

# Select Investment Growth & Income option

## Application form



Please use **CAPITAL LETTERS** and write in **BLACK INK** when completing this form. It's essential you complete the form **IN FULL** otherwise we won't be able to process it. We've provided notes in italics to help you complete the application accurately.

### Section 1 – Payment and Application

I/We wish to invest:

£										.	0	0
---	--	--	--	--	--	--	--	--	--	---	---	---

Amount of Initial Adviser Charge:

£										.	0	0
---	--	--	--	--	--	--	--	--	--	---	---	---

Amount of payment:

£										.	0	0
---	--	--	--	--	--	--	--	--	--	---	---	---

I'll be paying by

Electronic Payment

Cheque

Date of electronic payment

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

or To be arranged

Payment Reference

--

#### Paying by bank transfer

Please send the payment to:

Sort code **40-02-50** Account number **01057081** Account Name **Aviva Life & Pensions UK Limited** Account Reference: Policyholder's name, or policy number if known.

#### Paying by cheque

Please make your cheque payable to Aviva and staple it to the front of this application. If you want to pay with a building society cheque or bankers draft, the society or bank must endorse the cheque with the full name of the person from whose account the funds are drawn. For example, Aviva IRO John Smith. (IRO means 'in respect of')

#### Third party payments

We cannot accept third party payments except funds that are coming from a solicitors account ie trustees investments.

#### Sending the application

You can either email this form and the illustration to [bondsuk@aviva.com](mailto:bondsuk@aviva.com) if the payment has been made electronically, or post it to:

**Aviva**  
**PO BOX 520**  
**Norwich**  
**NR1 3NG**

#### Discretionary Discounted Gift Trust applications

If this application is from the trustees of a Discretionary Discounted Gift Trust and you've submitted an underwriting form, please don't date or submit this application form until after we tell you the underwriting decision. To avoid any potential gift with reservation issues, neither the settlor or their spouse (or civil partner) must be lives assured.

## Section 2 – Details of your investment

Did you receive financial advice?

Yes

No

### What is the source of your investment?

Accumulated savings from salary

Retirement fund

Redundancy

Inheritance

Property sale

Divorce settlement

Other \*

We may require evidence of your source of wealth and funding in order to comply with Anti-Money Laundering legislation.

\* If other, please give details in the box provided.

### Number of policies

Your bond will be divided into a number of policies.

You can have up to a maximum of 250 smaller identical policies, which each have a minimum investment of £500. The minimum number of policies is 20.

Please calculate the maximum

I want this many policies (only fill in if you want a specific number)

### Fund choice

You can invest in up to 10 funds. You must make sure that the total across all funds equals 100%, and we can only accept percentages in whole numbers.

Fund name	Percentage of total investment
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
	<b>100%</b>

### Existing bonds

Do you have any existing bonds with Aviva or our former companies

Yes

No

**Commercial Union, CGU, Norwich Union, General Accident or Friends Life?**

If yes, you may be entitled to preferential terms. Please provide policy numbers in the boxes below.

Existing policy number(s)

## Section 3 – Who will own the bond?

**This section contains important questions relating to tax residency. You need to complete this section. If you don't we'll have to report details of your policy to His Majesty's Revenue and Customs (HMRC).**

If you have any questions about your tax residency status please talk to your financial adviser.

### Important information

The UK Government has and will be entering into a number of inter-governmental agreements to share tax information, where applicable, with the tax authorities in other territories. The requirement to collect information about each customer's tax residence is part of UK legislation and as a financial services company we're legally obliged to collect it. We're asking for your tax residency and Tax Identification Number (where applicable) and will record this on our records.

Your tax residence generally is the country in which you live for more than half a year. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). The country/countries in which you pay income tax are likely to be your country/countries of tax residence.

If you're unsure about your tax residence in a territory you should speak to your financial adviser or visit the tax authority website for that territory.

If you're tax resident in a territory other than the UK then we'll report the information listed below to His Majesty's Revenue & Customs (HMRC) and they may transfer that information to the government of that other territory in accordance with the relevant agreement.

The information is as follows:

- Your name, address, jurisdiction of tax residence, Tax Identification Number (TIN) and date of birth.
- Your account/policy number and that the account/policy is with Aviva.
- The balance or value of your account/policy at the end of the year or at the date it was closed.
- The gross amount of interest, dividends, proceeds from sale or redemption or other amounts paid or credited to you or your account/policy during the year.

In accordance with those agreements, UK Government will also begin to receive information from Governments of other territories about non-UK accounts held by UK tax residents.

