.

All charges are subject to VAT being applied.

Service/activity description	Included as standard	Available for an additional fee	Notes
Scheme set-up and installation			
Scheme installation	✓	-	We'll set the scheme up for you and you'll have access to online resources to support you.
Pension scheme microsite (if required)	✓	-	As standard, we can provide a stylish, employer-branded microsite that gives employees all the essential info about your scheme.
Employee education presentations	✗	✓	Held at your workplace(s), these sessions explain the benefits of pension scheme membership to employees. The sessions are charged at a daily rate.
Overseas membership	✗	✗	Overseas membership isn't permitted in Aviva schemes. Membership is only available to individuals permanently resident in the UK, a Crown servant, or the spouse/civil partner of a Crown servant. Broadly, we define 'permanently resident in the UK', as living in the UK for all or most of a particular tax year (a minimum of 183 days), and living in the UK when the pension plan starts.
Literature and promotional materials			
Scheme literature	✓	-	Our core guide explains the benefits of your pension scheme, what the investment options are, its key features and terms and conditions. Provided in PDF format as standard.
Default investment guide	✓	-	A plain English guide explaining your scheme's default investment option to employees. Provided in PDF format as standard.
Promotional materials	✓	✗	Choose from a selection of materials to promote your scheme to employees (booklets, flyers, posters and payslip inserts).
Annual statements for scheme members	✓	-	
Illustrations for each scheme member	✓	-	These give individual scheme members an idea of what they might get from their pension when they take their retirement benefits. We post them directly to employees once they become a member of your scheme.



Service/activity description	Included as standard	Available for an additional fee	Notes
Investment options			
A standard auto-enrolment default investment option	✓	-	You can use any of our five 'Future Focus' lifestage investment approaches as your scheme's default investment option. To understand more about our Future Focus range, please read our investment proposition guide.
Comprehensive range of Aviva-governed funds	✓	-	Employees who want to pick their own funds to invest in can choose from our range of 200+.
A bespoke lifestage approach as an auto-enrolment default investment option	✗	✓	There's a standard charge of £1,000 if you wish to use a bespoke lifestage investment approach as your scheme's auto-enrolment default investment option (subject to governance checks). This fee will not be charged to schemes which already use a bespoke lifestage approach as their scheme default.
A bespoke lifestage approach as a non auto-enrolment investment option	✗	✓	There's a standard charge of £1,000 if you wish to use a bespoke lifestage approach as an alternative investment option for scheme members (subject to governance checks). This fee will not be charged to schemes which already use a bespoke lifestage approach.
Default investment strategies, both Aviva designed and bespoke, are covered by Aviva's robust internal governance and the Independent Governance Committee. For more information on the Independent Governance Committee and the work that they do please visit www.aviva.co.uk/retirement/pensions/workplace-pension/independent-governance-committee/			
Using funds not in our standard fund range	✗	✓	If you wish to use a fund (recommended by your financial adviser) not already in our range of 200+, there's a standard charge of £5,000 to cover due diligence (plus an additional £5,000 a year if the fund has less than £2m assets under management). Note: if the fund fails our governance checks you wouldn't be able to use it – but you'd still have to pay these charges.
Servicing			
General on-going support (for any auto-enrolment and scheme enquiries)	✓	-	Our company pension helpdesk is available to answer general and auto-enrolment-related queries from you and scheme members. We also provide online support.
Maintain scheme and member records	✓	-	
Transfers in	✓	-	Employees can transfer the value of any existing pensions they have into the scheme.
Changes to member details (eg change of name or address)	✓	-	Employees can change their personal details and manage their pension online in MyAviva.
Online fund switches	✓	-	If a scheme member wants to alter their fund or investment choice, they can do it online in MyAviva.
Contributions monitoring	✓	-	We will help you make sure payments are made when they're due (in accordance with regulations).



Service/activity description	Included as standard	Available for an additional fee	Notes
Estimated maturity values	✓	-	Scheme members can visit MyAviva any time to find out what they might get when they retire. We also include an estimated maturity value in their annual statement.
Rectify any incorrect data submitted via your payments system	✗	✓	Members' records are set up exactly as submitted. So if we have to correct any errors in the data you send us, we may have to charge you for it. The fee will be agreed on a case by case basis.

Management information

Scheme governance reports (examples available)	✓	-	Annual and/or quarterly reports giving key information about your scheme – eg contribution frequencies, number of scheme members, retirees due within five years, service information, etc. Reports provided on request.
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Providing scheme data to Aviva

Note: It's your responsibility to send accurate information to Aviva using the payment system we provide. You'll need to tell us about any changes including people leaving or taking a payment break and any new members to add to your scheme.

