

Aviva Group Personal Pension or Stakeholder Application

(New member only)



In this form references to Aviva mean the company that issued the policy/policies or its successor company in the Aviva Plc Group.

This form should be used for the following plans:

- Group Optimiser/Lifestyler Personal Pension Plan
- Group Personal Pension Plan
- Your Pension @Aviva Group
- Group Personal Pension Plan Vista 1988
- Group Individual Personal Pension (CGU) UK Post 1995
- Your Pension @Aviva (CGU)
- Group Individual Personal Pension UK Pre 1995
- Your Pension Select @Aviva Group Pre April 2001
- Your Pension @ Aviva Stakeholder Group
- Your Pension Select @Aviva Group Post April 2001
- Group Personal Pension Plan 1993 Pension Plan

How to fill in this form

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

Important information

If any information is missing it will delay your application.

Please ensure that the information you give us on this form is correct. If any of the information you give us is not true 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.

This question is to be completed by the employer

Was financial advice given on the sale of this pension to the member? Yes No

Tick one box only

Group Personal Pension Scheme details

The scheme announcement letter will give you details of the category you've been invited to join.

Group Personal Pension Scheme name	<input type="text"/>
Scheme number	<input type="text"/>
Category name (if applicable)	<input type="text"/>
Category number (if applicable)	<input type="text"/>

Personal details

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

Surname

Forename(s)

Date of birth

D	D	M	M	Y	Y	Y	Y
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Gender

Male Female

Your permanent residential address

This means the address where you currently live.

House name

(if applicable)

House number

Street name

Town

County

Postcode

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Country

Contact details

Contact phone number

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Mobile number

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Email address

Start date

D	D	M	M	Y	Y	Y	Y
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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 the member has a protected pension age. To find out more visit [aviva.co.uk/nmpa](https://www.aviva.co.uk/nmpa)

National Insurance number

We cannot accept this application without a National Insurance number. If you don't have one, please contact us on 0800 153 1777.

We'll send a declaration for you to complete, confirming your current circumstances.

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

a. Tick **one** box only

I am

Employed

Self-employed

Please state your occupation

b. Tick **one** box only

I live permanently in the UK, or

I am a Crown servant or the spouse of a Crown servant.

If neither of the statements in b. accurately describe your current circumstances, you cannot take out this plan.

Employer related details

► Employer details

Your Employer's name

Your Employer's address

Payroll number

Payments

► Initial pensionable salary

£

(for percentage of salary payments)

If paying annually by cheque, the cheque(s) for the initial payment should be attached to this application and made payable to Aviva.

Monthly payments must be made by direct debit. If you use the same bank account to make payments to all of your plans, you only need to complete a Direct Debit instruction once.

Amount of each gross regular payment

Note: to work out the gross amount of any payment you make, add the basic rate tax amount to the payment you want us to collect or that will be deducted from your salary.

Example – if the basic rate of tax is 20% and you want us to collect £150.00 per month, divide this by 0.80 to get the gross amount of £187.50. This amount should be written in the correct box below. If your employer is also making payments to your plan, their payment should be for the full amount without any adjustment for tax.

► Employee's payment (gross)

£ or %

Deducted from:

Salary Individual Direct Debit

► Employer's payment

£ or %

Money Purchase Annual Allowance

1. I am subject to the Money Purchase Annual Allowance as a result of flexibly accessing my pension benefits

Yes No

Tick one box only

2. If yes, the first date I flexibly accessed benefits was

D	D	M	M	Y	Y	Y	Y
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Investment choice

For the latest fund information please always go to our online Fund Centre at aviva.co.uk/retirement/fund-centre/

Enter your chosen percentages, **using whole percentages only. These must add up to 100%.**

Fund name	Regular payments %
Total	100

Automatic fund switching option

Selecting this investment approach option (where applicable) means that the investment fund(s) chosen will be switched progressively into a different fund or funds as the specified retirement date approaches. If required, please tick the investment approach below:

Aviva phased switching universal approach

For further details about this option and whether it's available for this application please call us on 0800 153 1777.

