AVIVA

Get in touch

Make sure you quote your policy number
<Policy number>

Policyholder
<Policyholder name>

Scheme name
<Scheme 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

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

<Date>

Hello <Name>

Important information about your Investment Programme

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

What'schanging 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 Focus Lifestage** 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 Focus Lifestage**, will include any self-select funds (in your existing programme) that you may have previously chosen to invest in.

To make this change we've updated your Terms and Conditions (T&Cs)

We've enclosed an endorsement which shows changes to your T&Cs. This gives us the flexibility to make investment approach changes on your behalf. Please note these changes will come into effect 30 days from the date of this letter.

How the My Future Focus Lifestage investment programme approach works

The **My Future Focus Lifestage** programme aims to provide growth in the early years. However, the value of your pension pot could go up or down. It's designed to prepare your pension pot to provide a wide range of options at your chosen retirement age (currently set at <date>), including:

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- 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 choice later.

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

If you're more than 15 years from your selected retirement date, your pension fund will be invested in the **Aviva My Future Focus Long Term Growth Fund**, which aims to grow your pot over time.

Between 15 years and 10 years from your selected retirement date, your pension fund is gradually moved into the **Aviva My Future Focus Growth Fund**, which aims to grow your pension pot while reducing the risk you're exposed to.

From 10 years to your selected retirement date, your pension fund is gradually moved into the **Aviva My Future Focus Consolidation Fund~~s~~**, which aims to reduce the likelihood of significant changes to the value of your pension pot as you approach retirement.

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

For more information regarding the **My Future Focus** 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 Focus Lifestage** solution from <date of switch>.
- It's important to read the FAQ document for more details on the funds that make up the **My Future Focus Lifestage** 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 Focus Lifestage** investment programme.
- Following the switch into the **My Future Focus Lifestage** 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 Manager Expense Charge **(FMEC)** and Additional Yearly Charges), please refer to the investment programme guide referenced in the FAQ.

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Investment Programme	My Future Focus Lifestage	
Fund Name	**FMEC**	**Additional Yearly Charge**
<Fund name>	**<X.XX%>**	**<X.XX%>**
<Fund name>	**<X.XX%>**	**<X.XX%>**
<Fund name>	**<X.XX%>**	**<X.XX%>**

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 still choose to invest in funds offered by the scheme, or an "Aviva governed" investment programme. Please do not choose another "Bespoke" investment programme, as we're reviewing all investment programmes and some of these may also be closed in the near future.

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 Focus Lifestage**.

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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Changes to your Terms and Conditions (T&Cs) -

98 Series and Group Personal Pension (UK) SP57040

This is an endorsement to your Terms and Conditions (T&Cs). Please keep this document safe with your original T&Cs.

The Bespoke Investment Programme is moving to an Aviva Governed Investment Programme

The Bespoke Investment Programme is an investment programme that was designed by your employer or your employer's investment adviser when your scheme was set up.

We reserve the right to make changes to investment programmes and amend an investment programme for the following reasons:

- Changes in applicable pensions law, tax law or other law, legislation, regulation or industry codes of practice which affect your investment programme;
- Changes in how the London Stock Exchange or other relevant investment or regulated markets may work which may impact on the operation of your investment programme;
- Changes in investment/share dealing administration or other infrastructure facilities, systems or means of communication which impact on the provision and operation of your investment programme;
- Changes to services relating to your plan supplied to us by third parties which are outside of our control or which require additional expenditure by us;
- Changes in circumstances or the happening of any event which means that the investment programme operates in a way which is unfair to you or our other policyholders;
- Changes resulting from the introduction of new systems, services, and changes in technology;
- Changes in circumstances or the happening of any event which makes it impossible, impracticable or economically unviable for us not to make a change to the investment programme, provided that any such change is not unfair to you or our other policyholders;
- Changes required to amend an error where it is reasonable to do so;
- Changes required for appropriate governance reasons to implement legislation or regulatory changes or best practice.

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When you leave your employer's scheme, your plan may remain invested in a bespoke investment programme designed specifically for that scheme. If this is the case, any future amendments your employer and their investment adviser might make to that bespoke investment programme may not be applied to your plan after you have left employment.

Once you have left your employer's scheme, we may transfer investments into an alternative suitable investment programme. If this happens, we will let you know. This may mean a change to the charges, which may either go up or down. You can change your investments instructions at any time, in accordance with your T&Cs.

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