

Application for Personal Pension

Aviva Account Number E.g. (012 12345A) or (ABC 1234)

<input type="text"/>	<input type="text"/>	<input type="text"/>	Illustration Reference Number	<input type="text"/>
----------------------	----------------------	----------------------	-------------------------------	----------------------

All applications for this product must be submitted by a Financial Adviser.

Are you transferring funds into this pension from an existing Aviva pension? Yes No

Has the Money laundering verification for all parties been completed? Yes

What you need to know to complete this form

Please complete this form using BLOCK CAPITALS and black ink, sign the declaration and return to your financial advisor: **Aviva, PO Box 520, Norwich NR1 3WG**

You'll need to send us:

1. Your completed and signed application form, including if applicable, the signed declarations from:
 - i) employer
 - ii) person with parental responsibility under the Children Act 1989 (Guardian) - see legislation.gov.uk/ukpga/1989/41/contents
 - iii) third party as applicable.
2. The completed and signed Direct Debit Instruction, if applicable.
3. Complete money laundering verification for all parties (plan holder, Guardian, employer and all third parties, if applicable).

If any information is missing or incomplete, the application may be returned to you.

Please ensure that the information you give us in this form is correct. If any of the information provided is untrue or incomplete and this might reasonably affect our decision to provide you with this policy then we may:

- refuse your application
- change the terms of this policy
- restrict the benefits payable under this policy, or
- cancel this policy and refund the payments paid less our reasonable expenses.

To help you, we've explained the terms you might be unfamiliar with in an online glossary here:

library.aviva.com/mm30896.pdf.

If you have any questions about this application form, please call us on 0800 056 1723

Applicant's details

Title Mr/Mrs/Miss/Ms/Dr/Other

Surname

Forename(s)

Date of birth

If the Applicant (plan holder) is aged below 18, their Guardian must complete the person with parental responsibility under the Children Act 1989 (Guardian) section on page 7 and both the Applicant and Guardian declarations.

Chosen retirement age

This must be between the minimum pension age and 75. The minimum pension age is currently 55. From 6 April 2028 this will be age 57 unless you have a protected pension age. To find out more visit [aviva.co.uk/nmpa](https://www.aviva.co.uk/nmpa)

National Insurance number

We can't accept this application without a National Insurance number. If you don't have a National Insurance number, please contact us on **0800 056 1723**. We'll send a declaration for you to complete, confirming your current circumstances. If the Applicant is under 16, the National Insurance number can be left blank.

Gender Male Female

Your permanent residential address

This means the address where you currently live

Phone number

Email address

Applicant's status

Which of the statements in a. and b. describe you best?

a. Tick **one** box only

I am:

- Employed Self-employed
 Pensioner A parent or legal Guardian for a child under 16

If any of the above don't apply, please tick one of the following boxes:

- Caring for one or more children under 16 Unemployed, or
 Caring for a person aged 16 or over Other (please give details)
 In full-time education

b. Tick **one** box only

- I live permanently in the UK
 I'm a Crown servant or the spouse or civil partner of a Crown servant

If neither of the statements in b. accurately describes your current circumstances, you can't take out this plan.

Payments into this plan

(please state the gross/pre-tax amounts)

You can pay money into this plan regularly, either monthly or yearly and/or pay ad hoc single payments. All payments from members, third parties or a Guardian should be paid net of basic rate tax. This is the amount after basic rate tax has been deducted. We'll then reclaim the basic rate tax and add it into your pension together with your payment. This will be your gross payment.

For example - if the basic rate income tax is 20% and you pay £80, we'll add £20 by reclaiming the basic rate of income tax and £100 will be paid into your pension plan.

Regular payments

If you want payments made regularly, these will be paid by Direct Debit. The minimum regular payment is £200 per month, or £20 per month if a single payment or transfer of £10,000 or more is also made. Please complete the following:

Payment frequency

Monthly

Yearly

Please note payments can't be backdated.

First payment date (between the 1st and 28th of the month).

We'll set this to be the first day of the first month after we receive the application, unless informed otherwise.

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

Tick this box if you want payments to increase in line with the Average Weekly Earnings Index (Minimum 3% increase each year)

If your employer is making payments, their instructions will override any start date or information about indexation that you give us (see the Employer's details section on pages 5 and 6).

Your regular payment

£

Gross

Your employer's regular payment

£

Gross

Third party regular payment

£

Gross

Guardian regular payment

£

Gross

Please note that in cases where the plan holder is under 18 years of age, we require verification of identity for the minor policyholder, Guardian and third parties (if applicable).

Please make sure that each person making regular payments completes the Direct Debit Instruction on page 31. You don't need to do this if your employer is deducting your payments from your pay and passing them directly to us.

Single payment cheque (Minimum £10,000, or £1,000 if you pay £200 per month in regulars)

Your payment

£

Gross

Your employer's payment

£

Gross

Third party payment - including payment from a Guardian

£

Gross

Money Purchase Annual Allowance

I'm subject to the Money Purchase Annual Allowance as a result of flexibly accessing my pension benefits

Yes No

If yes, the first date I flexibly accessed benefits was

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

Employer's details (if applicable)

Your employer must only complete this section if they are contributing into this plan. The Certificate of Verification of Identity for a Corporate entity will also need to be completed by your financial adviser.

Company name

Company address

Company registration number

Contact name

Phone number

Email address

Regular payments by Direct Debit

The start date and frequency should be the same for any employee payments, even if they aren't being collected and passed on by the employer. The payment date must be a date in the future.

Payment frequency

Monthly

Yearly

First payment date (between the 1st and 28th of the month).

We'll set this to be the first day of the first month after we receive the application, unless informed otherwise.

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

Tick this box if you want payments to increase in line with the Average Weekly Earnings Index (Minimum 3% increase each year)

When did/will you take the first deduction?

If this is in the calendar month before the first payment date, then the payment date must be no later than the 19th.

If you're making regular payments please complete the Direct Debit Instruction on either page 31 or 32.

Employer's details (if applicable) continued

Record of payments due

We need this information to help us monitor the payments made, or passed on by you.

This is a requirement of The Pensions Regulator.

How often do you pay the employee?