### Trustee investments

If the bond is to be held in the name of a trust complete the name of the trust here. This is if the trust is written as a trustee investment, or is already an existing trust. We will require the sight of the trust deed and any deeds varying the trust.

Name of trust

Date of trust

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

### Class of Beneficiaries

Nature of trust (e.g. bare / flexible / discretionary / will)

Classes of beneficiaries – if flexible

Names of beneficiaries – if bare (we may need to ask for more details)

Settlor – full name (please indicate if deceased)

Protector (if applicable)

### Corporate investments

If the bond is to be held in the name of a company, complete the name of the company here. Please note, we will require a corporate identification certificate and a list of authorised signatories.

Name of company

### SIPP/SSAS Holders

If this bond is to be held as a SIPP or Group SSAS holder, complete the name here. Please note, we will require a SIPP/SSAS holders identification form completing and a list of authorised signatories.

Name of SIPP/ Group SSAS holder

### Section 3 – Who will own the bond? *continued*

**Bond owners** (non-trustee applications)

Please fill in the details of the policyholders below. Please note, the maximum number of policyholders is two. Title (eg Mr, Mrs)

Title (eg Mr, Ms)	<input type="text"/>	<input type="text"/>																
Surname	<input type="text"/>	<input type="text"/>																
Forenames	<input type="text"/>	<input type="text"/>																
	<input type="text"/>	<input type="text"/>																
Date of birth	<table border="1"><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	<table border="1"><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											
D	D	M	M	Y	Y	Y	Y											
Permanent residence address	House no	<input type="text"/>																
	Street	<input type="text"/>																
	Town	<input type="text"/>																
	County	<input type="text"/>																
Postcode	<input type="text"/>	<input type="text"/>																
Phone number <i>(include STD code if landline)</i>	<input type="text"/>	<input type="text"/>																
Relationship to the life assured	<input type="text"/>	<input type="text"/>																
Occupation	<input type="text"/>	<input type="text"/>																
Total income from all sources including pensions and benefit payments	<input type="text"/>	<input type="text"/>																
Email	<input type="text"/>	<input type="text"/>																

I'd like access to MyAviva online. If eligible, this will allow you to manage and monitor your policies conveniently from your computer, tablet or smart phone. This isn't available for trustees, deputies or attorneys at present.

Yes  No

Yes  No

1. Are you a resident for TAX PURPOSES anywhere other than the United Kingdom (UK)?

Yes  No

Yes  No

**Notes**

(i) UK is England, Northern Ireland, Scotland and Wales. (ii) If you're a US citizen or hold a US passport or green card, you'll also be considered tax resident in the US even if you live outside the US so you must answer 'Yes'.

2. If you answered 'Yes' to question (1), please list below the country or countries you're resident in for tax purposes, along with any Tax Reference number(s)/Tax Identification Numbers(s) (TIN), if relevant.

Country/countries of tax residency	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Tax Identification Number/Reference Number/National Insurance Number or equivalent	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

If you're a tax resident of more than two additional countries please provide details on a separate sheet.

If you don't have a Tax Identification Number or equivalent, please tell us why in the box below.

<input type="text"/>	<input type="text"/>
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### Section 3 – Who will own the bond? *continued*

#### Bond owners (Trustees/Corporate application)

Please include the details for the trustees, including the settlor(s) and the details of the company, if a company is to own it.

Title (eg Mr, Mrs)	<input type="text"/>	<input type="text"/>																
Surname	<input type="text"/>	<input type="text"/>																
Forenames	<input type="text"/>	<input type="text"/>																
	<input type="text"/>	<input type="text"/>																
Date of birth	<table border="1"><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	<table border="1"><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											
D	D	M	M	Y	Y	Y	Y											
Permanent residence address	House no	<input type="text"/>																
	Street	<input type="text"/>																
	Town	<input type="text"/>																
	County	<input type="text"/>																
Postcode	<input type="text"/>	<input type="text"/>																
Phone number <i>(include STD code if landline)</i>	<input type="text"/>	<input type="text"/>																
Relationship to the life assured	<input type="text"/>	<input type="text"/>																
Occupation	<input type="text"/>	<input type="text"/>																
Total income from all sources including pensions and benefit payments	<input type="text"/>	<input type="text"/>																

1. Are you a resident for TAX PURPOSES anywhere other than the United Kingdom (UK)?

Yes  No

Yes  No

2. If you answered 'Yes' to question (1), please list below the country or countries you're resident in for tax purposes, along with any Tax Reference number(s)/Tax Identification Numbers(s) (TIN), if relevant.

Country/countries of tax residency	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Tax Identification Number/Reference Number/National Insurance Number or equivalent	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

If you're a tax resident of more than two additional countries please provide details on a separate sheet.

