

Terms and Conditions Onshore Bond

For **individual (and joint) investors and sole trustees** residing in the United Kingdom

Introduction

Please note the Onshore Bond Terms and Conditions are subject to the laws and regulations of England only and are administered under UK tax law only.

Onshore Bond may be used for investors residing in the UK.

Onshore Bond is aimed at Clients with Advisers. If at any time You no longer have an Adviser, You will be responsible for notifying Us as soon as possible. Certain conditions and restrictions will apply if You become an Ex-Advised Client, including during the Grace Period. Please refer to Schedule 1 - Ex-Advised Clients for more information.

The Onshore Bond can be used by Clients on a single or joint basis. All Clients shall be treated as Retail Clients for FCA purposes.

Onshore Bond is designed to be a flexible, long-term insurance policy offering access to a broad range of Funds.

Subject to legal, tax and any trading restrictions You are able to take withdrawals from Your Onshore Bond at any time.

We will aim to provide a wide range of Investment choices at all times, but We reserve the right to withdraw or change any of the available Investment offerings at any time. If this affects You, We will tell You at least 30 days in advance unless external factors mean that We cannot do so.

Information about the features of Your Onshore Bond is provided in the Key Features document.

Aviva Life & Pensions UK Limited is authorised and regulated by the FCA. Other companies may be appointed to provide services in connection with Your Onshore Bond and Investments.

Important information

This document details the Terms and Conditions of Your Onshore Bond and these, along with the Key Features and the declarations You made when applying for Your Onshore Bond Portfolio, form a legal agreement between You and Aviva Life & Pensions UK Limited. These Terms and Conditions should be read alongside the Onshore Bond Key Features document. In the event of any inconsistency between these Terms and Conditions and the Key Features, these Terms and Conditions will prevail. Provided Your Adviser remains authorised by the FCA, Your Adviser will continue to have authority from You to act on Your behalf until You notify Aviva that this authority has ended.

Your Onshore Bond is made up of Segments (see Definitions on page 4). These Terms and Conditions apply to each segment.

You need to immediately notify Us if You move outside the UK and Your main residence is in another territory. Laws in the territory You become resident in may affect Your ability to continue to benefit fully from the features of Your Onshore Bond. We may need to change, reduce or remove any of Your Onshore Bond terms. We'll give You details once you've told Us. You should seek Your own independent advice to consider Your options after You move to another territory. Payments will only be collected while You are a UK resident.

Regardless of what is set out elsewhere in these Terms and Conditions, We will not be obliged to exercise any of our rights and/or comply with any of Our obligations under this plan, if to do so would cause, or be reasonably likely to cause, Us to breach any law or regulation in any territory.

If You move to the USA or the Republic of Ireland, You must immediately notify Us.

Please see Section 29. Customer verification requirements for the consequences for You if it has not been possible to verify Your or any third party's identity or bank details.

Where appropriate, words in the masculine include the feminine and words in the singular include the plural and vice versa.

Section headings and sub-headings have been inserted for convenience only and do not form part of the Terms and Conditions.

These Terms and Conditions do not give any rights to any person other than You and Us. You and We may amend or cancel this agreement without reference to, or the consent of, any other person.

For details about how to make a complaint, please see Your Key Features document.

Definitions

Adviser means the authorised financial Adviser appointed by You to provide You with financial advice and instruct Aviva in respect of Your Onshore Bond.

Available Fund means, a Fund in which Units are available for investment.

Aviva/Us/We/Our means any of the companies in the Aviva Group that may provide services (excluding any advisory services) to Your Policy including Aviva Life & Pensions UK Limited or any third party appointed by them to supply services under these Terms and Conditions.

We reserve the right to assign contractual obligations to another company within the same group of companies as Aviva Life & Pensions UK Limited. This is subject to providing You with 60 days' notice and on the basis that it is reasonably understood that it would not reduce the security of Your benefits.

Aviva Life & Pensions UK Limited registered in England Company No. 3253947. Registered address **Wellington Row, York YO90 1WR**.

Business Day means any day on which the **LSE** is open for business.

Cash Management is an option Your Adviser can switch on for paying the Aviva, Adviser and Discretionary Investment Model charges. Your Adviser will assess whether it's suitable for You based on the level of trading flexibility they require on Your account. See **Section 17. Charges** for more details.

Client means You and references to Your should be read accordingly.

Dilution Levy means the adjustment which may be imposed by a Fund manager to share out the costs incurred when a need to deal in underlying assets is triggered by investor purchases or redemptions of Fund Units. This is to prevent these costs diluting the value of remaining Units.

DIM means Discretionary Investment Manager.

Discretionary Investment Model Charge means the charge made by Your DIM, if any, and may also be known as Managed Portfolio Service charge.

Ex-Advised Client means any time during the term of Your Onshore Bond when You no longer have an appointed financial Adviser acting on Your behalf in respect of Your Onshore Bond. See Schedule 1 of these Terms and Conditions.

FCA means the Financial Conduct Authority.

Fund means an FCA authorised unit trust, open ended investment company (OEIC) or Société d'Investissement À Capital Variable (SICAV).

Grace Period means 90 days from the day You cease to have an Adviser. These 90 days are to enable You to appoint another Adviser.

HMRC means His Majesty's Revenue & Customs. We will provide HMRC with all relevant particulars of Your Onshore Bond and its Investments which HMRC may reasonably request at any time.

Investments means permitted Insured Funds, Funds and cash held within Your Policy. We'll only permit an asset that would mean your Onshore Bond isn't classified as a Personal Portfolio Bond.

Insured Fund means the Unit-linked Funds offered by Aviva Life & Pensions UK Limited.

Life Assured means the life or lives assured who are covered in respect of the Life Cover Benefit.

Life Cover Benefit means the amount payable on the death of the Life Assured or last surviving Life Assured, if there's more than one.

LSE means London Stock Exchange.

Model Portfolio means a list of specific Funds, Insured Funds and cash with set percentage allocation at commencement. Subject to permissions, Your Adviser can manage Your Model Portfolio. Alternatively, Your Adviser may outsource the management of Your Model Portfolio to a Discretionary Investment Manager.

One-Off Withdrawal means the cancellation of Units to provide You with a cash sum.

Online Service means MyAviva, the service which enables You to view Your Policy.

Payments means the amount paid into Your Onshore Bond and includes, as appropriate, single lump sum Payments, and Additional Payments. All Payments must be made in Sterling.