Every week Every two weeks Every four weeks Every calendar month

On which day/date?

Will you be deducting the employee's payments from their pay?

Yes No

If yes, please complete the rest of this section.

Payment method

How often will you take payments from their pay?

Every week Every two weeks Every four weeks Every calendar month

On which day/date?

When did/will you take the first deduction?

When will Aviva receive these plan payments?

In the same month as they are deducted By the 19th of the following calendar month
By law, this is the latest date we can accept. This also applies to employer payments.

Please make sure you sign the Employer Declaration on page 24.

Please complete the Direct Debit Instruction on either page 31 or 32.

Third party details (if applicable)

Only complete this section if a third party is contributing into this plan. Employers aren't classed as third parties.

Additional Certificates of Verification of Identity for Private Individuals will also need to be completed by your Financial Adviser.

Title Mr/Mrs/Miss/Ms/Dr/Other

Surname Forename(s)

Date of birth

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

Address same as Applicant (please tick)

Address

Phone number

Email address

Person with parental responsibility under the Children Act 1989 (primary Guardian) details (if applicable)

Please make sure you sign the Applicant's declaration and the Person with parental responsibility under the Children Act 1989 (Guardian) declaration on page 24.

Title Mr/Mrs/Miss/Ms/Dr/Other

Surname Forename(s)

Date of birth

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

Your permanent residential address

Address same as Applicant (please tick)

Address (if different from the applicant)

Phone number

Email address

Additional Guardian

Only information about the plan can be released to the Additional Guardian. All correspondence will be sent to the primary Guardian and instructions will only be accepted from them until the Applicant is 18 years of age.

Title Mr/Mrs/Miss/Ms/Dr/Other

Surname Forename(s)

Date of birth

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

Address same as Applicant (please tick)

Address

Phone number

Email address

Transferring in from another pension

The minimum transfer payment you may pay into this plan is £10,000.

Did your financial adviser:

Make a personal recommendation for you to make the transfer(s)? or Yes No

Provide you with information only to make your own decision? Yes No

Please complete the following section if you're transferring another pension that belongs to you. Copies of this form may be used for multiple transfers.

If the transfer is as a result of a Pension Sharing Order, please complete the section entitled 'Pension Sharing Order'.

Aviva can't accept a transfer if any of the following apply to the transferring pension:

- It is a UK pension scheme that is not a registered pension scheme.
- You've already taken benefits from your pension funds, such as a tax-free lump sum or pension income (known as crystallised funds).
- It's a non-UK registered pension scheme, unless you've received financial advice and it's a Qualifying Recognised Overseas Pension Scheme (QROPS).
- It contains any form of safeguarded benefits, unless:
 - you're leaving/have left your employer's occupational pension scheme with insufficient qualifying service, and don't have the option of retained benefits, or
 - the transfer value is £30,000 or less, or
 - you've received regulated financial advice.
- It originates from a defined benefit scheme and the transfer is a result of an enhanced transfers exercise. To accept it, Aviva must be the default product provider and advice to transfer must have been given by the default adviser appointed for the exercise.
- There are ongoing legal issues such as earmarking orders or pension sharing orders.

Aviva can't accept a transfer:

- If you've received regulated financial advice, and they have advised against the transfer. This is still the case, even where regulated advice isn't required, and it has previously been made clear to Aviva a financial adviser has advised against the transfer.
- After you've reached the age of 75.

If you can't answer the following questions about the pension you would like to transfer, please contact your previous provider who will be able to help you. We can't proceed with your transfer if the form is incomplete, so please make sure all the questions have been answered:

Name of transferring provider

Address of transferring provider

Transferring pension scheme/policy/account number or other identifying reference number

Estimated transfer value: £ Does this represent the full value of the plan? Yes No

Please send us any transfer discharge paperwork that needs completing for the other pension provider.

Transferring in from another pension *continued*

- Type of plan (please tick)
- Additional Voluntary Contribution (AVC)
- Deferred Annuity
- Defined Benefit (also known as Final Salary or Career Average Earnings)
- Executive Pension
- Free Standing Additional Voluntary Contributions
- Personal Pension:
- Occupational Money Purchase (also known as Occupational Defined Contribution)
- Self-Invested Personal Pension (SIPP)
- Stakeholder Pension
- S226/Retirement Annuity Contract (RAC)
- Section 32 Buyout

Is the transfer from a UK registered pension scheme? Yes No

If no, is the transfer from a Qualifying Recognised Overseas Pension Scheme (QROPS)? Yes No

Have you taken any tax-free lump sums, regular income or crystallised the benefits? Yes No

If any of your existing plans is a defined benefit scheme (final salary), do you have less than the required number of years qualifying service in the scheme with no option of retaining benefits and no continuous service? Yes No

If yes, please provide us with a copy of a letter from your current provider confirming the options available to you.

Is the transfer value enhanced – have you been offered a higher value to transfer away? Yes No

Are there any current disputes or unsettled claims in respect of pension attachment, earmarking or pension sharing orders on a divorce or on a dissolution of a civil partnership? Yes No

Does the pension you're transferring contain any of the following safeguarded benefits?

Guaranteed annuity, or annuity rates (GARs)? Yes No

Guaranteed minimum pension (GMP) or section 9 (2b) rights? Yes No

Any other guaranteed benefit? Yes No

Any salary related benefits? Yes No

Does your pension contain any valuable benefits? Yes No

Valuable benefits include:

- A 'protected tax-free lump sum', probably allowing more than a 25% tax-free lump sum at retirement.
- 'Protected pension age', allowing the benefits to be taken before the minimum pension age. This is currently age 55, rising to age 57 from 6 April 2028. To find out more visit [aviva.co.uk/nmpa](https://www.aviva.co.uk/nmpa).
- Fund guarantees such as a guaranteed growth rate, guaranteed bonus rate or loyalty bonus.
- Additional Life Cover, Critical Illness Cover or Waiver of Premiums.
- Other valuable benefits not listed here.

Your guaranteed and/or valuable benefits will be lost on transfer.

If you decide to cancel this transfer, your other provider doesn't have to accept the transfer back and you'll still lose any guaranteed and/or valuable benefits. If this is the case you'll need to tell us which other registered pension scheme it is to be paid to.