If you don't have a Tax Identification Number or equivalent, please tell us why in the box below.

### Section 3 – Who will own the bond? *continued*

#### Additional trustees or company representatives

Title (eg Mr, Mrs)

Surname

Forenames

Date of birth 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Permanent residence address

House no	House no
Street	Street
Town	Town
County	County

Postcode

Phone number (include STD code if landline)

Relationship to the life assured

Occupation

Total income from all sources including pensions and benefit payments

1. Are you a resident for TAX PURPOSES anywhere other than the United Kingdom (UK)?

Yes     No                       Yes     No

2. If you answered 'Yes' to question (1), please list below the country or countries you're resident in for tax purposes, along with any Tax Reference number(s)/Tax Identification Numbers(s) (TIN), if relevant.

Country/countries of tax residency

Tax Identification Number/Reference

Number/National Insurance Number or equivalent

If you're a tax resident of more than two additional countries please provide details on a separate sheet.

If you don't have a Tax Identification Number or equivalent, please tell us why in the box below.

## Section 4 – Lives Assured

1. Policyholder one is a life assured  Policyholder two is a life assured

2. The person or people below are to be the lives assured. Please note, the maximum number of lives assured is two. If the lives assured don't sign the declaration their address will be C/O the policyholders or first named trustee.

Title (eg Mr, Mrs)	<input type="text"/>	<input type="text"/>																
Surname	<input type="text"/>	<input type="text"/>																
Forenames	<input type="text"/>	<input type="text"/>																
Date of birth	<table border="1"><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	<table border="1"><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											
D	D	M	M	Y	Y	Y	Y											
Permanent residence address	House no	House no																
	Street	Street																
	Town	Town																
	County	County																
Postcode	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>																
Phone number <i>(include STD code if landline)</i>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>																
If you'd like the death benefit to be payable on first death, please tick this box. <input type="checkbox"/>																		





## Section 5 – Do you want regular payments from your bond? *continued*

There are two ways in which you can take withdrawals from the funds you invest in:

- 1. Pro-rata** – this means we cancel units in equal proportions across all the funds you're invested in. This continues even if you change the funds you're invested in. **Please tick here if you wish to take pro-rata withdrawals.**
- 2. Fund-specific** – this means we withdraw specified amounts from specified funds only. Remember, if you change funds later on, you'll need to review your fund-specific withdrawals, to make sure they continue to work for you.

**To request fund-specific withdrawals please complete the box below.**

Maximum of 20% a year of your initial investment for each fund and minimum £20 for each fund – still subject to the minimum of £50 for total payments. You don't have to make withdrawals in whole pounds.

Fund name	Amount to be withdrawn from each fund								
1.	£							.	
2.	£							.	
3.	£							.	
4.	£							.	
5.	£							.	
6.	£							.	
7.	£							.	
8.	£							.	
9.	£							.	
10.	£							.	
	£							.	

### 5c Complete if you're taking the distribution option from the Aviva Distribution 2 Fund.

**What payment frequency would you like?**

Monthly

Quarterly

Termly

Half-yearly

Yearly

We make termly payments three times a year.

*We can't start making distribution payments until the 1st of the month after your first full payment period. We pay distribution payments into your account within seven working days.*

Do you want payments to start as soon as possible?

Yes

No

If no, please insert a payment start month and year

M	M	Y	Y	Y	Y
---	---	---	---	---	---

## Section 6 – Instructions for Ongoing Adviser Charges

If you don't want to make Ongoing Adviser Charge payments from your investment please go straight to section 7.

If you want to make payments from your bond to pay your Financial Adviser for the ongoing cost of advice and services they provide, you **MUST** complete section 6 below.

Please note: Ongoing Adviser Charges are classed as regular withdrawals from your bond and count toward the 5% income tax allowance.

### Amount and frequency of Ongoing Adviser Charges

You can pay proportionately across all funds or you can choose to pay from selected funds although in both cases, this will exclude the Distribution 2 Fund (unless you've chosen not to take the distributions as an income from this fund).

#### (a) For payment proportionately across all funds, Please complete either (i) £ amount OR (ii) % of original investment

(i) The amount you'd like each payment to be: £

(ii) The annual % of your original investment:  %

#### (b) For payment from selected funds, please specify the amount you want us to pay from your selected funds and the frequency you'd like these payments to be made

Fund Name	Amount to be withdrawn from each fund							
1	£							
2	£							
3	£							
4	£							
5	£							
6	£							
7	£							
8	£							
9	£							
10	£							

The frequency you'd like the payments to be made: Monthly  Quarterly  Half-yearly  Annually

### Payment start date

This is the date we'll deduct units from the bond.