Personal Portfolio Bond legislation is an anti-avoidance measure which imposes a yearly charge to tax on certain life insurance policies, where the policyholder is able to select the property that determines the benefits payable on those policies.

Policy - the Onshore Bond is a linked, long term insurance policy

Regular Withdrawal means the cancellation of Units to provide You with a regular cash sum, as chosen by You.

Regulations means any rule or Regulation issued by any authority, body or person having responsibility for the supervision or regulation of any of the activities carried out by Us.

Regulator means any authority, body or person having, or who has had, responsibility for the supervision or regulation of any regulated activities or other financial services, whether in the UK or overseas.

Segments To help with tax planning, Your Onshore Bond is initially made up of 1,000 identical policies called segments. This number will reduce if you withdraw money by cancelling whole segments.

Settlement Date means the date by which You pay Us or We pay You for any Investment transactions on Your Onshore Bond.

Smooth Growth Rate the Smoothed Price for the Smooth Managed Funds will normally increase each day in line with the Smooth Growth Rate. The Smooth Growth Rate for the Smooth Managed Fund is equal to the Bank of England Base Rate +4% per year and will be no less than 4% per year and no more than 9% per year. The Smooth Growth Rate for Smooth Managed Fund 2 is equal to the Bank of England Base Rate +3% per year and will be no less than 3% per year and no more than 8% per year. These may change in the future. See also the last paragraph of Section 12.

Smooth Managed Funds are Insured Fund options available through Your Onshore Bond.

Smoothed Price this is the price at which You buy and sell Units in a Smooth Managed Fund.

Tax Deferred Allowance means you can withdraw up to 5% of the total amount you have invested in your bond (after any Initial Adviser Charge has been deducted) with no immediate liability to any extra income tax. Any potential liability is deferred until the bond comes to an end at which point a final calculation is made to see if there is a taxable gain. Any of this annual allowance that is not used can be carried forward to future years up to a maximum of 100% of the total amount invested.

Transactional Cash is held within your bond to simplify buying and selling of Funds, it is also used for charges and fees.

Units Funds are split into Units. The value of each Unit and the number of Units held represents Your share of the Funds total value.

Unsmoothed Price the value of assets divided by the number of Units in a Smooth Managed Fund.

You/Your means:

- i) the person or persons named in the online application process for Your Onshore Bond
- ii) any other person who becomes the legal owner of the Onshore Bond
- iii) the survivor of the person named in the online application where more than one person is named

iv) on the death of the last person named in the online application, the person or persons who have title to the onshore bond under the operation of law.

1. Eligibility

You must be at least 18 to apply for the Onshore Bond. You must also be resident in the UK and have the intention to remain resident in the UK for the duration of the plan, or a Crown Servant serving overseas or a spouse or civil partner of a Crown Servant serving overseas. The UK does not include the Channel Islands, the Isle of Man or Gibraltar. You must have an appointed Adviser.

2. Fairness of terms

When making decisions and exercising discretions given to Us under these Terms and Conditions, We will act reasonably and with proper regard to the need to treat You and Our other customers fairly.

These Terms and Conditions will only apply to Your Onshore Bond provided they are not held by a relevant court or viewed by the FCA or by Us to be unfair contract terms. If a term is unfair it will, as far as possible, still apply but without any part of it which causes it to be unfair.

3. Opening your Onshore Bond

To apply for the Onshore Bond, Your Adviser will complete and submit to Us an online application on Your behalf; this is known as a straight through online application. In addition to the online application Your Adviser will confirm to Us that You have signed the Aviva declaration (individual trustees will follow an offline process). Your Onshore Bond shall commence when We are in receipt of both the online application and Your Payment.

We will invest Your money on receipt of cleared funds and the straight through online application from Your Adviser (for individual trustees Your money shall be invested on receipt of Your offline application). You will be required to sign a declaration which will be forwarded to Us by Your Adviser but receipt of this by Us shall not delay the investment of Your money.

We will provide You with an acknowledgement once Your Onshore Bond is open.

In opening Your Onshore Bond You agree to Us making Your information regarding Your Onshore Bond available online to You, Your Adviser and Aviva.

In order to view this information online You will be required to register for Our Online Service.

We may accept Your application subject to these Terms and Conditions, although We reserve the right to reject an application, including applications in which You or Your Adviser have provided inaccurate information to Us. If at the time We reject Your application Your money has cleared, this agreement will be void from the outset and We will return You to Your pre-agreement position less any Adviser charge paid or any reduction in value due to market movement.

4. Security

When Your Onshore Bond is opened, You will be able to view it through Our Online Service. You will be able to choose a password to access Our Online Service. You should keep Your password secret and not disclose it to any other person. You should take all reasonable steps to prevent disclosure of Your password. We cannot be responsible for any losses You incur if You have not kept it secret.

You must tell Us as soon as possible if You become aware that someone else knows Your security details or password or if an unauthorised person is trying to access Your Onshore Bond.

You must not permit any other person to access Your Onshore Bond using Your password.

5. Transactional Cash

Your Onshore Bond has a Transactional Cash Account.

Transactional Cash helps to simplify buying and selling of Funds and is also used for payments of Adviser and Discretionary Investment Manager fees, in addition to the Aviva charge.

Interest will not be credited for any balance of Transactional Cash. Transactional Cash may be held within a Model Portfolio but cannot be selected as an investment option for your Onshore Bond. You're not able to invest in cash for currency speculation purposes.

6. Payments

You, or if We agree an attorney acting on Your behalf, can make Payments into Your Onshore Bond. We do not accept any other third party Payments.

Additional investments may be paid at any time.

Cheques shall be banked within one Business Day following receipt by Us of the cheque and it will take four Business Days for cheques to clear.

Acceptance of all Payments is subject to Our requirements relating to minimum size of Payment and means of Payment.

7. Your Onshore Bond

Onshore Bond is a medium to long term investment and will continue until full withdrawal or on the death of the last life assured.

Your Onshore Bond is divided into 1,000 identical segments, to provide You with greater flexibility when You want to withdraw money from Your Policy. The number of segments may reduce if you make One-Off Withdrawals from your Onshore Bond. See Section 14 for more details.

The investment is used to buy Units in funds chosen by You, including Model Portfolios.

The value of Your Onshore Bond is equal to the value of the Units plus any balance in Transactional Cash, less any applicable charges.