Charges and funds on your existing plan might be different to those on the Aviva plan you're applying for. You should compare your existing charges to ours, including any charges for transferring.

Pension Sharing Order

If the transfer is as a result of a Pension Sharing Order, please complete this section.

This section should be completed where pension credit has been awarded to you from your ex-spouse or former civil partner's pension following a divorce or dissolution of a civil partnership.

Copies of this form may be used for multiple transfers.

If you can't answer the following questions, please either contact the current provider or your solicitor for help in obtaining this information.

Name of transferring provider

Address of transferring provider

Transferring pension scheme/
policy/account number or other
identifying reference number

Contact number of previous provider

Transfer value (the value of the
pension share in UK pounds sterling)

Please send us any transfer discharge paperwork that needs completing for the other pension provider.

It's important you answer the following question as this will affect how you're able to take the benefits of the plan you want to take out with Aviva and transfer the pension credit into.

Has your ex-spouse or former civil partner taken any tax-free lump sums,
regular income or crystallised the benefits on the plan being shared? Yes No

Has the pension provider offered you membership of their pension scheme? Yes No

If yes, does the pension they are offering contain any safeguarded or guaranteed benefits? These include:

Defined Benefit (also known as Final Salary or Career Average Earnings)? Yes No

Guaranteed minimum pension (GMP) or section 9 (2b) rights? Yes No

Guaranteed annuity or annuity rates (GAR)? Yes No

Does the pension they are offering you contain any valuable benefits? These include:

A 'protected tax-free lump sum', probably allowing more than a 25% tax-free lump
sum at retirement. Yes No

'Protected pension age', allowing the benefits to be taken before the minimum
pension age. (This is currently age 55, rising to age 57 from 6 April 2028. To find out more
visit [aviva.co.uk/nmpa](https://www.aviva.co.uk/nmpa)). Yes No

Fund guarantees such as a guaranteed growth rate, guaranteed bonus rate or loyalty bonus. Yes No

Additional Life Cover, Critical Illness Cover or Waiver of Premiums. Yes No

Other valuable benefits not listed here. Yes No

Pension Sharing Order *continued*

Any safeguarded or valuable benefits will not be included in your Aviva plan. If you decide not to accept any offer from the other pension provider, then any such benefits included in that offer will be lost.

Please give details of your ex-spouse/former civil partner:

We need this information to enable us to request the transfer of the funds from the other provider)

Their title (Mr/Mrs/Miss/Ms/Other - please specify)

Full name

Date of birth

Address

National Insurance number

Investment choice

Please consider your investments carefully.

Enter whole percentages only. These must add up to 100%.

Our Fund Centre [aviva.co.uk/retirement/fund-centre/](https://www.aviva.co.uk/retirement/fund-centre/) has full details of the funds available to you, and their charges.

Please note that the full fund name needs to be completed in order for us to process your application.

Funds as enclosed illustration

Fund name	Regular payments %	Single payments %	Transfer payments %
Example - Aviva Mixed Investment (40-85% Shares)	10%		
	100%	100%	100%

Nominated beneficiaries

When to fill in this section

If you die before you've taken all your benefits from this plan, they can be paid to someone else. You can use this form to tell us who you'd like us to make lump sum payment(s) to, although this won't be binding on us.

You should ensure that any nomination you make is regularly reviewed in light of any changes in your personal circumstances. This is particularly important if a nominee dies before you, or if your relationship with the nominee changes.

If you nominate more than one beneficiary, the total percentages must equal 100%.

Important notes

Although we'll take your nomination into account in making our decision as to who should receive any death benefits on your death, we won't regard it as binding on us. We'll treat your nomination as an indication of who, at the time of the nomination, you wanted us to consider in deciding who should receive any lump sum payment.

Your nomination will be disregarded by us if:

- a) it's made in respect of any named person(s), other than trustees, who die before you, or
- b) you subsequently make the policy subject to a valid trust, or
- c) you send us details of any changes to your nomination in writing, or
- d) not made by you (ie. if this form is completed by a Guardian or attorney), or
- e) it's made in respect of any named person who you're subsequently divorced from, or
- f) it's made in respect of a named civil partner when the civil partnership is dissolved.

Nominations can't be made where the plan holder is below the age of 18.

Even if you make a nomination, any lump sum payments may be included in your estate for Inheritance Tax purposes. From 6 April 2027, most unused pension funds and death benefits will be included in a individual's estate for Inheritance Tax (IHT) purposes. Please seek regulated financial advice for further information. If you don't have a financial adviser, one can be found at unbiased.co.uk. A financial adviser may charge you for their services.

We recommend that you discuss this with your adviser.

This nomination isn't a form of trust. If you want to place your plan under trust, we can send you a trust form for you to consider.

If you're unsure how to complete this section, or wish to discuss the implications of making your nomination or placing your plan under trust, we recommend that you refer to your adviser.

Name(s) of nominee(s)

Please don't complete if you're a Guardian or attorney.

Full name

Address same as plan holder (please tick)

Address if different from plan holder

Relationship to you (if any)

Proportion of benefit %

Name(s) of nominee(s)

Full name

Address same as plan holder (please tick)

Address if different from plan holder

Relationship to you (if any)

Proportion of benefit %

Name(s) of nominee(s)

Full name

Address same as plan holder (please tick)

Address if different from plan holder

Relationship to you (if any)

Proportion of benefit (if any)

Proportion of benefit %

Paying your adviser

You may agree with your adviser to pay their charges from this plan. This is an agreement between yourself and your adviser. If you wish to pay your adviser charges from this plan, please complete the Adviser Charge Agreement below.

Adviser Charge Agreement

If you/your financial adviser haven't already done so, please contact us for an illustration to show how the charges will affect the policy. We won't apply the charge until an illustration has been issued.

These terms and conditions relate to the Adviser Charge Agreement, and you should take the time to read them before you complete the agreement. If you're uncertain about the nature of this Adviser Charge 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 for your records.

When to use this form:

- This form should be completed by you to arrange for Aviva to pay adviser charges on your behalf to your Financial Adviser.
- Adviser charges can only be facilitated where financial advice on the sale of this product has been given.

