

Key features of the Investment Account

Reference NGS300T MM35010 10/2022



The Financial Conduct Authority is a financial services regulator. It requires us, Aviva Investment Solutions UK Limited, to give you this important information to help you to decide whether our Investment Account is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Where relevant information is contained in other documents these will be signposted at the appropriate point. You need to be comfortable that you understand the benefits and risks of this account before deciding whether to invest. The purpose of this document is to help you to make an informed decision. However, we recommend that you seek professional financial advice before you make any decisions about this account.

This document is aimed at someone taking out a new investment product.

What is the Investment Account?

- The Investment Account is an online account which offers you the facility to save regularly and/or make single payments. Monies held in your Investment Account are used to purchase investments, for example, in funds and shares.

How does the Investment Account work?

- The Investment Account is provided by Aviva Investment Solutions UK Limited. It's made available by your employer through your online account.
- Your employer can deduct regular and/or single payments from your salary after tax has been deducted, and forward the amount to Aviva. You can also make payments from your own bank or building society account. You may be able to transfer your existing investments to your account.
- You can switch between different types of investments. For more information please see the 'Can I switch between investment funds?' section on page 4.
- If you stop working for your employer you can continue your Investment Account with us.

Who can open an Investment Account?

- You must be a UK tax resident and a British Citizen over the age of 18 (there is no maximum age limit).
- If you're not a UK tax resident and a British Citizen, the Investment Account isn't available to you.
- If you move abroad after opening an Investment Account, please contact us.

Helping you decide

- This document gives you a summary of information about the Investment Account from Aviva.
- You should also:
 - Look at the details of the available investments that can be held within the Investment Account, which you can find on your online account.
 - Read the information we provide relating to the funds in which you're considering investing, such as fund factsheets and Key investor information documents/Key Information Documents.

- Read the illustration on pages 5 and 6 that shows how much you may get back in the future.
- Read the Aviva Investment Account Terms and Conditions.

- **We can give you facts but not a personal recommendation**

Please Note: Whilst we can give you all the facts about our products and services, we can't give you personalised financial advice and nothing on our website is a personal recommendation.

Our service is provided without advice or a personal recommendation and allows you to invest in what we've deemed to be non-complex instruments. In providing this service we're not required to assess the suitability of the instrument or service provided to you and, as a result, you won't benefit from the protection of the FCA rules on assessing suitability.

If you're unsure whether a product or service is suitable for you, you should consult a financial adviser who can give you a personal recommendation. If you don't have a financial adviser, you can find one at unbiased.co.uk. They may charge for this service.

Its aims

- To increase the value of your money.
- Give you access to your money subject to meeting our minimum criteria.
- Provide investment opportunities through a wide range of investments.

Your commitment

- To meet the minimum payment requirements of £25 a month for regular payments, £250 for single payments and maintain a minimum balance of £250 in the Investment Account.
- To view your investments as being held for the medium term which is at least 5 years, to long term which is over 10 years.
- To review your account regularly to ensure your chosen investments still meet your needs.
- To pay any fees or charges due.
- To understand the risks shown in the 'Risks' section.

Risks

- We can't guarantee what your account will be worth in the future. There are a number of different reasons for this which include:
 - how much is paid in
 - the performance of your investments
 - the charges that apply
 - any changes to tax rules, for example, an increase in Capital Gains Tax.
- The value of your account can fall as well as rise and isn't guaranteed. You could get back less than you've paid in.
- Some investments carry a higher level of risk than others, and may be subject to sudden and large falls in value; you could get back nothing at all. The investments available to you carry different levels of risks. The value of some investments will go up and down more than others.
- If you deal in stocks and shares excessively, or your account is relatively small, then the value of your Investment Account may be eroded by dealing charges and the costs may be disproportionate.
- The available investments are designed for the medium term which is at least 5 years, to long term which is over 10 years. The investments aren't suitable if you need your money in the short term (less than 5 years). You should make sure you have enough easily accessible cash to meet any short-term needs.
- Inflation will reduce the spending power of the overall return of your Investment Account.

Questions and answers

1 Can I change my mind?

- There is no cancellation period on this account. You can close your account by selling any investments and then withdrawing all the proceeds of the sales, as well as any other monies held in your cash account. However, any charges due will be deducted before the final payment is made to you.
- Once you complete an instruction to buy or sell an investment you cannot cancel the instruction. Instead you have to sell or repurchase your investment(s) which may mean you don't get back all your initial investment or it'll cost you more to buy them back.