8. Life Cover Benefit

If Your Onshore Bond is set up on a single life basis the Life Cover Benefit will be payable upon the death of the Life Assured. If there is more than one Life Assured the Life Cover Benefit will be payable on the death of the last surviving Life Assured.

The Life Cover Benefit payable is equal to 101% of the value of the Investments We hold in Your Onshore Bond, less any applicable charges.

The values of the Investments will be those that apply at the date of disinvestment, no payment will be made until all Our reasonable requirements have been met. Once we have received satisfactory notification of death of the last Life Assured, and completed the necessary administration (which may take up to 6 business days), all Units held for You in Funds will be sold.

9. Funds

You can invest in the Funds We make available.

Funds that generate income will automatically be used to buy more Units in that Fund.

10. Model portfolios and portfolio rebalancing

When You invest in Your Onshore Bond via Your Adviser, they may invest Your Onshore Bond into one or more Model Portfolio(s). Your Model Portfolio(s) record(s) the Investments You have selected in their set proportions. Subsequent payments are invested in accordance with the Model Portfolio(s) unless You or Your Adviser inform Us otherwise.

Over time, as a result of varying Investment performance, the proportions of Investments within Your Model Portfolio(s) will change. Your Adviser may at any time rebalance Investments in line with Your Model Portfolio. This will involve switching. Your Adviser may also instruct Us to automatically rebalance Your Onshore Bond at a frequency or set levels Your Adviser specifies.

11. Discretionary investment managers

Your Policy can be managed through Your Adviser, or through a DIM or a combination of both.

Where You wish to invest via a DIM Model Portfolio, You are required to appoint a DIM from the Aviva approved panel, enter into a DIM agreement and agree the DIM charges which shall apply. You will need to arrange this through Your Financial Adviser. You authorise Your DIM to act on Your behalf and instruct Aviva in respect of the portion of Your Onshore Bond holding invested with that DIM.

We may accept Your application subject to these Terms and Conditions although We reserve the right to reject an application. Aviva will accept instructions from Your Adviser and/or Your DIM on this basis. We are however unable to accept instructions from an attorney relating to any portion of Your Onshore Bond holding invested with a DIM unless the Power of Attorney document registered with Us includes specific wording that allows Us to do so.

If at any time Your Adviser changes Your DIM, You are required to sign a replacement DIM agreement with that new DIM and agree the replacement DIM's charges. Aviva will allow DIMs to access Aviva's systems to load and manage their Model Portfolios. Aviva will manage who has access, and enter into a legal agreement with each DIM. Where such agreement is not entered into the DIM will not be able to manage Your Model Portfolio.

The DIM will then be able to create any number of models, and manage these models accordingly. Model Portfolios will only contain the following assets: Funds, Insured Funds and cash. You're not able to invest in cash for currency speculation purposes.

The DIM is responsible for allowing their Model Portfolios to be accessed by Your Adviser. The Adviser will be granted permission by the DIM. Once access is granted the Adviser will be able to select the appropriate Model Portfolio(s) for You.

DIMs may charge You for using their Model Portfolios. Where a charge does apply, this is deducted monthly from Your Cash Account. Each DIM sets the charge for their Model Portfolios. If a DIM changes their charges, they will tell Your Adviser and You may be required to sign a replacement DIM Agreement.

Your DIM is responsible for managing those Investments within Your Onshore Bond that Your Adviser allocates to them. By appointing a DIM, via Your Adviser, You give the DIM authority to place orders with Us on Your behalf. We will act as if this is a direct instruction from You without Us assessing the suitability of the order given. Your DIM is responsible for checking the suitability of an order they submit and the accuracy of its execution. If an error is made by Your DIM, Your DIM is responsible for ensuring that it is corrected. Aviva is not responsible for any loss incurred to Your Onshore Bond as a result of any errors by Your DIM.

Your DIM will continue to have authority to act on Your behalf until:

- Your Adviser, acting on Your instruction, ends the authority; or
- We end the authority of a DIM to manage investments on the Onshore Bond; or
- Your DIM ends their relationship with You or Us; or
- You end the DIM authority; or
- Your death.

12. Trading

The value of Your Onshore Bond is equal to the value of all Investments held by Us in Your Policy, less any charges. At all times, the Units, Funds and Transactional Cash remain the property of Aviva Life & Pensions UK Limited. You, Your Adviser or Your DIM can instruct us as to which Investments We hold in Your Policy.

When dealing in Investments, We must be in receipt of a valid instruction from You, Your Adviser or Your DIM as appropriate.

As the Onshore Bond is aimed at Clients with Advisers, We may only accept instructions direct from You in exceptional circumstances where You are unable to place an instruction through Your Adviser. However We cannot accept an instruction to buy or switch into Insured Funds or Model Portfolios directly from You; the instruction must be placed by Your Adviser.

Where an instruction has been received direct from You, We will not purchase any investments deemed to be complex under FCA rules.

For lump sum investments, We will purchase Investments for Your Onshore Bond only when Your Payment(s) can be treated as cleared funds. For cheques generally this will be four Business Days after receipt. For immediate electronic Payments, funds will clear immediately.

Where an electronic payment fails any trade connected or associated with that payment will also fail. If You wish any such trade to continue You, Your Adviser or Your DIM must submit a new instruction for that trade to take place once sufficient funds are in place.

We will not apply any discretion nor accept liability for any losses, direct or consequential, which You may realise as a result of the Investment decisions made by You or in conjunction with Your Adviser or Your DIM.

Where We receive an instruction which is unclear or ambiguous in nature, We reserve the right to take no action until We have received clarification from You, Your Adviser or Your DIM.

Trading Funds

In exceptional circumstances where You are unable to instruct Your Adviser to execute Your instruction online, We may accept Your instruction direct from You. Execution of Your instruction will take longer and we may require additional information from You. This is because additional manual work is required by Aviva to check and execute the instruction.

Some Funds may have a minimum trade value. If a trade is placed by Us for less than this amount, the trade may be rejected or held as pending until We receive further trades that meet this minimum amount from You or other policyholders. If We experience any difficulty in trading promptly, We will inform You, Your Financial Adviser or Your DIM within five business days of identifying the issue.

For some Funds it may not be possible to buy or sell Investments on every Business Day as they may have different trading frequencies and different settlement periods. This could mean that you may not receive proceeds of a sale, or Your Payments may not be invested, straight away.