Interpretation

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

"Aviva", "we", "us" or "our" means Aviva Life & Pensions UK Limited;

"Aviva pension plan" means the Aviva Personal Pension plan you're applying to set up in this application form. This Adviser Charge Agreement does not apply in relation to any other policies or investments that you may have with Aviva;

"Charges"
"Adviser Charge" means a charge to be paid to your Financial Adviser who has provided you or will provide you with advice and/or services in connection with your Aviva pension plan;

"Financial Adviser" means the financial adviser named below;

"Gross" means the amount of the contribution paid plus any tax relief claimed from HM Revenue & Customs in respect of such contribution;

"Paying your adviser" You may agree with your adviser to pay their charges from this plan. This is an agreement between yourself and your adviser. If you wish to pay your adviser charges from this plan, please complete the Adviser Charge Agreement below

"you" or "your" means the Planholder named in the 'Applicant's details' section on page 2 of this application.

Setting up payment of Your Adviser Charges

Please note that the Adviser Charges that you're instructing us to pay in accordance with this Adviser Charge Agreement should relate to such advice or services provided to you in connection with your Aviva pension plan only.

Details of Your Financial Adviser

Full name of firm

Address

Name of individual adviser

Aviva account number

Illustration reference number

Adviser Charge Agreement *continued*

Initial Adviser Charges

This is the remuneration you've agreed to pay to your Financial Adviser for the initial advice your financial adviser has provided to you. It may be a single lump sum payment, or it may be spread over a period of time through regular payments.

The Adviser Charges you've instructed us to pay will be deducted from your Aviva pension plan once the relevant contributions made into the plan have been invested by us. Please note any initial adviser charges specified below will only be set up for payments submitted with this charge agreement. Any future payments which require a charge will need a new agreement completing at the time.

Initial Adviser Charges On Regular Contributions

Complete this section if you've agreed to pay your adviser for advice in relation to a new regular payment. Please note that payment of Initial Adviser Charges on regular contributions:

- (i) will be on a monthly basis only; and
- (ii) can't exceed the value of the regular contribution to which it relates.

Adviser charge monthly amount	Start date for payment	Period over which initial adviser charges are to be paid
% or £	DD/MM/YYYY	Number of Months (minimum one month)

Initial Adviser Charges for single and transfer payments

Complete this section if you've agreed to pay your adviser for initial advice in relation to a single payment(s) from you, any third party and/or your employer or a transfer payment(s).

Initial Adviser Charges will be deducted as each single/transfer payment is processed.

Initial Adviser Charges on single payments

Source	Amount of contribution (gross)	Initial adviser charge	Frequency
Your contribution	£	% or £	Once
Your employer's contribution	£	% or £	Once
Contribution from any third party	£	% or £	Once

Initial Adviser Charges on transfer payments

Transferring provider/scheme	Transferring scheme/policy/account number or other identifying reference number	Quoted transfer value	Initial adviser charge	Frequency
		£	% or £	Once
		£	% or £	Once
		£	% or £	Once
		£	% or £	Once
		£	% or £	Once

If you specify the initial charge as a monetary amount (£) and the actual transfer value received is different from the quoted transfer value, the amount of adviser charge to be deducted will remain as stated above.

If you specify the initial charge as a percentage (%) of the transfer value and the actual transfer value received is different from the quoted transfer value, the monetary value of the charge will be different to that shown on your quote.

Adviser Charge Agreement *continued*

Ongoing Adviser Charges

Ongoing Adviser Charges are for the provision of ongoing advice provided to you by a financial adviser.

Payment of Ongoing Adviser Charges can only be paid to your Financial Adviser named in this Adviser Charge Agreement if such Adviser is going to provide you with such ongoing advice. If we're currently paying Ongoing Adviser Charges on your behalf to another financial adviser, please note that if you instruct us to pay Ongoing Adviser Charges to your Financial Adviser under this Agreement, we'll stop payment on any existing Ongoing Adviser Charges to your previous adviser. We'll also note on our records that your Financial Adviser named in this Agreement has been appointed by you as your financial adviser.

In the following table, please note:

- i. payment of Ongoing Adviser Charges is on a monthly basis only;
- ii. Ongoing Adviser Charges will be deducted from the total value of your plan, excluding any income drawdown funds - these must be set up under a separate agreement;
- iii. if you select to pay Ongoing Adviser Charges as a percentage, this percentage is based on the value of your plan, excluding any income drawdown funds - these must be set up under a separate agreement. You should also note that a material change in the value of your plan will correspond to a material change in the amount of Ongoing Adviser Charges deducted;
- iv. only one arrangement for the payment of Ongoing Adviser Charges can be set up at any one time for any one Aviva pension plan;

Ongoing adviser charges amount in £ per month or % per annum	Start date for payment	Period over which ongoing adviser charges are to be paid - one of the options below <u>must</u> be ticked and completed
£ per month or % per annum	DD/MM/YYYY	<input type="checkbox"/> Number of months (please specify, minimum one month) <input type="text"/> or <input type="checkbox"/> End date (please specify) <input type="text" value="DDMMYYYY"/> or <input type="checkbox"/> Plan term

1. Payment of Adviser Charges

- 1.1 We'll pay to your Financial Adviser the Adviser Charges you've instructed us to pay and we'll do so without charging you a fee. However, we may ask you to pay our reasonable costs if we have to engage in lengthy correspondence with you or your Financial Adviser regarding the Adviser Charges. We'll let you know if these costs are likely.
- 1.2 The Adviser Charges you've agreed to pay your Financial Adviser are a matter between you and your Financial Adviser. We won'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 direction 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 to any charges that you may be required to pay Aviva in respect of your Aviva pension plan. Full details of such charges together with any Adviser Charges are set out in the Illustration.
- 1.5 We'll deduct Adviser Charges by cancelling units. Initial Adviser Charges for single contributions and transfer values will be calculated at the point these contributions are added to your Aviva pension plan. These initial Adviser Charges will be deducted on the same date in the month as the start date of your Aviva pension plan. All other Adviser Charges are calculated and deducted on the same date in the month as the start date of your Aviva pension plan. We won't backdate any Adviser Charges. Units will be cancelled to pay Adviser Charges on a last in first out basis.