The first payment must be at least 30 days from the date we receive your application and will always be on or around the 3rd of the month.

Only one arrangement for the payment of Ongoing Adviser Charges can be set up at any one time.

An end date can't be selected for the payment of Ongoing Adviser Charges.

Please select **ONE** of the following:

Start at the earliest date  OR

## Section 7 – Confirmation of Verification of Identity Certificate

To be completed for all bond holders by a Financial Conduct Authority Regulated Firm, EU Regulated Financial Services Firm or Non-EU Regulated Financial Services Firm. For company owned bonds, please complete the Corporate identity verification certificate an move on to section 8.

### Section 1

Full name of first bond owner


Date of birth

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

Current address

House no
Street
Town
County

Postcode

--	--

Previous address  
if this has changed in last three months

House no
Street
Town
County

Postcode

--	--

Nationality

--

Occupation

--

Full name of second bond owner


Date of birth

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

Current address

House no
Street
Town
County

Postcode

--	--

Previous address  
if this has changed in last three months

House no
Street
Town
County

Postcode

--	--

Nationality

--

Occupation

--

## Section 7 – Confirmation of Verification of Identity Certificate *continued*

Full name of third bond owner	<input type="text"/> <input type="text"/>								
Date of birth	<table border="1"><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		
Current address	<table border="1"><tr><td>House no</td></tr><tr><td>Street</td></tr><tr><td>Town</td></tr><tr><td>County</td></tr></table>	House no	Street	Town	County				
House no									
Street									
Town									
County									
Postcode	<input type="text"/> <input type="text"/>								
Previous address if this has changed in last three months	<table border="1"><tr><td>House no</td></tr><tr><td>Street</td></tr><tr><td>Town</td></tr><tr><td>County</td></tr></table>	House no	Street	Town	County				
House no									
Street									
Town									
County									
Postcode	<input type="text"/> <input type="text"/>								
Nationality	<input type="text"/>								
Occupation	<input type="text"/>								

  

Full name of fourth bond owner	<input type="text"/> <input type="text"/>								
Date of birth	<table border="1"><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		
Current address	<table border="1"><tr><td>House no</td></tr><tr><td>Street</td></tr><tr><td>Town</td></tr><tr><td>County</td></tr></table>	House no	Street	Town	County				
House no									
Street									
Town									
County									
Postcode	<input type="text"/> <input type="text"/>								
Previous address if this has changed in last three months	<table border="1"><tr><td>House no</td></tr><tr><td>Street</td></tr><tr><td>Town</td></tr><tr><td>County</td></tr></table>	House no	Street	Town	County				
House no									
Street									
Town									
County									
Postcode	<input type="text"/> <input type="text"/>								
Nationality	<input type="text"/>								
Occupation	<input type="text"/>								

## Section 7 – Confirmation of Verification of Identity Certificate *continued*

If this application is by trustees and the settlors aren't current trustees and are still living, or the premium payer is someone different from the policyholder or trustees, please provide their details below:

Full name of first settlor


Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Current address

House no
Street
Town
County

Previous address  
if this has changed in last three months

House no
Street
Town
County

Full name of second settlor (if any)


Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Current address

House no
Street
Town
County

Previous address  
if this has changed in last three months

House no
Street
Town
County

## Section 7 – Confirmation of Verification of Identity Certificate *continued*

### Section 2

#### **CONFIRMATION – Financial Conduct Authority Regulated Firm** *(Please tick if applicable)*

I/we confirm that:

- (a) the information in section 1 above was obtained by me/us in relation to the applicant(s)/settlor(s);
- (b) the evidence I/we have obtained to verify the identity of the applicant(s)/settlor(s):

*[tick only one]*

meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG;

or

exceeds the standard evidence (I/we have attached written details of the further verification evidence to this confirmation).

- (c) where the underlying evidence verifying the applicant's(s')/settlor's(s') identity is held outside the UK, and we receive an enquiry from UK law enforcement agencies or regulators, we'll make copies of the applicant/settlor records available under court order or relevant mutual assistance procedure, to the extent that we're required under local law to retain these records.

#### **CONFIRMATION – EU Regulated Financial Services Firm** *(Please tick if applicable)*

We confirm that:

- (a) the information in section 1 above was obtained by us in relation to the applicant(s)/Settlor(s);
- (b) the evidence we've obtained to verify the identity of the applicant(s)/settlor(s) meets the requirements of our national money laundering legislation that implements the EU Money Laundering Directive, and any relevant authoritative guidance provided as best practice for the type of business or transaction to which this confirmation relates;
- (c) where the underlying evidence verifying the applicant's(s')/settlor's(s') identity is held outside the UK, and we receive an enquiry from UK law enforcement agencies or regulators, we'll make copies of the relevant applicant/Settlor records available under court order or relevant mutual assistance procedure, to the extent that we're required under local law to retain these records.