Insured Funds

Aviva Life & Pensions UK Limited can close or merge existing Insured Funds and We can add to or change the number and type of Insured Funds available for investment in the Onshore Bond. If this affects You, We will tell You at least 30 days in advance unless external factors beyond Our control mean that only a shorter notice period is possible. We will tell You of Your options if this occurs.

Insured Fund Allocation and cancellation of Units

When buying or selling Units in Insured Funds in Your Policy, We will usually receive the next available price. If We receive Your instruction to buy or sell Units after 4pm on any Business Day (or 3.45pm for Units within a Model Portfolio), or on a weekend or bank holiday, then We may treat Your instruction as if it had been received on the next Business Day. However, in exceptional circumstances, We reserve the right to take appropriate action to safeguard policyholders' interests which could include delaying the sale of Units.

We can delay the cancellation of Units in any Insured Fund for up to one month. Where an Insured Fund invests directly or indirectly in land or buildings We may delay it for a further five months.

Cancellation of Units in an Insured Fund may be delayed, where We consider that it is reasonable to do so having regard to all the relevant circumstances. We are only likely to consider it reasonable to do so where it is in the interests of the relevant investment or property Insured Funds, other policyholders, or We are unable to readily realise Investments in the Investment or property Insured Funds. Examples of this may include where:

- there is a stock market crash; and/or
- there is a failure in infrastructure, such as the effect of a computer virus in the stock trading system; and/or
- there is physical damage arising from events such as a terrorist attack, an explosion or flood; and/or
- We reasonably consider there is no suitable market upon which to sell the asset(s) of a Insured Fund; and/or
- there is any interruption of a stock exchange which materially affects the pricing of the Units; and/or
- the sale of the asset(s) of an Insured Fund would lead to unfairness of treatment between policyholders.

We will tell You if and why a delay is necessary. If there is a delay, then the cancellation will take place using the Unit price next available after the period of delay has ended.

Insured Fund Assets

For each Insured Fund, Aviva Life & Pensions UK Limited decide which assets to include and when to buy and sell them. They do this in line with the Insured Funds investment objectives, Income and gains from these assets are met from the Insured Fund.

Aviva Life & Pensions UK Limited can borrow for the purposes of any Insured Fund and use its assets as security for a loan. Aviva Life & Pensions UK Limited can also use financial derivatives, such as futures and options, to assist them in effectively running the Insured Funds.

Insured Fund Deductions

Aviva Life & Pensions UK Limited will make the following deductions from each Insured Fund where they have reasonably incurred or anticipated incurring:

- expenses connected with buying and selling the asset and valuing, owning and maintaining them;
- interest on borrowings;
- taxes, duties, levies and other charges, including Our management charges;
- other expenses, taxes, duties, levies or charges which in Our opinion should be paid from the Insured Fund (this may include the cost of acquiring, disposing of, maintaining or managing assets of the Insured Fund and also other charges on the investment or income of the Insured Fund and also other charges on the investment or income of the Insured Fund as reasonably determined by Us).

Insured Fund Unit prices

Each Insured Fund is divided up into Units.

The Fund Manager will value each Insured Fund at least once a month.

Each valuation is carried out to fix the Unit price of Units. The Unit price will be rounded to the nearest 0.01 pence.

The value of the stock exchange investments will be based on quoted prices. The value of interests in land and buildings will be based on the latest valuations they have. However, they may make reasonable adjustments to take account of:

- changes in the prices of land and buildings since the last valuation in line with professional advice;
- Regulatory guidance and/or guidance issued by the Royal Institution of Chartered Surveyors (or another equivalent body).

For the Smooth Managed Funds the valuations above will also be used to calculate the value of assets. When You buy and sell Units in the Smooth Managed Funds, You will receive a Smoothed Price which grows in line with a Smooth Growth Rate. The Smooth Growth Rate will be equal to the Bank of England Rate +4% per year and will be no less than 4% per year and no greater than 9% per year. The Smooth Growth Rate for Smooth Managed Fund 2 is equal to the Bank of

England Rate +3% per year and will be no less than 3% per year and no greater than 8% per year. Fund Price Adjustments will be applied to the Smoothed Price when the difference between the Smoothed Price and the Unsmoothed Price is greater than 6.5% and the Fund Price Adjustment will reduce the difference to 1.5%. If cash flows in or out of the Smooth Managed Funds exceed 10% of the total value of the Fund over any 30 day period or 25% of the total value of the Fund over any 365 day period, then the Smoothed Price will be set to the Unsmoothed Price on that day.

13. Switching

You may instruct us to change the Investments We hold within Your Policy. On receipt of Your instructions, Your Adviser will instigate the online sale of the specified Investments followed by the purchase of the specified new Investments.

In exceptional circumstances where You are unable to instruct Your Adviser to execute Your instruction online, We may accept Your instruction direct from You, with the exception of requests to switch into Insured Funds or Model Portfolios. Execution of Your instruction will take longer and we may require additional information from You. This is because additional manual work is required by Aviva to check and execute the instruction.

Please note that where applicable, purchase orders will be placed once all sale prices have been confirmed on your Onshore Bond. There may therefore be incidences where you are disinvested for a period and subject to potentially adverse market movements. We will not be liable for any losses arising during this period.

There are no additional Aviva charges levied for switching.

14. One-Off Withdrawal

On instructions from Your Adviser and within the time stipulated by Your Adviser, Your Onshore Bond or part of Your Onshore Bond can be withdrawn. However, We cannot guarantee that the withdrawal will take place on the date requested.

In exceptional circumstances where You are unable to instruct Your Adviser to execute Your instruction online, We may accept Your instruction direct from You. Execution of Your instruction will take longer and we may require additional information from You. This is because additional manual work is required by Aviva to check and execute the instruction.

Your Adviser is able to choose on Your behalf how the withdrawal is funded.

You can choose to take Your One-Off Withdrawal by

- Whole Segments - Closing one or more of your Segments, which will sell all of the Funds held within those Segments.
- Fund specific - Specifying the amount You want to withdraw from Your Onshore Bond from specific Funds.
- Pro-rata - Specifying the amount You want to withdraw from Your Onshore Bond by selling Units proportionally from all Funds.

However, if the withdrawal method chosen by Your Adviser does not generate enough cash to pay Your withdrawal, We will disinvest proportionately across the assets in order to do so. Any withdrawal will reduce the value of Your Policy in each segment. We will not automatically disinvest if You are only invested in Funds which are in deferment or suspension. If you are only partially invested in Funds which are in deferment or suspension, then We will disinvest from any other Investments You hold. Its important you speak to your financial adviser before taking a One-Off Withdrawal as there can be different tax implications depending on the method chosen. Refer to 'Making withdrawals less taxing' (IN06079).