Nomination

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 would like us to make lump sum payment(s) to, although this will not be binding on us.

You should regularly review any nomination you make. This is especially important:

- a) if your personal circumstances change
- b) if a nominee dies before you or
- c) if your relationship with the nominee changes.

In stating the proportion of the benefit that you would like nominees to receive, please make sure that you use whole percentages. The total of the proportions need to equal 100%.

Important notes

Although we'll take your nomination into account in deciding who should receive any lump sum payment on your death, we don'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 take into account when deciding who should receive any lump sum payment.

Your nomination will be disregarded by us:

- a) in respect of any named person(s), other than trustees, who die before you, or
- b) if you subsequently make the policy subject to a valid trust, or
- c) if you send us details of any changes to your nomination in writing.

Even if you make a nomination, any lump sum payments may be included in your estate for inheritance tax purposes. We recommend that you discuss this point with your advisers.

This nomination is not a form of trust. If you want to place your plan under trust, we can send you a trust form.

If your policy is subject to a valid trust, we will make payment to the trustees of that trust.

If you expect your benefits to exceed your Lifetime Allowance, you may want to nominate that an income should be payable on your death. If you want to do this, please write to us.

We recommend that you refer to your advisers, if you're unsure how to complete this section, or wish to discuss the implications of:

- a) making your nomination or
- b) placing your plan under trust.

Name(s) of nominee(s)

▶ **Full name**

▶ **National Insurance Number**

▶ **Address**

House name (if applicable) Number

Street/Road name

Town/City

County

UK postcode

▶ **Relationship to you** (if any)

▶ **Proportion of benefit** %

▶ **Full name**

▶ **National Insurance Number**

▶ **Address**

House name (if applicable) Number

Street/Road name

Town/City

County

UK postcode

▶ **Relationship to you** (if any)

▶ **Proportion of benefit** %

▶ **Full name**

▶ **National Insurance Number**

▶ **Address**

House name (if applicable) Number

Street/Road name

Town/City

County

UK postcode

▶ **Relationship to you** (if any)

▶ **Proportion of benefit** %

Declaration

Please ensure that the information you give us on this form is correct. If any of the information you give us is not true 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.

The pension plan 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:

- If I've been invited to join a stakeholder scheme then I apply to be a member of the Aviva Stakeholder Pension Scheme. If I've been invited to join a scheme which is not a stakeholder scheme then I apply to be a member of the Aviva Personal Pension Scheme.
- Any reference to Scheme means the Aviva Stakeholder Pension Scheme or the Aviva Personal Pension Scheme, as appropriate.
- 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 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 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, will not be more than the higher of:
 - The basic amount (currently £3,600 gross a year), and
 - My relevant UK earnings within the meaning of section 189 Finance Act 2004 (earnings chargeable to UK income tax) for that tax year.
- 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 Money Purchase Annual Allowance (MPAA), I've supplied the date the MPAA first applied to me in the 'Payments' section on page 3.

- I want a number of arrangements to be created at the start of this pension plan.
- If I don't choose an investment fund or funds, and my employer has not nominated an investment approach, Aviva should direct payments to my plan towards the 'Default Investment Fund/Strategy' applying to the Scheme. I realise that this fund/strategy may change in the future and that if I don't make any investment decisions myself, Aviva may redirect or otherwise alter the investments held under this policy in line with investment advice they've obtained.
- 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'd 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 will inform Aviva if:

- I stop living in the UK, or
- I cease to be a Crown servant or the spouse 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.

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 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 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

Applicant's signature

Signature

Date

D	D	M	M	Y	Y	Y	Y
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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

2	4	5	6	7	0
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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.

Signature(s)

Date

Name(s) of Account Holder(s)

Bank/Building Society account number

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Branch Sort code

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Reference

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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 10 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 are not 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.

| Retirement | Investments | Insurance | Health |

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[aviva.co.uk](https://www.aviva.co.uk)

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