#### **CONFIRMATION – Non-EU Regulated Financial Services Firm** *(Please tick if applicable)*

We confirm that:

- (a) the information in section 1 above was obtained by us in relation to the applicant(s)/Settlor(s);
- (b) the evidence we've obtained to verify the identity of the applicant(s)/Settlor(s) meets the requirements of local law and regulation;
- (c) where the underlying evidence verifying the applicant's(s')/settlor's(s') identity is held outside the UK, and we receive an enquiry from UK law enforcement agencies or regulators, we'll make copies of the relevant applicant/Settlor records available under court order or relevant mutual assistance procedure, to the extent that we're required under local law to retain these records.

## Section 7 – Identity Verification Certificate (to be completed by Financial Adviser)

*continued*

Jurisdiction	<input type="text"/>															
Full name of regulator firm	<input type="text"/>															
Name of regulator	<input type="text"/>															
Regulator reference number	<input type="text"/>															
Signed*	<input type="text"/>															
Name	<input type="text"/>															
Position	<input type="text"/>															
Date	<table border="1"><tr><td>D</td><td> </td><td>D</td><td> </td><td>M</td><td> </td><td>M</td><td> </td><td>Y</td><td> </td><td>Y</td><td> </td><td>Y</td><td> </td><td>Y</td></tr></table>	D		D		M		M		Y		Y		Y		Y
D		D		M		M		Y		Y		Y		Y		
	<div style="border: 1px solid black; padding: 5px; min-height: 100px;">Company stamp:</div>															

\*This certificate must be signed by the person who has seen the original documentary evidence. It must carry an original signature or electronic equivalent.

### Financial crime

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

A record may be kept of any searches carried out and any suspicions of financial crime and related details may be retained and used to assist other companies for verification and identification purposes. The search isn't a credit check and your credit rating shouldn't be affected.

## Section 8 – Important Information

### Privacy Notice

Aviva Life & Pensions UK Limited is the main company responsible for your Personal Information (known as the controller).

We collect and use Personal Information about you in relation to our retirement and investments products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases. Where you are a member of an occupational or workplace pension scheme, or if you join a savings product through your employer, we may obtain information from, and share information with, the employer who set up your pension or savings product, the trustees of the pension and any third parties who are providing services to you or them.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at [aviva.co.uk/privacypolicy](http://aviva.co.uk/privacypolicy) or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better (e.g. what kind of content or products would be of most interest) and to predict the likelihood of certain events arising (e.g. to assess risk or the likelihood of fraud).

We may sometimes make decisions using automated decision making. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the 'Automated Decision Making' section of our full privacy policy.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences please contact us at [contactus@aviva.com](mailto:contactus@aviva.com) or by writing to us at: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD. More information about this can be found in the 'Marketing' section of our full privacy policy.

Your Personal Information may be shared 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 ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to 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 or by contacting us at [dataprt@aviva.com](mailto:dataprt@aviva.com)

The Aviva group and its agents would like to contact you from time to time to provide you with updates and offers for Aviva's products and services tailored to you by direct marketing, by post, phone, email or text.

### Tell us if you don't want to hear from us

#### How we keep you informed

You can tell us below if you would prefer not to hear about Aviva products, services, and promotions. You can always tell us if you change your mind.

- Post
- Email
- Telephone
- SMS/Text



## Section 9 – Declarations

**The Select Investment Growth & Income Option Terms and Conditions and Key Features, Key Information Document and Underlying Investment Option Documents are important and you should take the time to read them. You should have received them with this application. Please ask for a copy of these documents if you haven't already received them. If there are any terms that you don't understand then you should ask for further information.**

**I understand that the Select Investment Growth & Income Option Terms and Conditions will apply to my plan.**

### Declaration by each life assured and each applicant/company

- I declare that, to the best of my knowledge and belief, the statements on this application and all other declarations relating to it are true and complete.
- I understand that I can ask for a copy of the policy conditions and/or a completed application form.
- I understand that you may undertake a search with third party companies, who provide identity verification services, to verify my identity and the details I have submitted as part of this application. To do so, the third party companies may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained.