The minimum amount that can be withdrawn is £1,000.

One-Off Withdrawals can be taken at any time, Fund specific or proportionally from all Funds.

Payment of withdrawal proceeds will be made to You by direct credit. We may deduct any outstanding charges due to Us from the amount payable to You.

Where a sale amount has been defined in cash the number of Units deducted will be rounded up so as to ensure the cash amount requested is met. This may result in more cash than requested being generated.

Any withdrawal exceeding the annual 5% Tax Deferred Allowance may be subject to a potential tax liability. Ongoing Adviser Charges and Discretionary Investment Model charges are classed as Regular Withdrawals and count towards the 5% Tax Deferred Allowance. The 5% Tax Deferred Allowance is not relevant for a Segment surrender and so these may be subject to a potential tax liability.

15. Regular Withdrawals

On instructions from Your Adviser we can pay You Regular Withdrawals from Your Onshore Bond, specified as a monetary amount, subject to a minimum amount of £25.

You may request a Fund specific withdrawal which will cancel Units from that Fund only to make the payment, or a pro-rata withdrawal which is the cancellation of Units across the Funds you are invested in.

If, as part of a fund-specific withdrawal there is insufficient value in the the Fund you selected, the default will be to make a pro-rata withdrawal.

16. Full withdrawal (Closure)

You can instruct Us to pay You a withdrawal of the total value of Your Onshore Bond, this will close Your Onshore Bond, and it cannot be reinstated.

17. Charges

The following section details the charges that apply to Your Onshore Bond. Any charges taken by Us may be taken by Aviva Life & Pensions UK Limited or any of the companies included within the "Aviva/Us/We/Our" definition of these Terms and Conditions on the authorisation of Aviva Life & Pensions UK Limited.

We may vary the charges for any of the following reasons:

- to reflect, in a proportionate manner, changes in costs relating to taxation, the law or decisions or recommendations of an ombudsman, Regulator or similar person; or
- to respond, in a proportionate manner, to changes in the costs which We reasonably incur in carrying out the administration of Your Onshore Bond.

We will notify You at least 30 days before any change to the Aviva charge has any effect on You.

The Aviva charge and any applicable Adviser or DIM charges will cease when We receive notification of the last death of all lives assured. Any Fund manager charges will continue to apply in the period between the last death of all lives assured and disinvestment.

(i) Aviva charge

This is deducted on a monthly basis and is calculated on a daily basis as a percentage of the average Onshore Bond value on each day.

The charge is calculated based on the value of all the assets in Your Onshore Bond.

For further information, please see Your illustration for the charge rate applicable and Your transaction history for the actual charge.

(ii) Adviser Charges

- Initial Adviser Charge – We will deduct any initial Adviser charge You have agreed with Your Adviser from Your Payment(s) before We invest them on Your behalf. The Initial Adviser Charge is a one off amount.
- Ongoing Adviser Charge – We will deduct any ongoing Adviser charge You have agreed with Your Adviser from Your Onshore Bond and will pay it to Your Adviser. If the amount You have agreed is a percentage of Your Onshore Bond then this will be calculated based on the daily value of Your Onshore Bond and deducted at the frequency You agreed with Your Adviser.
- Ongoing Adviser Charges are classed as Regular Withdrawals and count towards the 5% Tax Deferred Allowance.

Where You've instructed Us to pay an Adviser Charge, then as soon as We take the money from Your Transactional Cash Account to pay Your Adviser, this is no longer Your money and it becomes due and payable by Us to Your Adviser. We will only facilitate payment of these charges once You have sufficient cleared cash in Your Transactional Cash Account.

(iii) Discretionary Investment Model charge

You may have agreed with Your Adviser to use a Discretionary Investment Manager (DIM) to manage Your Policy. There may be an additional charge for this. Any charge will be documented on Your illustration and shown on Your transaction history as a 'Discretionary Investment Model charge'. The charge will be agreed between You, Your Adviser, and Your DIM. We

will deduct any Discretionary Investment Model charge from Your Onshore Bond and pay it to Your DIM. Any Discretionary Investment Model charge will apply only to the assets held within a DIM Model Portfolio.

Where You've instructed Us to pay a Discretionary Investment Model Charge, then as soon as We take the money from Your Transactional Cash Account to pay Your DIM, this is no longer Your money and it becomes due and payable by Us to Your DIM. We will only facilitate payment of these charges once You have sufficient cleared cash in Your Transactional Cash Account. The Discretionary Investment Model charge is classed as a Regular Withdrawal and counts towards the 5% Tax Deferred Allowance.

(iv) Fund Manager Charges

Fund managers will take charges that will depend on the investments chosen. These charges will be taken from the Fund by the Fund manager and may be expressed as the ongoing charge figure (OCF) and/or total expense ratio (TER). These cover the charge made by the Fund manager for managing the Investment as well as expenses incurred by the Fund. Please note these charges are reflected in the Fund price and are variable and may change over time.

In accordance with Regulations, you'll receive further cost and charge information on your Funds, before they're invested and on an ongoing basis once invested.

For details of the Fund managers' standard charges, as well as any discounts available through Us, please speak to Your Adviser or refer to Your illustration.

There are also other expenses which Fund managers deduct from their Funds such as registrars' charges, trustee/depository charges and audit charges.

In addition, Fund managers may impose a Dilution Levy to share out the costs incurred when a need to deal in underlying assets is triggered by investor purchases or redemptions of Fund Units. This is to prevent these costs diluting the value of remaining Units. Any charge arising from a Dilution Levy being applied will either be reflected in the price of the Units or be applied as a levy to the amount invested or disinvested.

Any Dilution Levies imposed will be shared across all policyholders constituting that particular transaction. The dealing price given to Us by a Fund manager will be used to calculate Your sale proceeds or purchase cost. Please note this price may be higher or lower than the published price.

(v) Collection of charges

We will take all Aviva, Adviser and DIM charges (as defined in this section) from Your Transactional Cash Account.

This does not include any Fund manager charges which may be payable in addition.