Adviser Charge Agreement *continued*

- 1.6 We'll act only in accordance with your instruction in respect of the payment of Adviser Charges except where we expressly indicate otherwise in this Agreement.
- 1.7 We'll act on the instructions of your Financial Adviser only where 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 as detailed in this Adviser Charge Agreement to your Financial Adviser and once due, payment will be credited to your Financial Adviser on the dates 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 pension plan.
- 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.
- 1.12 We can only make payments where there are sufficient funds to do so. If the policy has insufficient funds to make a payment then a partial payment won't be made and no carry-over or future redress payment will be made. If this results in your adviser not receiving the full amount you've agreed with them then this is a matter between you and your adviser.

2. Cancelling your Aviva pension plan

- 2.1 When you take out your Aviva pension plan, you'll have a period of time during which you can change your mind by opting out or cancelling your plan ("Cancellation Period"). If you decide to opt out or cancel your plan during this Cancellation Period, we'll refund the amount you're due to be paid on such cancellation together with any Adviser Charge we've already deducted. In these circumstances, we'll reclaim any Adviser Charge credited to your Financial Adviser. Please see the Key Features of the Personal Pension for further information.

3. Stopping or reducing your Contributions

- 3.1 If you stop making or reduce any contribution into your Aviva pension plan, we'll still continue to deduct any Initial or Ongoing Adviser Charges unless advised otherwise by you. Please note that this could erode the value of your Aviva pension plan.

4. Stopping or varying your Adviser Charges

- 4.1 Provided you give us at least one month's notice, you can ask us to stop any further payment of any Initial Adviser Charges or the further payment of Ongoing Adviser Charges. You don't need to provide us with a reason for your decision.
- 4.2 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.
- 4.3 If you wish us to facilitate Charges to a different adviser then you'll need to complete another Adviser Charge Agreement.

5. Aviva's rights to stop payment of any Adviser Charges

- 5.1 In exceptional circumstances, we may stop the payment of all or part of an Adviser Charge and we'll try to notify you as soon as possible of the action we've 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

Adviser Charge Agreement *continued*

- (c) if, in the case of an Initial Adviser Charge, we reasonably believe that your Financial Adviser was not:
 - 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 Pension Plan; 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
- (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 pension plan.

- 5.2 If there is insufficient value in your Aviva pension plan to pay an Adviser Charge in full, we'll take a partial payment to the extent possible. We won't seek to pay any shortfall in the payment of an Adviser Charge from your Aviva pension plan once credited with future contributions.

6. Change in Financial Adviser

- 6.1 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 but will continue to pay any outstanding Initial Adviser Charges to your Financial Adviser 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.
- 6.2 If your Financial Adviser informs us that they have transferred their business to another authorised firm who will take responsibility for providing you with ongoing service, we'll transfer all further Initial and Ongoing Adviser Charges to the new firm.
- 6.3 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 in connection with your Aviva pension plan. Entering into this Agreement is your consent to allow us to do so.

7. Termination of this Adviser Charge Agreement

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

8. Keeping you informed

- 8.1 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. We'll also provide you with written confirmation if, in accordance with this Adviser Charge Agreement, the Adviser Charges are varied or stopped.
- 8.2 We'll provide you with an annual statement of all Adviser Charges paid during the previous twelve months.
- 8.3 If your Financial Adviser instructs us to reduce or stop the Adviser Charges payable to such Adviser, we'll notify you accordingly.
- 8.4 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.
- 8.5 We may separately from time to time get in touch to ensure that the payment terms still accurately reflect the advice being provided to you by your Financial Adviser.

9. Notifying your Financial Adviser

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

Adviser Charge Agreement *continued*

10. Outstanding responsibility

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

11. Value Added Tax (VAT)

11.1 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 Adviser Charges relating to Aviva products, may not be exempt from VAT. We'll treat all instructions from you to pay Adviser Charges as including any VAT where it's applicable. The VAT will be at the rate prevailing at the time of the payment of the Adviser Charge and take into account any changes to the rate of VAT however it occurs. We won't require you to provide any further instructions where the rate of VAT has changed. You should discuss this with your Financial Adviser who will be responsible for accounting for VAT where applicable.

12. Miscellaneous

12.1 This Adviser Charge 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 Adviser Charge Agreement. You and we may amend or cancel this Adviser Charge Agreement without reference to, or the consent of, any other person.

12.2 This Adviser Charge Agreement will 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 Adviser Charge Agreement.

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're 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 or requesting a copy by writing to us at: **The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR**. If you're 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 or by writing to us at: **The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth, PH2 1JR**. 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.

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 do not want to hear from us

How we keep you informed

Please tick 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

Declaration

Please ensure that the information you give us on this form is correct. If any of the information you give us isn't true or not complete and this might reasonably affect our decision to provide you with this policy then we may:

- refuse your application
- change the terms of this policy
- restrict the benefits payable under this policy, or
- cancel this policy and refund the payments paid less our reasonable expenses.

The Aviva Personal Pension Terms and Conditions and Key Features 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.

Please read the following carefully before signing and dating this application.

Applicant's Declaration

I declare that:

- I apply to be a member of the Aviva Personal Pension Scheme (the Scheme).
- I'm eligible to join the Scheme, and for this personal pension plan because:
 - I live in the UK, or
 - I'm a Crown servant, or the spouse/civil partner of a Crown servant.
- I understand that Aviva will administer the Scheme in accordance with the Rules of the Scheme (the Rules), which may be amended from time to time, and the Rules and Personal Pension Terms and Conditions will apply to my plan.
- I'm eligible for income tax relief on payments other than transfers because:
 - I live in the UK, or
 - I'm a Crown servant, or the spouse/civil partner of a Crown servant, or
 - I'm in receipt of earnings which are chargeable to UK income tax.
- For any tax year, the total payments I make to any registered pension schemes for which I'm entitled to tax relief under section 188 Finance Act 2004, won't be more than the higher of:
 - the basic amount (currently £3,600 gross a year), or
 - my relevant UK earnings within the meaning of section 189 Finance Act 2004 (earnings chargeable to UK income tax) for that tax year. For more information visit [legislation.gov.uk](https://www.legislation.gov.uk).
- If I've taken benefits from any pension arrangement, with the current or any other pension provider, in a way which means I'm subject to the reduced Money Purchase Annual Allowance (MPAA), I've supplied the date the reduced MPAA first applied to me in the 'Money Purchase Annual Allowance' section on page 4 of this form.
- I want a number of arrangements to be created at the start of this pension plan.
- If applicable, I've authorised my employer to deduct my payments from my earnings. Aviva should accept instructions from my employer of my initial payment and any change to my payments as if they had come from me.
- I promise to accept responsibility in respect of any claims, losses and expenses that Aviva and/or the transferring provider(s), may incur as a result of any incorrect information provided by me in this application, or of any failure on my part to comply with any aspect of this application.
- To the best of my knowledge and belief, the information on this application, including any additional sections and any information not provided by me is correct and complete, and has been included with my agreement.

If my details change

I'll inform Aviva if:

- I stop living in the UK, or
- I cease to be a Crown servant or the spouse/civil partner of a Crown servant, or
- I stop receiving relevant UK earnings.

I'll advise Aviva within 30 days, or by the end of the tax year in which the event occurs if later.

Transfers from other registered pension schemes

Instructions to Aviva and the transferring provider(s)

From you to us (Aviva)

It's a serious offence to make false statements. If you do so you may be prosecuted. The penalties are severe.

- This is my application to transfer into my Aviva pension plan as detailed in this application form. I agree to be bound by the rules of the Scheme.
- I agree to Aviva seeking information and obtaining details from the administrator or trustee (and/or relevant insurance company) of any pension scheme, arrangement or contract of which I am, or have been, a member.
- Where the transfer value is less than £30,000 and I haven't chosen to seek any regulated financial advice in relation to the transfer, I acknowledge that Aviva have suggested that I take regulated financial advice; and Aviva have provided me with details of where I may obtain information relating to the transfer.
- I agree Aviva will use the information I give (as well as information about me relating to any existing plan I have with Aviva) for administration, underwriting, claims, research and statistical purposes. I agree Aviva may pass information to reinsurers and any agency appointed by Aviva for these purposes. These agencies may be located in countries outside the UK that don't have laws to protect your information. Details of the companies and countries involved in your case will be provided on request. Aviva will remain responsible for making sure the information is held securely.

From you to the current provider(s)

- I authorise, instruct and apply to the current provider to transfer sums and assets from the plan(s) as listed in the transfers section starting on page 8 directly to Aviva and to provide any instructions and/or discharge required by any relevant third party to do so.
- I accept that in order to comply with regulatory obligations, Aviva and the current provider named in this application may need to verify my identity and residential address, and may use credit reference agency searches and ask for my documents to verify my identity and address.
- Until this application is accepted and complete, Aviva's responsibility is limited to the return of the total payment(s) to the current provider(s).
- When payment is made to Aviva as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole or part of the plan(s) listed in this application where the whole or part of the plan(s) is transferring.
- I've read any information provided or made available to me by the current provider in connection with this transfer.

From you to the current provider(s) and Aviva

- I accept responsibility in respect of any:
 - claims
 - losses
 - expenses
 - additional tax charges, or
 - penalties

that Aviva and the current provider may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.

- I authorise Aviva, the current provider, any contributing employer and any Financial Adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Aviva.

Additional declaration

This section only applies if the transfer payment includes section 9 (2B) rights and/or a guaranteed minimum pension. If you're unsure, the trustee of the scheme you're transferring from will be able to tell you.

- I acknowledge that the transfer payment includes section 9 (2B) rights and/or a guaranteed minimum pension.
- I confirm that I've received a statement from the receiving scheme showing the benefits to be provided in respect of the transfer payment and I accept that:
 - the benefits to be provided will be in a different form and a different amount to those which would have been payable by the transferring scheme,
 - there is no statutory requirement on the receiving scheme to provide for survivor's benefits out of the transfer value; and
 - Aviva won't be in any way liable for any loss, costs, charges or increase in fund value as a result of any future GMP equalisation exercise carried out by the ceding scheme in relation to GMP I accrued whilst a member of that pension scheme. I understand that Aviva won't be obliged to accept any further cash equivalent transfer payment from the ceding scheme should they carry out a GMP equalisation exercise and determine a further benefit entitlement is due. I agree that Aviva won't be liable for any loss, costs or increase in fund value as a result of declining a further transfer payment in these or any other circumstances.

Adviser charges

- I've read the illustration and understand how the charges will affect my policy. Please note we can't apply the charge until you've received an illustration from us.
- Where I've completed the Adviser Charge Agreement section of this application form, I instruct Aviva to deduct the Charges shown and pay these to my financial adviser. I understand that the conditions of the Adviser Charge Agreement will apply to this/these payments.
- By signing this agreement, I consent to Aviva providing the adviser named in this agreement with information relating to the new personal pension plan that will be set up upon acceptance of this application.
- I hereby instruct Aviva to set up and pay Charges on the basis set out above and in accordance with the terms and conditions of this Agreement.
- Where my policy is an individual pension I consent for the adviser named above to have full servicing rights on my plan.
- I've read the terms and conditions and the information I've provided is correct to the best of my knowledge and belief.

Financial Crime

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

We may record any searches carried out. These, and any suspicion of financial crime, may be used to help other companies with verification and identification. The search isn't a credit check and your credit rating shouldn't be affected.

Applicant's signature

If the Applicant is under 18 years old then this must be signed by the person with parental responsibility under the Children Act 1989 (Guardian). The Guardian must also complete the primary Guardian details section on page 7 and the Guardian Declaration on the next page.