### Declaration by the investing trustees

*Trustees must satisfy themselves that investments in the bond and any taking of withdrawals are in line with the terms of the trust and don't breach any of the trust powers. We recommend that the trustees take independent legal advice if in doubt. Aviva can't be held responsible in such circumstances.*

We declare that all statements made in the application for this bond are true and complete to the best of our knowledge and belief. We agree that they shall form part of the contract between Aviva and us. We further declare and confirm that our powers under the above named trust are sufficiently wide to allow trust monies to be used to effect this non-income producing policy of life insurance.

### ADVISER CHARGE AGREEMENT

Only applicable if you wish to arrange for the payment of Adviser Charges.

Please deduct the Adviser Charges as specified in Section 1 and Section 6 above and pay to my Financial Adviser shown in this application.

I understand that the terms of the Adviser Charge Agreement as set out in Section 11 will apply.

**The terms set out in the Adviser Charge Agreement are important and you should take time to read them before you complete the Declaration. If you're uncertain about the content of the Adviser Charge Agreement, you should discuss this with your Financial Adviser or any other professional adviser acting on your behalf.**

**I understand that the terms of the Adviser Charge Agreement as set out in Section 11 will apply.**

### Electronic submission

I agree that my Financial Adviser may submit this application electronically by re-keying the data and transmitting this to Aviva. If this happens:

- I will receive a policy document from Aviva confirming details of the application received by them
- I must check these details are correct and complete
- If any of the details are incorrect or incomplete, I must advise within 28 days, otherwise it will be deemed to be correct
- I must notify Aviva if I don't receive the policy document within 10 days.

#### First life assured

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

#### Second life assured (if any)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

*If the lives assured are also the applicants, there's no need to sign twice.*

#### First applicant/trustee/company representative

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

#### Second applicant/trustee/company representative (if any)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

#### Third trustee/company representative (if any)

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

#### Fourth trustee/company representative (if any)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**If you're a Financial Adviser, you must complete the details below.**

**Section 10 – Financial Adviser's section**

**Financial Adviser details**

Name	<input type="text"/>
Address	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/>
Aviva account number if known	<input type="text"/>
Your reference (we will quote this in correspondence)	<input type="text"/>

**Contact**

We may need to contact you after we've received your application. Being able to contact you quickly will help us process this application quickly. Please tell us below how you'd like us to contact you.

Email	<input type="text"/>
Phone number <i>(include STD code if landline)</i>	<input type="text"/> <input type="text"/>
What are the best times to contact you between?	9am-1pm <input type="checkbox"/> 1pm-5pm <input type="checkbox"/>

We won't send emails or text messages for case-sensitive information. In these instances, we'll contact you by phone or letter. Any emails you receive from us about this application will be titled "Aviva Select Investment Bond".

If your contact address is different to that given above, please provide details below.

Name	<input type="text"/>
Address	House no <input type="text"/> Street <input type="text"/> Town <input type="text"/> County <input type="text"/>
Postcode	<input type="text"/> <input type="text"/>

**Please make sure you've completed all the necessary information. If you don't complete the form in full, it may delay us when we're processing this application. If you have any queries please call us on 08000 512 583 or speak to your Aviva consultant.**

## Section 11 – Adviser Charge Agreement – Aviva Bond (Initial and Ongoing Charges)

If you've asked us to pay Ongoing Adviser Charges from your policy in section 6, you must read this section.

This agreement contains the terms on which Aviva will deduct adviser charges as specified in Section 1 and Section 6 above and pay to the financial adviser shown in this application.

- The terms and conditions set out in this Adviser Charge Agreement are important and you should take time to read them before you complete this Agreement. If you're uncertain about the nature of this Agreement or how to complete it, you should discuss this with your Financial Adviser or any other professional adviser acting on your behalf.
- You should also retain a copy of this Adviser Charge Agreement and your illustration for your records.

In this Adviser Charge Agreement, the following terms will have the following meanings;

<b>“Aviva”, “we”, “us” or “our”</b>	means Aviva Life & Pensions UK Limited;
<b>“Adviser Charge”</b>	means any Initial Adviser Charge and/or Ongoing Adviser Charges you've agreed to pay to your Financial Adviser who has provided or will provide you with advice and/or services in connection with your Aviva Policy;
<b>“Aviva Policy”</b>	means the Aviva Bond identified below. This Agreement doesn't apply in relation to any other policies or investments that you may have with Aviva;
<b>“Financial Adviser”</b>	means the Firm identified below;
<b>“Investment”</b>	the amount of your Payment to Aviva which, after the deduction of any Initial Adviser Charge, will be invested in your Aviva Policy;
<b>“you” or “your”</b>	means each of the Applicants/Trustees below;
<b>“Payment to Aviva”</b>	means the amount you're sending to Aviva.