Any disinvestment for Aviva and Adviser charges will include an additional amount which is 10% of the charge due. This aims to cover any market movements between the disinvestment date and the charge date. If Cash Management is not enabled on your Onshore Bond, a £10 minimum disinvestment amount will apply. If Cash Management is enabled on your account,

we'll disinvest six times the value calculated, subject to a minimum amount of £60.

In certain circumstances, these investments may be sold after the charge has been taken.

We will automatically disinvest the required amount in line with the Fund Investment proportions.

Funds known to be in deferment or suspension are not included within the automatic disinvestment process.

We will not automatically disinvest if You are only invested in Funds which are in deferment or suspension.

If you are only partially invested in Funds which are in deferment or suspension then We will disinvest from any other Investments You hold.

Any outstanding charges due will be deducted:

- when You sell Your Policy; or
- when the deferment or suspension of the Fund has been lifted and We have sold down the Fund; or
- when any other income goes into Your Transactional Cash Account.

If Your Onshore Bond is holding any monies in Your Transactional Cash Account that have been ring-fenced for investing in any transactions, these monies will not be used to pay any charges, and/or make any payments to You.

(vi) VAT

Any charges that are Ours or that We pay to Your Adviser or Your DIM will include VAT where applicable. Please note this is based on Our understanding of current legislation and is subject to change.

18. Charges in respect of tax

Aviva Life & Pensions UK Limited is liable to corporation tax on the income and capital gains arising on the investments we make on Your behalf in Your chosen funds. For Insured Funds, a charge is allowed for in the price of the Units to cover the estimated tax liability

For other Investments, charges are taken at different points throughout the year to cover the estimated tax liability. You will see these on Your regular statements. The charge is calculated annually, when Funds are sold and on any income generated by a Fund:

- a) When funds are sold to pay for a withdrawal, charge or as part of a switch, the charge in respect of tax is taken from Your Transactional Cash Account. If there is insufficient transactional cash then any shortfall will be met by selling Units proportionally across all funds in Your Onshore Bond. The charge is taken on the next monthly anniversary following the sale
- b) If You cash in one or more Segments and this results in a gain, the charge is taken proportionally across all remaining Segments at the time the charge is deducted. The charge is taken on the next monthly anniversary following the sale

- c) On the 31 December, an annual charge is calculated based on a deemed disposal of all Funds. If the disposals were to result in a gain, the charge is taken from Your Transactional Cash Account initially with any shortfall being taken proportionally from all Funds. The charge will be taken within 5 days of the calculation.
- d) The charge is taken when income is generated by Funds in Your Onshore Bond
 - (i) Any gross income generated by Funds in Your Onshore Bond
 - (ii) For accumulation Units, where income is retained within the Fund and no cash payment is received, the charge in respect of tax is allocated in the next monthly anniversary.

19. Administration of your Onshore Bond

You authorise Your Adviser to pass to Us Your instructions about Your Onshore Bond. You authorise Us to accept and act upon Your instructions, via Your Adviser, on this basis as if they were made by You direct. We will not make any further enquiries. Aviva shall treat as fully authorised, accurate and binding on You any instructions which Your Adviser has passed to Us.

(i) Confirmations of transactions

We will provide You with details of transactions on Your Onshore Bond.

We will provide You with online confirmations for the initial purchase of Investments, sale of investments and re-investments once the transaction has been completed.

We will not provide confirmations for every sale and purchase where automatic disinvestments are made to meet charges. A summary of such transactions will be reflected in Your statement. Detailed transaction information can be viewed via Our Online Service.

(ii) Periodic Statements

Statements will be issued quarterly. These will set out the value of Your Onshore Bond, including valuations of each Investment and a summary of transactions since the last statement date. Detailed transactions information is available via Our Online Service.

(iii) Valuations

We will value Funds at the end of each Business Day using the most recent price available from the Fund manager. You should be aware that if You want to buy or sell holdings in a Fund, these prices will not necessarily be the dealing prices as most Funds are priced on a forward basis.

This means that the price for a sale or purchase transaction is that calculated at the valuation point after the transaction has been placed with the Fund manager.

You should be aware that if a transaction instruction is given in cash terms the actual amount You receive may be more or less than that stipulated.

(iv) Fund Information

Copies of a Fund's interim and annual Reports and Accounts, Prospectus or other similar material are available from Your Adviser.

(v) Statements and Confirmations

Statements and online confirmations will be provided to You and Your Adviser.

(vi) Income

Income may include distributions from Funds and reclaims of UK income tax where appropriate. This frequency will be at least annually. Any income arising will be reinvested into Your Onshore Bond.

(vii) Power of Attorney

Please note that We are unable to accept Aviva declarations signed by Your attorney unless they are accompanied by a correctly certified and, where applicable, correctly registered Power of Attorney document. We also require verification of the Attorney's identity (see Section 29. Identity verification requirements). Once this has been received and We are satisfied with it, We shall take instructions from Your Attorney.

(viii) Pricing Errors

In rare cases, errors may arise in the valuation of, or transactions within, Your Onshore Bond. These errors may occur as a result of Our actions, or those of a third party such as a Fund manager or Our nominated stockbroker.

If We are responsible for the error, We will place Your Onshore Bond back in the position You would have been in had the error not occurred in accordance with applicable Regulations.

Where, due to circumstances beyond Our control, We are unable to do this, We will make suitable arrangements to compensate, which may be by way of a one off ex-gratia payment into Your Transactional Cash Account. If the error has occurred due to the actions of a third party, although We do not accept responsibility for such errors, We will take reasonable steps to seek payment of compensation from the third party concerned on Your behalf.

(ix) Fund Closure

In the event that a Fund manager closes a Fund, or We are unable to continue administering Investments in a Fund and this affects You, We will, where possible, notify Your Adviser or You and request reinvestment instructions 30 days in advance. We will do this unless external factors beyond Our control mean that only a shorter notice period is possible.

We reserve the right to move all assets held within the affected Fund to Transactional Cash pending reinvestment instructions from Your Adviser or You. We will not be held liable for any losses You may incur as a result of Our action or whilst We are awaiting reinvestment instructions.

(x) Fund suspension/deferment

In the event that a Fund manager suspends or defers dealing in a Fund and this affects You, We may redirect purchases intended for the suspended Fund to Transactional Cash, and

await Your or Your Adviser's instructions on how You wish to proceed. If the suspended Fund is held within a Model Portfolio, the amount that was due to go into the suspended Fund will instead be applied proportionally across the other assets in the Model Portfolio. We may also delay or cancel any withdrawal or other transaction requests for that Fund and await Your or Your Adviser's instructions on how you wish to proceed.