Signature

Date

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

Guardian Declaration

- I declare that I am Guardian of the Applicant (the member), and I've read, agree with, and signed the declarations.
- I understand I'm responsible for this plan as if I were the member until the member reaches age 18.
- I understand that all payments to this plan may only be returned to the member in the form of benefits payable under the rules of the Scheme.
- I understand that tax relief on contributions to this plan will belong to the member. Basic rate tax relief will be held within the plan, and where available higher or additional rate tax relief can be claimed for the member outside the pension, based on their income. I understand that neither I nor any other premium payer can claim tax relief on these contributions for ourselves.
- I understand that in relation to the prevention of money laundering you may complete an electronic search or require me to provide additional evidence as outlined in the member's declaration.

Signature

Date

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

Employer Declaration

To be signed by the employer contributing to this plan and/or forwarding member payments to this plan (if applicable).

- I/we understand that the Applicant (the member) is currently living in the UK.
- I/we understand that as the employer I/we have no rights to any benefits which are payable under the terms of this policy and the Rules (which may be amended from time to time).
- I/we declare that employer's payments, if any, in respect of the member will be paid until further notice.
- I/we declare that the member's payment will be deducted from the member's earnings, net of basic tax relief, and will be forwarded promptly to Aviva on each payment date. Where applicable, suitable authorisation from the member has been obtained.
- The payment date will be no later than 19 days from the end of the calendar month in which the deduction was made.
- I/we declare that this agreement shall cease to operate in respect of the member, if they leave our employment or on such earlier date as agreed with them. In either case, Aviva shall be notified accordingly.

Employer name

Employer representative name

Job title

Signature

Date

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

Third party Declaration

To be signed by the third party contributing to this plan (if applicable).

- I understand that all payments to this plan may only be returned to the Applicant (the member) in the form of benefits payable under the Rules.
- I understand that in relation to the prevention of money laundering you may complete an electronic search or require me to provide additional evidence as outlined in the Applicant's declaration.

Signature

Date

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

Must be completed by the financial adviser

Contact details

We want to provide you with a great responsive service. To assist us please fill in the relevant details below, with your preferred method of contact.

Financial adviser name

Company name

Address

Aviva account number

Telephone No Email address

Administrator

Phone number Email address

Preferred method of contact

Post Phone Email Prefer not to be updated

Adviser remuneration

If you wish to take adviser charges from this plan the plan holder must complete the Adviser Charge Agreement section on pages 14-19. Please note:

- If the Adviser Charge Agreement is blank we'll assume that they don't wish us to pay any adviser charges from their plan.
- Initial charges can't be added to regular, singles or transfers included within this application form at a later date.
- An illustration won't be sufficient on it's own for us to set up adviser charges, the plan holder must complete the Adviser Charge Agreement section, on pages 14-19.

Money laundering identity verification

Please ensure that a Certificate of Verification of Identity is completed for the policy holder, every contributor and third party where necessary.

Certificate of Verification of Identity

Private individual

To be completed by a regulated firm operating under Aviva's Terms of Business.

Complete a separate certificate for all parties to the contract (eg joint Applicants, trustees, settlors, third parties including beneficial owners) where you've checked their identity.

Full name

Relationship to the Applicant
(e.g. trustee, beneficial owner, third party)

Date of birth

Current address

Previous address
if Applicant has changed address in last three months

*Delete as applicable

Face to face/non-face to face applications*

Please complete the section that applies to you.

Section A: Confirmation

I/we confirm that:

- I am/we are an intermediary submitting this business in line with Aviva's Terms of Business for Firms.
- I/we have complied with Section 24 of the Aviva Terms of Business for Firms when obtaining the customers identity.
- the information in the section above was obtained by me/us in relation to the customer.
- the evidence I/we've obtained to verify the identity of the customer:

[tick only one]

- meets the guidance for standard evidence set out within the guidance for the UK Financial Sector issued by Joint Money Laundering Steering Group

or

- exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

CONFIRMATION - EU regulated financial services firm

We confirm that:

- (a) I/we obtained the information in the section above from the customer
- (b) the evidence we've obtained to confirm the identity of the customer 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 confirming the customer's identity is held outside the UK, we'll provide copies of the relevant customer records we're required to keep by local law to UK law enforcement agencies or regulators under court order or any relevant mutual assistance procedure.

CONFIRMATION - Non-EU regulated financial services firm

We confirm that:

- (a) I/we obtained information in the 'Private individual' section on page 26 from the customer Please tick
- (b) the evidence we've obtained to confirm the identity of the customer meets the requirements of local law and regulation; Please tick
- (c) where the underlying evidence confirming the customer's identity is held outside the UK, we'll provide copies of the relevant customer records we're required to keep by local law to UK law enforcement agencies or regulators under court order or any relevant mutual assistance procedure. Please tick

Section B

I haven't verified the identity of the Applicant for the following reasons (please tick as applicable):

Low premium exemption applied

Source of funds concession applied

Jurisdiction

Full name of regulator firm

Name of regulator

Regulator reference number

Signature
This must be signed by the person who has seen the original documentary evidence.

Name

Position

Date

Company stamp:

Explanatory notes

1. You must complete a separate confirmation for each customer (for example joint holders, trustee cases, beneficial owners and joint life cases). A beneficial owner is an individual other than trustees who controls the management of a trust or other arrangement and any individuals entitled to more than 25% of the property of the trust. Where a third party is involved, for example a payer of contributions who is different from the customer, you must also verify the identity of that person and provide confirmation.
2. You can't use this form to verify the identity of any customer who was an existing client of the introducing firm before local anti-money laundering laws or regulations requiring verification came into force.
3. This confirmation must carry an original signature, or electronic equivalent.
4. For the source of funds concession, the contribution payer and the policyholder must be the same person. We can't accept any third parties.

Certificate of Verification of Identity

Corporate entity

Introduction by a Financial Conduct Authority regulated firm, EU regulated financial services firm, non-EU regulated financial services firm.

Details of customer (see explanatory notes on page 30.)

Please complete a separate certificate for all parties to the contract (for example joint Applicants, trustees, settlors and third parties) where you've been required to undertake identification.