2 How can I apply for an Investment Account?

- You can apply for an Aviva Investment Account through your online account or by following the application process set out by your employer.

3 What do I need to know about payments into my Investment Account?

What's the minimum I can pay into my Aviva Investment Account?

- The minimum monthly payment through your payroll, or by direct debit, from your bank or building society account is £25 a month or £250 a year.
- The minimum single payment through your payroll is £250.

What's the maximum I can pay into my Aviva Investment Account?

- There is no maximum payment amount.

Can I alter my payments?

- Yes, you can change the amount you pay, subject to you meeting the minimum amount, at any time. The value of any additional investment can fall as well as rise and isn't guaranteed.
- You can stop and restart payments at any time.
- There are no charges for altering payments.

Can I transfer existing assets into my Aviva Investment Account?

- Re-registration is only possible if your online account offers the investment fund you're currently in with the previous Investment Account. The previous Investment Account may convert your assets into a common share class to facilitate the re-registration. Upon receipt of the assets, we'll convert to the cheapest share class we offer, where applicable. If your online account doesn't offer the investment fund you're currently in, we won't be able to accept the transfer of those assets.

4 What can I invest in?

- You can invest in a wide range of investments, such as stocks and shares.
- There are two investment ranges that your employer and their adviser may make available to you to invest in. These are:
 - Fund supermarket; and
 - Alternative investment option.

You can find more information about which of these investment ranges are available to you on your online account.

The value of an investment could fall as well as rise and isn't guaranteed. You could get back less than invested.

Fund supermarket

- Fund supermarket offers you access to more than 1000 investment funds from a variety of fund management companies. Please note that they're not governed by Aviva.

Alternative investment option

- The Alternative investment option offers you the ability to invest directly in a number of different types of investments, such as stocks and shares listed on a recognised stock exchange. Please note that these investments aren't governed by Aviva.

Cash account

How it works

You'll automatically get a cash account with your Investment Account. It's an essential part of how your Investment account works, so it's not to be confused with a cash or money market fund.

Your cash account:

- holds contributions before you make investments
- receives payments from your investments
- pays account charges.

Investing

You can invest when there are 'cleared funds' in your cash account. This is money that is immediately available for financial transactions. Until then, the money is described as 'pending'. Contributions held in the cash account will be invested at the next available investment date. The fund factsheet relevant to the fund you're invested in should tell you when this is.

Charges

You must keep a sufficient balance in your cash account to meet any charges. Any difference between the sale value received by us and your outstanding charges will stay in your cash account. If the money for charges isn't in your cash account, we sell some of your investments to the same value as the charges, plus 10%. So if your charges are £20, we sell investments worth £22 by cancelling units from your most recent investments. The minimum amount we deduct to cover your charges is £5. So if your outstanding charges are £4, we'd sell your investments to a value of £5.

Interest

No interest will be paid on money held in your cash account.

Can I switch between investment funds?

- Yes you can normally switch between investment funds at any time. Switching funds consists of two parts – selling the existing investment and buying the new investment. The sell part of the transaction will commence and once the monetary amount is known the buy part can commence. The timings will depend on the respective fund manager's processes.
- We currently don't charge you for switching to new funds. There may be switch charges on external funds. We'll tell you if this changes.
- Fund managers may impose delays on the sale of holdings in their funds.
- For more information please see the 'Investment Account Terms and Conditions'.

Can I redirect my future payments to different investment funds?

- Yes you can. Your new payments will go towards your new investment choice and your existing holding will remain as it is until you instruct us otherwise.

5 Are there any charges on my Aviva Investment Account?

- Yes, there are charges.
- In this section we list the charges you could pay for this Investment Account. However, you'll only be charged for the services that you use; if you don't use it you won't be charged for it.
- Charges reduce the potential for growth.

Aviva charges:

- Scheme annual management charge for running your account. It's a percentage amount of your account value which is calculated and accrued daily and deducted monthly. The Scheme annual management charge for your account is shown in the Investment Account Fees and charges brochure and the Charges Information Document.

Investment charges (funds):

- The fund manager charges are taken directly by the fund manager and included in the unit price.
- Fund managers can make the following charges:
 - Fund annual management charge, which is charged by fund managers for managing a fund. It's normally calculated as a percentage of the fund's value and deducted from the daily fund unit price. This varies depending on the fund(s) you invest in.

Most fund charges can be found at [aviva.co.uk/mymoney-fund-range](https://www.aviva.co.uk/mymoney-fund-range). Alternatively, you can find annual management charges for all your funds by logging into your online account.