(xi) Counterparty default

Capital is at risk if the underlying financial institution fails or becomes insolvent.

20. Communication

We may communicate with You about Your Onshore Bond by post, by email or by telephone. You will have the option, through Our Online Service, to choose how We normally communicate with You however We will still send certain communications in writing if We deem it appropriate to do so. Certain regulatory information must be provided by Us in writing. Where We are unable to contact You through Your preferred method of communication, We may try to communicate with You by another means of contact, depending on the information You or Your Adviser have given Us.

If Your chosen method of communication is email, You may receive notifications from Us via email that there is an important document or message to read within Your Onshore Bond document library. It is Your responsibility to then read this document or message.

You may change Your address, email and other personal details either by contacting Us, or through Our Online Service or via Your Adviser.

It is Your responsibility to ensure that Your contact details are up to date (including any of Your name, address, email address or telephone number(s)). If they change You must inform Us either by contacting Us, or through Our Online Service or via Your Adviser. If You do not do so, then We may be unable to contact You to fulfil Our regulatory requirements.

All other changes must be communicated to Us via Your Adviser unless You no longer have an Adviser, please refer to Schedule 1 - Ex-Advised Clients for more information.

Your Adviser is responsible for checking the accuracy of all information, online application and instructions they pass to Us. If an error is made by Your Adviser, Your Adviser is responsible for ensuring it is corrected. Your Adviser is responsible for any loss incurred to Your Onshore Bond and/or Aviva as a result of the Adviser's error.

For Your and Our own protection, regulatory purposes and also for Our own training purposes, telephone calls will be recorded/monitored and stored for a minimum of five years. You must give Us any information We reasonably request to be able to provide the services for Your Onshore Bond.

21. Online Service

You will normally be able to view Your Policy 24 hours a day via Our Online Service. There may be occasions, however, when this is not possible. For example, if We suspend services for repair, maintenance, blackout/outage for migration, or for reasons beyond Our control.

In the event that You are unable to access Our Online Service You can contact Us by telephone on any Business Day on **0800 068 2170**.

Investment data is supplied to Us by third parties. All figures are in Sterling unless otherwise stated and are based on the information supplied to Us and accepted in good faith.

22. Changes to Terms and Conditions

We may change these Terms and Conditions for any of the following reasons:

- to respond, in a proportionate manner, to changes in the way We administer investments/products of this type; and/or
- to respond, in a proportionate manner, to changes in technology or general practice in the Life, Pensions and Investments industry; and/or
- to respond, in a proportionate manner, to changes in taxation, the law or interpretation of the law, decisions or recommendations of an Ombudsman, Regulator, or similar person, or any code of practice with which We intend to comply; and/or
- to correct errors, if it is reasonable to do so.

If We consider any changes to these Terms and Conditions to be to Your advantage or necessary to meet regulatory requirements, We may make the change immediately and tell You at a later date. We will tell You about any change We consider is to Your disadvantage (other than any change necessary to meet regulatory requirements) at least 60 days before the change becomes effective, unless it is not possible for Us to do this, in which case We will give You as much notice as We can.

Although You may elect to receive communications via Our Online Service, We reserve the right to inform You of any changes to these Terms and Conditions by post. If You elect to receive communications by post, We will always inform You of any changes to these Terms and Conditions by post.

23. Cancellation

You can change Your mind within 30 days of Us receiving Your first Payment. This will normally be on the first direct debit payment date You have given Us. For single Payments, Your cancellation period will start when We receive the Payment and You have received a confirmation schedule from Us. You must notify Us by telephone, email or in writing if You wish to cancel.

If You decide to cancel Your Onshore Bond application, and the Investment value has fallen, we will return the payment less any fall in the Investment's market value.

If after the expiry of the cancellation period, We receive any Payments which accrued from Your Policy during the cancellation period, We shall pay this on to You, only up to the value of Your original single Payment. Payments may be made some time after the expiry of the cancellation period. We will pay this on to You.

Any Adviser charges We have deducted from Your Onshore Bond in relation to the event You are cancelling shall be paid to Your Adviser and will not be returned to You. You may still be liable to pay Your Adviser for the advice or services You have received from them. Payment of any outstanding Adviser charges will need to be settled by You with Your Adviser direct.

If You don't exercise Your right to cancel within the specified timescales, Your Onshore Bond will continue.

24. Closing your Onshore Bond

You may instruct Us to close Your Onshore Bond at any time via Your Adviser. Please note that You may get back less than the amount You initially invested if You do so.

When closing Your Onshore Bond We will deduct outstanding charges due.

On closing Your Onshore Bond We will sell all Investments held and forward to You the proceeds together with any cash held in the Onshore Bond less any charges and/or deductions that may be due to Us.

Residual payments can be received after the closure of Your Onshore Bond. We reserve the right to retain any money received following the closure of your Onshore Bond where such sums are less than £5 per transaction. We will move the money to Our own bank account and pay it to Our chosen charity. In all other cases We will pay this on to You.

Note that the Aviva charge and any applicable Adviser charges will cease on the closure of your Onshore Bond.

(i) Termination

We may terminate Your Onshore Bond on giving You written notice if:

- it becomes impossible to administer in accordance with any relevant Regulations; and/or
- You are in breach of the Regulations or Legislation; and/or
- You/Your Adviser provides inaccurate information to Us in Your Onshore bond application; and/or
- We reasonably determine you have failed to satisfy Our customer due diligence requirements and that We are no longer able to continue to administer Your Onshore Bond.

(ii) Business in hand

Closing Your Onshore Bond does not affect any transaction initiated before the closure began. These Terms and Conditions continue to apply until We complete all outstanding transactions or meet all liabilities.

25. Liability

We will exercise due care and diligence in the administration of Your Onshore Bond.

Aviva or its associated companies will not be responsible for any loss of opportunity whereby the value of Investments could have been increased, or for any decline in the value of Investments or any taxation charges, unless such decline or loss or charge is the direct result of Our fraud, wilful default or negligence.

We shall not be liable or have any responsibility for any loss or damage You incur or suffer as a result of any event or circumstance not reasonably within Our control including:

- failure, interruption or delay in the performance of Our obligations resulting from the breakdown failure or malfunction of any telecommunications or computer services; and/or
- Industrial disputes; and/or
- failure of third parties to carry out their obligations; and/or
- acts of governmental or other similar authorities; and/or
- terrorist acts.