Full name of customer

Type of entity (Sole Trader/Partnership/Limited Liability Partnership/Limited Company etc)

Location of business (full operating address)

Registered office in country of incorporation

Registered number, if any (or equivalent)

Relevant company registry or regulated market listing authority

Full names of directors or equivalent and dates of birth

	D	D	M	M	Y	Y	Y	Y
	D	D	M	M	Y	Y	Y	Y
	D	D	M	M	Y	Y	Y	Y
	D	D	M	M	Y	Y	Y	Y

Full names of principal beneficial owners and dates of birth (over 25%)

	D	D	M	M	Y	Y	Y	Y
	D	D	M	M	Y	Y	Y	Y
	D	D	M	M	Y	Y	Y	Y
	D	D	M	M	Y	Y	Y	Y
	D	D	M	M	Y	Y	Y	Y

Type/Nature of business & VAT number (if applicable)

Section A: Confirmation

I/we confirm that:

- I am/we are an intermediary submitting this business in line with Aviva's Terms of Business for Firms.
- I/we have complied with Section 24 of the Aviva Terms of Business for Firms when obtaining the customer's identity.
- the information in the section above was obtained by me/us in relation to the customer.
- the evidence I/we've obtained to verify the identity of the customer:

[tick only one]

- meets the guidance for standard evidence set out within the guidance for the UK Financial Sector issued by Joint Money Laundering Steering Group;

or

- exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

CONFIRMATION - EU Regulated Financial Services Firm

We confirm that

- (a) the information in the section above was obtained by us in relation to the customer;
- (b) the evidence we've obtained to verify the identity of the customer 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 in relation to the type of business or transaction to which this confirmation relates;
- (c) where the underlying evidence taken in relation to the verification of the customer's identity is held outside the UK, in the event of any enquiry from UK law enforcement agencies or regulators, copies of the relevant customer records will be made 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

We confirm that:

- (a) the information in the section above was obtained by us in relation to the customer;
- (b) the evidence we've obtained to verify the identity of the customer meets the requirements of local law and regulation;
- (c) where the underlying evidence taken in relation to the verification of the customer's identity is held outside the UK, in the event of any enquiry from UK law enforcement agencies or regulators, copies of the relevant customer records will be made available under court order or relevant mutual assistance procedure, to the extent that we're required under local law to retain these records.

I haven't verified the identity of the Applicant for the following reasons (please tick as applicable):

Low contribution exemption applied

Source of funds concession applied

Section B

Jurisdiction	
Name of regulator	
Full name of regulated firm	
Regulator reference number	Company Stamp
Signature (This must be signed by the person who has seen the original documentary evidence.)	
Print name	
Position	
Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	

Explanatory notes

1. "Relevant company registry" includes other registers, such as those maintained by charity commissions (or equivalent) or chambers of commerce.
2. This form can't be used to verify the identity of any customer who is exempt from verification as being an existing client of the introducing firm prior to the adoption of our national legislation that implements the EU Money Laundering Directive.
3. This confirmation must carry an original signature, or electronic equivalent.
4. Source of funds concession - contribution payer must be the policyholder. No third parties allowed.



INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT



Aviva Life & Pensions UK Limited, Wellington Row, York, YO90 1WR

Please fill in the whole form using a ball point pen and send it to: Aviva Life & Pensions UK Limited, PO Box 520, Norwich, NR1 3WG.

Name and full postal address of your Bank or Building society

Form with fields: To The Manager, Bank/Building Society, Address, Postcode

Service user number

4 0 9 6 6 2

Instruction to your Bank or Building Society

Please pay Aviva Life & Pensions UK Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Aviva Life & Pensions UK Limited and, if so, details will be passed electronically to my Bank/Building Society.

Name(s) of Account Holder(s)

Two empty text boxes for account holder name

Signature(s)

Empty box for signature

Bank/Building Society account number

Eight empty boxes for account number

Empty box for additional information

Branch Sort code

Six empty boxes for branch sort code

Date

Empty box for date

Reference

Twelve empty boxes for reference

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

This is not part of the Instruction to your Bank or Building Society and must be detached by Aviva Life & Pensions UK Limited before submission to the Paying Bank.

Form with fields: Account holders address, Address, Postcode, Preferred payment day (Between 1st and 28th)

This guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
If there are any changes to the amount, date or frequency of your Direct Debit Aviva Life & Pensions UK Limited will notify you five working days in advance of your account being debited or as otherwise agreed.
If an error is made in the payment of your Direct Debit, by Aviva Life & Pensions UK Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
You can cancel a Direct Debit at any time by simply contacting your bank or building society.



INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT



Aviva Life & Pensions UK Limited,
Wellington Row, York, YO90 1WR

Please fill in the whole form using a ball point pen and send it to: Aviva Life & Pensions UK Limited, PO Box 520, Norwich, NR1 3WG.

Name and full postal address of your Bank or Building society

To The Manager	Bank/Building Society
Address	
Postcode	

Service user number

4	0	9	6	6	2
---	---	---	---	---	---

Instruction to your Bank or Building Society

Please pay Aviva Life & Pensions UK Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Aviva Life & Pensions UK Limited and, if so, details will be passed electronically to my Bank/Building Society.

Name(s) of Account Holder(s)

Signature(s)

--

Bank/Building Society account number

--	--	--	--	--	--	--	--

--

Branch Sort code

--	--	--	--	--	--

Date

--

Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

This is not part of the Instruction to your Bank or Building Society and must be detached by Aviva Life & Pensions UK Limited before submission to the Paying Bank.

Account holders address	Address
Preferred payment day (Between 1st and 28th)	Postcode

This guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Aviva Life & Pensions UK Limited will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Aviva Life & Pensions UK Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Aviva Life & Pensions UK Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you aren't entitled to, you must pay it back when Aviva Life & Pensions UK Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Get in touch

If you have any questions, you can:



Call us on **0800 056 1723**
Monday to Friday between 8.30am and 6pm.

- We may record calls to improve our service.
- Calls may be charged and these charges will vary, please speak to your network provider.



Email us at contactus@aviva.com



Write to us at **Aviva, PO Box 520,
Norwich NR1 3WG.**

Need this in a different format?

Please get in touch if you'd prefer this form (**SP02004**) in large print, braille, audio or in a different colour.

Aviva Life & Pensions UK Limited.

Registered in England and Wales, 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.

Telephone 0800 145 5744 - calls may be recorded.

Member of the Association of British Insurers.

SP02004 01/2026 © Aviva