You'll need to send any payments deducted to Aviva using a monthly payment file to trigger a collection by Direct Debit.

These payments must be with Aviva by the 22nd of the month following the deduction.

Payment system	✓	-	Our online payment systems allow you easy to access online scheme management, to tell us changes and send information about your scheme. We'll give you online training and support or a simple user guide to help you get started. Find out everything you need to know, from uploading and managing your payroll to using compatible software.
Payment method	✓	-	The only payment method accepted is direct debit.
Establish new scheme members	✓	-	You'll need to send details of new scheme members by sending a joiner file on our online payment system. Once you send this – we will create pension policies for your employees.
BACS	✗	✗	BACs is not available as a payment method.

Opt outs and refunds

Online opt outs	✓	-	If an employee wants to opt out of the scheme, they can do so online. They can also print a paper confirmation of their decision (as required by auto-enrolment regulations).
Refunds on opt outs	✓	-	We'll notify you by email when an employee opts out and immediately refund any payments made.



Service/activity description	Included as standard	Available for an additional fee	Notes
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MyAviva - Online pension management

MyAviva enables your employees to manage their pension online, and is included as standard with our Company Pension packages. See below for details of its main features.

View payments	✓	-	Shows the scheme member what payments have been made into their pension plan, and what tax relief they've received.
View investments	✓	-	Shows the scheme member how their money is invested, what their value is and how they've performed. They can also research the other investment funds available to them, switch their funds and investment approach.
View plan value	✓	-	
Retirement forecaster	✓	-	Shows the scheme member what their plan could be worth when they retire – and allows them to see how any adjustments might affect this amount.
Make changes online	✓	-	Scheme members can transfer benefits in from other pension schemes, make single payments, switch, search, redirect funds, manage beneficiaries and change their retirement age online, quickly and easily. They can also alter personal details, such as their address or password.
Tips and tools	✓	-	Useful features, calculators and lots of important information on pensions and finances including an interactive budget planner.



Our other workplace products and services

Along with providing auto-enrolment pension schemes, we also provide a great range of other workplace products and services.

Auto-enrolment communications and compliance support

There's a lot of work involved in getting your business ready for auto-enrolment. So on top of the services outlined in the previous section, we can also provide AME, our Auto-enrolment Manager for Employers (AME) compliance software to help you meet your auto-enrolment responsibilities.

AME, our compliance software

With so many tasks to perform for auto-enrolment, you may find it useful to use our compliance software, Auto-enrolment Manager for Employers (AME). AME makes performing many of your regulatory duties much quicker and easier – freeing you up to concentrate on your day job.

Key benefits:

- ✓ Assesses your workforce automatically – just upload your employee data and AME sorts each staff member into the correct auto-enrolment category.
- ✓ Indicates what actions you need to take to stay compliant.
- ✓ Produces automated regulatory communications – so you can send the right communications, to the right staff, at the right time.
- ✓ Provider-neutral, and handles multiple schemes.

AME is available for an additional fee. Ask your financial adviser or consultant for details, or find out more at the website address below.

For more details about the support we provide and what you need to do to get ready for auto-enrolment, visit our Auto enrolment knowledge centre, [aviva.co.uk/auto-enrolment](https://www.aviva.co.uk/auto-enrolment)

Employee education and engagement sessions

If your employees don't understand the benefits you offer, they're unlikely to make the most of them. So, we've designed a menu of communications to engage your employees, raise awareness of your benefits and improve uptake:

- ✓ Presentations/seminars – raising awareness of your full workplace proposition.
- ✓ Remote support – our group sessions can also be run over the internet.

We may charge for these sessions.

Workplace risk and health benefits

We also provide medical insurance, income protection, life and critical illness cover for businesses. Offering these benefits can be an excellent way of looking after your employees.

They can operate as fully-funded benefits for your employees, or you can give them the option to pay for them through payroll.

For more information about these products and services, speak to your financial adviser, employee benefits consultant or usual Aviva consultant. Alternatively, visit [aviva.co.uk/business/](https://www.aviva.co.uk/business/)



Find out more

We hope you've found this guide useful. For more information or to set up a scheme, please contact your financial adviser or employee benefits consultant.

Alternatively, visit aviva.co.uk/business/workplace-pensions/ or call us on **0800 145 5744***.

*Lines are open Monday to Friday, 9am-5pm.

Calls may be recorded and/or monitored to help us improve our service.









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