Any news, prices, opinions and other information which We may provide to You is provided solely to enable You to make Your own decisions and does not constitute personal Investment recommendations or advice. We will only accept responsibility for losses where We are directly at fault.

Aviva or its associated companies will not be responsible for any or all losses, costs, actions, proceedings, claims and demands which may be incurred by You arising directly or indirectly from Aviva or its associated companies having acted in good faith in accordance with to any instructions provided by You, Your Adviser or Your DIM.

26. Conflicts of interest

Occasions can arise where Aviva Life & Pensions UK Limited, other Aviva plc group companies, or their appointed officers, will have some form of interest in business which is being transacted. If this happens, or the Aviva Group becomes aware that its interests, or those of its officers, conflict with Your interests, We will take all appropriate steps to manage that conflict of interest. This will be done in a way which ensures all customers are treated fairly and in accordance with proper standards of business.

Further details of Our conflicts of interest policy are available from Your Adviser.

Where, despite all efforts to manage a conflict of interest, the conflict of interest cannot be prevented, We will disclose it to Your financial Adviser and they will provide You with a copy of it before You commit to taking out this product or taking any investment action in relation to it. If You are an Ex-Advised Client then We will disclose it to You. This is an important document and You should read it before making any investment decision.

27. Delegation

We may appoint any person to advise on or perform any of Our functions or responsibilities. We will satisfy Ourselves that any person to whom We delegate any such functions or responsibilities is competent to carry out those functions or responsibilities.

28. Governing law

Aviva and You have a free choice about the law that can apply to these Terms and Conditions. Aviva proposes to choose the law of England, and, by entering into these Terms and Conditions You agree that the law of England applies. We will always write and speak to You in English.

29. Customer verification requirements

Whether You are opening Your Onshore Bond or subsequently changing Your bank account, Your Adviser is responsible for verifying Your identity, any third party payee and/or bank account.

Aviva will carry out automated verification checks on the information Your Adviser has submitted and, in the event of any issue, We will contact Your Adviser to resolve this.

If Your Adviser has not been able to verify Your identity, any third party payee and/or bank account to enable us to comply with Our obligations under Regulations (including UK anti-money laundering legislation) within a reasonable time, We will suspend Your Onshore Bond. This means trading will cease immediately.

Where any period of suspension follows a change in Your bank account after You have opened Your Onshore Bond, then once We have successfully verified Your bank account, charges and interest that would have applied during the suspension period will be retrospectively applied.

During the period Your Onshore Bond is suspended we will not be able to act upon Your, Your Adviser's or Your DIM's instructions until We have successfully verified Your or/and any third party's identity and bank account.

If You have any questions or concerns regarding these requirements You should speak with Your Adviser.

Schedule 1

Ex-advised clients

Onshore Bond is aimed at Clients with Advisers. If for any reason You are no longer being advised by Your Adviser, the following restrictions and conditions shall apply until such time as You appoint another Adviser to act for You in respect of Your Onshore Bond.

Example reasons why You are no longer being advised by Your Adviser:

- Your Adviser is no longer authorised by the FCA or no longer has the necessary permissions to conduct Investment or Life Policy business; or
- Your Adviser has retired, is bankrupt or has died; or
- Your Adviser has ceased to act for You; or
- You chose to terminate the services of Your Adviser and are no longer their Client.

The above list is not an exhaustive list.

You must inform Us as soon as You are able that You are no longer being advised by Your Adviser.

Adviser and DIM charges

We will stop deducting any Adviser or DIM charges within 30 days of Us being notified by either You or Your Adviser that You have become an Ex-Advised Client.

Any Adviser and DIM charges We facilitated prior to Us becoming aware that You are no longer advised and from the date You no longer had an Adviser or DIM shall be returned to You, provided they have not already been passed to Your Adviser or DIM. If they have already been passed to Your Adviser or DIM, it is Your responsibility to contact them to seek return of these charges.

Please note that if You had agreed with Your Adviser to pay their charges over a period of time and during that time You become Ex-Advised, it is still Your responsibility to pay any element of those outstanding charges to Your Adviser.

The Aviva charge

If You become an Ex-Advised Client, then once the Grace Period has expired, it may take Us up to 30 days to complete the necessary administration for You to become an Ex-Advised Client. Once this is completed, Your Onshore Bond will be subject to the Aviva charges for Ex-Advised Clients which are in place at that time. These may be higher than the charges You were paying as an advised Client. We will tell You what the Charges will be prior to them taking effect. These Charges will only apply if You become an Ex-Advised Client after You have received these Terms and Conditions.

How managing Your Policy and Trading will change

During the Grace Period (and as long as You remain an Ex-Advised Client), the way Your Policy is managed will change. We will contact You to let You know about this once We become aware that You no longer have an Adviser.

You will need to register for Our Online Service to 'self-serve'. Self serve means You can manage and make changes to Your Policy Yourself.

There are however some restrictions and conditions, that are set out below:

- Model Portfolios - The DIM will be removed and the individual Investments previously making up the model will continue to be held as loose assets.
- Funds which do not require advice to invest in will be fully tradeable.
- If Your Policy is invested in Investments We deem to be complex in accordance with FCA rules, You can retain these but will not be able to invest single Payments outside of this. You may sell these Policy.

Subject to the conditions and restrictions set out above, You are able to top-up and obtain valuations on Your Policy.

These conditions and restrictions will continue until You confirm to Us that You have appointed another Adviser and DIM (where appropriate) to act for You in respect of Your Onshore Bond.

It is important to understand that Aviva will not provide You with financial advice during the Grace Period or while You are an Ex-Advised Client.

Collection of charges

If Your Policy is only invested in Funds which are in deferment or suspension, We will not automatically disinvest to pay charges. If You do not pay Your Aviva charge, any outstanding charges due will be deducted:

- when You sell Your Policy; or
- when the deferment or suspension of the Fund has been lifted; or
- when any other income goes into Your Transactional Cash Account.

Need this in a different format?

Please get in touch if you would prefer these Terms and Conditions (**LF30029**), in large print, braille, audio, or in a different colour.

How to contact us?

 0800 404 5070

 onshorebond@aviva.com

 MyAviva.co.uk

Insurance | Wealth | Retirement

Aviva Life & Pensions UK Limited.

Registered in England No. 3253947. Aviva, Wellington Row, York, YO90 1WR.
Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.
Firm reference number 185896.

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