### ADVISER CHARGES

**You can choose to pay an Initial Adviser Charge to your Financial Adviser in respect of advice or services provided to you by your Financial Adviser in setting up your Aviva Policy.**

**You can also add Ongoing Adviser Charges in respect of ongoing advice or services relating to your Aviva Policy provided by your Financial Adviser.**

### ONGOING ADVISER CHARGES

You can choose to pay Ongoing Adviser Charges to your Financial Adviser in respect of ongoing advice or services relating to your Aviva Policy.

You should be aware of the following information;

- only one arrangement for the payment of Ongoing Adviser Charges can be set up at any time for your Aviva Policy;
- Ongoing Adviser Charges are deducted from your Aviva Policy as regular withdrawals. Under current tax rules withdrawals of more than 5% per annum of your original Investment may be subject to income tax.
- if you invest in multiple funds and choose to have Ongoing Adviser Charges deducted from your investment in these funds on a proportionate basis, we'll continue on this basis even if you switch funds;
- if you choose to pay Ongoing Adviser Charges from selected funds only, you may need to review this in the future, particularly if you make fund changes;
- if you choose to pay Ongoing Adviser Charges from a fund with a guarantee, it will reduce the amount of your guarantee as units will be deducted from that fund to meet such charges.
- you can't select an automatic end date for the payment of Ongoing Adviser Charges. If you wish to stop the payment of Ongoing Adviser Charges, you'll need to write to tell us.

## **Section 11 – Adviser Charge Agreement – Aviva Bond (Initial and Ongoing Charges)**

*continued*

### **1. Payment of an Adviser Charge**

- 1.1 We'll pay to your Financial Adviser the Adviser Charges in accordance with your instructions.
- 1.2 The amount of the Initial and/or Ongoing Adviser Charges that you've agreed to pay your Financial Adviser is a matter between you and your Financial Adviser. We don't assess the suitability or amount of the Adviser Charges you've agreed to pay.
- 1.3 When we pay an Adviser Charge to your Financial Adviser, this is a payment we're making at your request and on your behalf. The Adviser Charge isn't a payment for any services provided by your Financial Adviser to us.
- 1.4 The payment of an Adviser Charge is separate from any charges that you may be required to pay Aviva in respect of your Aviva Policy. Full details of your Aviva charges are given in your illustration.
- 1.5 We'll deduct any Initial Adviser Charge from your Payment to Aviva.
- 1.6 We'll deduct Ongoing Adviser Charges by cancelling units from your Aviva Policy. The order of priority for the cancellation of units to pay charges from your Aviva Policy will be any product and investment charges due to us paid under your Plan to Aviva, followed by any Adviser Charges. We'll calculate and deduct units on or around the 3rd day of each month. Units will be cancelled to pay Ongoing Adviser Charges on a last in first out basis.
- 1.7 We'll act in accordance with your instructions in respect of the payment of Adviser Charges but we'll accept instructions from your Financial Adviser if your Financial Adviser is asking us to reduce or stop paying any Adviser Charges. We won't extend or increase Adviser Charges without your written instruction.
- 1.8 Adviser Charges will be paid to the order of your Financial Adviser and once due, payment will be credited to your Financial Adviser on such dates as agreed between Aviva and your Financial Adviser.
- 1.9 If after reasonable efforts on our part, we've been unable to make payments of any Adviser Charges to your Financial Adviser, we'll stop deducting Adviser Charges and notify you of our action. Adviser Charges already deducted but unpaid to your Financial Adviser will be invested back into your Aviva Policy.
- 1.10 Except in the case of cancellation or death, if we've paid an Adviser Charge to your Financial Adviser, we won't usually be able to provide a refund. Any entitlement to a refund of an Adviser Charge is a matter to be addressed directly with your Financial Adviser.
- 1.11 We won't pay interest to you or your Financial Adviser for the non payment or late payment or on a refund of an Adviser Charge.

### **2. Cancelling your Aviva Policy**

- 2.1 If you decide to cancel your Aviva Policy, we'll refund to you the amount you're due to be paid on cancellation less any Adviser Charge paid prior to the cancellation date.

### **3. Stopping or varying your Adviser Charge**

- 3.1. Once we've received your instruction to pay an Initial Adviser Charge, we may not be able to stop such payment if you subsequently ask us to do so.
- 3.2 Provided you give us at least one month's notice, you can ask us to stop any further payment of any Ongoing Adviser Charges. You don't need to provide us with a reason for your decision.
- 3.3 If you wish to vary the basis or amount of the Ongoing Adviser Charges you wish to pay to your Financial Adviser or you wish to pay Adviser Charges to a new Financial Adviser, you'll have to cancel this Agreement and enter into a new Adviser Charge Agreement.

