

Important information about adding an adviser charge to your Aviva Personal Pension, Your Pension Select @ Aviva, or CU Personal Pension Policy



Due to changes to the way in which customers may pay for financial advice it's now possible to do this through adviser charging. This means that you may now pay for advice you receive in respect of your pension policy through deductions from the policy which are then paid on to your financial adviser.

At the time you originally took out your policy it wasn't possible to pay for advice directly through deductions from your policy in this way. This means that your policy terms and conditions don't contain a description of an adviser charge.

As you've asked for a quote which includes the addition of adviser charges to your policy we need to amend your policy terms and conditions to explain what these charges are. Rather than sending out new terms and conditions we're providing you with this endorsement.

The following wording is included in your policy terms and conditions with immediate effect:

Adviser Charges

Adviser charges apply to your policy if you've agreed to pay for the cost of advice from your financial adviser by deductions from your policy. We'll pay the financial adviser the agreed adviser charge on your behalf and deduct the amount from your policy on the same day each month as the start date. We'll do this by cancelling units.

Please note that this will only be relevant if you decide to pay for advice through an adviser charge and instruct Aviva to deduct and pay these charges from your policy.

This is an important document. You should keep it in a safe place with the rest of your plan documents.

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