<Title><Firstname><Surname>
<Address Line 1>
<Address Line 2>
<Address Line 3>
<City>
<Postcode>

Get in touch

Make sure you quote your policy number
<Policy number>

Policyholder
<Policyholder name>

Call us on: <UK telephone number> or <overseas +44 number> if calling from overseas

We are open
Monday-Friday
8.00am to 6.00pm

Email
<Email address>

Need this in a different format?
We can resend this in large print, braille or audio

<Date>

Hello <Name>

Important information about your Investment Programme

We're making some changes to the <name of programme> investment programme that your <name of scheme> pension is currently invested in.

What's changing for you

We regularly review the range of investments available to you. Following the latest review, we've decided to move you into the My Future Lifetime investment programme. This is because you've either left your workplace scheme, or there is no longer an adviser in place for the scheme. This will ensure you are in the right investment programme for your circumstances. The move to My Future Lifetime, will include any self-select funds (in your existing programme) that you may have previously chosen to invest in.

How the My Future Lifetime investment programme approach works

The My Future Lifetime investment programme aims to grow your money ahead of retirement. As you approach retirement, the programme focuses on reducing the likelihood of significant changes to the value of your fund. However, the value of your pension pot can still go up or down.

This programme is designed to give you flexibility when it comes to taking your money when you retire (currently set at <date> which might include:

- Taking your money as and when you need it, either as one-off payments or as flexible income (known as drawdown)
- Withdrawing all the money in your pension pot
- Buying an income for your lifetime (known as an annuity)
- Leaving your money where it is and making your choices later.

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You can find more details about how you can take your pension benefits here.

In your new investment programme, if you are more than 15 years from your selected retirement date your pension fund is invested in the MyM My Future Long Term Growth Fund, which aims to grow your pension pot over time.

Starting 15 years before retirement, we'll gradually move your savings from the MyM My Future Long Term Growth Fund into the MyM My Future Growth Fund. We then move your savings to the MyM Future Consolidation Fund starting 10 years before retirement.

Please note that switching from your current investment programme into the My Future Lifetime investment programme may mean there is a change to the risk profile.

For more information regarding the My Future Lifetime investment programme and its risk profile, please refer to our Frequently Asked Questions (FAQs) here.

How does this affect you

- To implement these changes, we'll be automatically moving you to the My Future Lifetime solution in <date of switch>.
- It's important to read the FAQ document for more details on the funds that make up the My Future Lifetime solution.
- You can view your current investment programme by accessing your policy online via MyAviva, this will allow you compare your current investment programme to the My Future Lifetime investment programme.
- Following the switch into the My Future Lifetime solution, your ongoing annual management charges may change. The charges for the funds that make up the new investment programme are detailed in the table below; these exclude any plan-based Annual Management Charges (AMC) that may be applicable to you. However, any changes to charges will depend on your own specific pension scheme. For further information on charges (including Fund AMC and Additional Expenses), please refer to the investment programme guide referenced in the FAQ.

Investment Programme	My Future Lifetime	
Fund Name	Fund AMC	Additional Expense
<fund name>	<X.XX%>	<X.XX%>
<fund name>	<X.XX%>	<X.XX%>
<fund name>	<X.XX%>	<X.XX%>

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What do you need to do next?

We recommend you regularly review your investments to make sure they're meeting your needs.
You can also get advice from a Financial Conduct Authority (FCA)-regulated financial adviser who can provide advice suitable to your own personal circumstances. An adviser may charge for this service. If you don't have an adviser, you can find one in your local area at unbiased.co.uk.

If you're happy with this change – you don't need to do anything. We'll still send you a statement once a year, so you can keep track of your pension, or you can view your pension online at MyAviva.

If you're not happy with this change – you can choose not to join this programme and choose a different one. You can do this online or by contacting us on the details shown at the top of this letter. Please make sure to do so within 45 days from the date of these letter, to prevent the automatic switch to the new programme My Future Lifetime.

We're here to help

If you have any questions, please contact us on the details shown at the top of this letter.

Yours sincerely,
Aviva

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