### **4. Aviva's rights to stop payment of any Adviser Charges**

- 4.1 In exceptional circumstances, we may stop the payment of all or part of an Adviser Charge and we'll endeavour to notify you as soon as possible of the action we have taken. These circumstances include the following;
  - (a) if we no longer have a business relationship with your Financial Adviser; or
  - (b) if we reasonably believe that the payment of the Adviser Charge would be in breach of any relevant laws or regulations; or

## Section 11 – Adviser Charge Agreement – Aviva Bond (Initial and Ongoing Charges)

*continued*

- (c) if, in the case of an Initial Adviser Charge we reasonably believe that your Financial Adviser wasn't exempt from authorisation under the Financial Services and Markets Act 2000 or appropriately authorised by the Financial Conduct Authority or any replacement regulator at the time of providing you with advice or services in relation to your Aviva Policy; or
- (d) if, in the case of an Ongoing Adviser Charge, your Financial Adviser is no longer appropriately authorised by the Financial Conduct Authority or exempt from authorisation under the Financial Services and Markets Act 2000 or any replacement regulator to provide you with ongoing advice or services; or
- (e) if your Financial Adviser ceases to trade;

Adviser Charges that have already been deducted but not yet paid will be invested back into your Aviva Policy.

- 4.2 If there's insufficient value in your Aviva Policy to pay an Adviser Charge in full, we won't pay such Adviser Charge.

### 5. Change in Financial Adviser

- 5.1 You should let us know as soon as possible if you change your Financial Adviser. In such circumstances, we'll stop paying Ongoing Adviser Charges unless you advise us otherwise. If you wish to pay Adviser Charges to a new Financial Adviser, you'll need to complete a new Adviser Charge Agreement.
- 5.2 If your Financial Adviser tells us that it's transferring its business to another authorised firm who will take responsibility for providing you with ongoing advice and/or service, Adviser Charges will be paid to your Financial Adviser until we complete the administration we need to carry out to switch the payment of future Adviser Charges to the new firm. You needn't take any action unless you want to stop any Adviser Charges being paid to the new firm.
- 5.3 On a change of Financial Adviser, we may provide details of the Adviser Charges paid under this Agreement to your new Financial Adviser to the extent required to enable your new Financial Adviser to provide you with advice and services in connection with your Aviva Policy and entering into this Agreement is your consent to allow us to do so.

### 6. Cancelling this Agreement

- 6.1 You can cancel this Agreement on one month's notice to us at any time. You don't have to give us any reason why you're cancelling the Agreement and we won't charge you for doing so.

### 7. Keeping you informed

- 7.1 We'll provide you with written confirmation when we set up the arrangements to pay the Adviser Charges you've instructed us to pay to your Financial Adviser or if, in accordance with this Agreement, the Adviser Charges are varied or stopped.
- 7.2 We'll also provide you with details of all Adviser Charges paid during the previous twelve months in your annual statement.
- 7.3 If your Financial Adviser instructs us to reduce or stop the Adviser Charges payable, we'll notify you accordingly.
- 7.4 We ask you to check the information that we provide to you and bring it to our attention if you believe there are any errors.
- 7.5 We may separately from time to time get in touch to ensure that the payment terms still accurately reflect of the advice and services being provided to you by your Financial Adviser.

### 8. Notifying your Financial Adviser

- 8.1 Your Financial Adviser will receive a statement setting out the Adviser Charges credited to them.
- 8.2 We'll also notify your Financial Adviser if you instruct us to vary or stop the payment of any Adviser Charges.

### 9. Outstanding Responsibility

- 9.1 **If, subject to the terms of this Agreement, an Adviser Charge is stopped, unpaid or is re-credited to your Aviva Policy, you may remain liable to reimburse your Financial Adviser. You should check the terms of your arrangement with your Financial Adviser.**

## **Section 11 – Adviser Charge Agreement – Aviva Bond (Initial and Ongoing Charges)**

*continued*

### **10. Value Added Tax (VAT)**

10.1 We expect that most Adviser Charges relating to Aviva products won't be subject to VAT. However, certain services provided to you by your Financial Adviser, including those paid for by an Adviser Charge relating to an Aviva product, may not be exempt from VAT. We'll treat your Adviser Charge as including VAT where it's applicable at the rate prevailing at the time of payment of such Adviser Charge. You should discuss this with your Financial Adviser who will be responsible for accounting for VAT where applicable.

### **11. Miscellaneous**

11.1 This Agreement doesn't give any rights to any person other than you 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. You and we may amend or cancel this Agreement without reference to, or the consent of, any other person.

11.2 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.

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

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