- Fund manager charges, referred to as 'additional expenses' within literature, covers the cost of running the fund, such as audit and administration fees. It's normally calculated as a percentage of the fund's value and deducted from the daily fund unit price. This charge varies depending on the fund(s) you invest in and doesn't apply to all funds. Details can be found on the fund factsheet.
- We've negotiated with fund managers so you won't have to pay an initial charge.
- Bid-offer spread, the difference between the bid (selling) price and the offer (buying) price is called the bid-offer spread; the bid-offer spread charge includes initial charges and dealing costs. The difference between the bid and offer price varies.
- Dilution levy, a charge which may be applied by a fund manager to cover additional dealing costs incurred during periods of high demand for buying or selling. It's issued when investors buy or sell units. This helps to protect the interests of other investors who might otherwise be adversely affected. Details of which charges apply can be found in a fund's Key Information Document (KID).
- Dilution adjustment, an adjustment to the unit price of a fund. This may be applied by a fund manager to cover additional dealing costs, which may be incurred during periods of high demand for buying or selling. This helps to protect the interests of other investors who might otherwise be adversely affected. Details of which charges apply can be found in a fund's Key Information Document (KID).
- The amounts of the charges will vary between different fund managers.

Investment charges (shares and other exchange traded assets):

- A transaction charge of £20 will apply every time you buy or sell an investment in the Alternative Investment Option range through our stockbroker partner. Example: A buy and sell are two transactions and would cost £40.
- A Stamp Duty Reserve Tax of 0.50% of the purchase price is payable to HM Revenue & Customs when buying UK shares.
- PTM (Panel on Takeovers and Mergers) Levy is £1, payable when buying or selling shares with a total value in excess of £10,000. When buying shares, it's included in the purchase cost. When selling shares, it's deducted from the amount received from the sale.
- If you deal in stocks and shares excessively, or your account is relatively small, then the value of your Investment Account may be eroded by dealing charges and the costs may be disproportionate.

How do charges and expenses impact my account?

The following tables show the possible effects of charges and expenses based on a £500 a month payment, or a single payment of £5,000 for 10 years for three different scheme charges and three fund types.

The figures shown in these tables aren't guaranteed and are for illustrative purposes only to show the effect of charges on your investment. Inflation will have the effect of reducing the value of your investment. The value of your investment can fall as well as rise and you might get back less than the amounts shown.

Charges and expenses may change in the future.

We've used a mid growth rate of 4.50% a year in line with FCA guidance. This growth rate isn't appropriate for all funds, such as cash funds, as these funds would be likely to grow at a lower rate.

Notes applicable to all opposite and on the next page:

The examples relate to fund charges only. If you invest in exchange traded assets, e.g. shares, other charges will apply.

The three example charges are:

1. Scheme annual management charge of 0.35%, fund annual management charge plus additional annual fund expenses of 0.10% making a total annual charge of 0.45%.
2. Scheme annual management charge of 0.50%, fund annual management charge plus additional annual fund expenses of 0.70% making a total annual charge of 1.20%.
3. Scheme annual management charge of 0.80%, fund annual management charge plus additional annual fund expenses of 1.00% making a total annual charge of 1.80%.

These examples are intended to show sample low, medium and higher charge scenarios. This will give you an idea of the possible return on your investment, as well as the charges that'll be taken over time up to a period of 10 years.

As charges can vary we suggest you consider the example closest to the total of your scheme charge and fund charges, details of which can be found in your Charges Information Document

These charges are examples. The actual Aviva Scheme annual management charge and the employer's adviser remuneration (if applicable) are shown in the Charges Information Document. The total charges you'll pay depend on the fund you invest in. This is shown when you invest on your online account and the fund annual management charge is shown in the fund manager's literature, also available on your online account.

*The information shows how the charges reduce any investment growth. You can use this information to compare investments.

Regular £500

Example Charge 1: Total charge 0.45% (scheme annual management charge 0.35%, fund annual management charge plus additional fund expenses 0.10%).

Year	Total paid to date	Effect of deductions	What you might get back
1	£6,000	£15	£6,130
3	£18,000	£136	£19,100
5	£30,000	£247	£33,200
10	£60,000	£1,800	£73,700

The last line of the table shows that at the end of year 10, charges and expenses could amount to £1,800 and you might get back £73,700 after the assumed growth of 4.50% a year.

This would have the same effect as reducing investment growth from 4.50% to 4.00% a year, a reduction of 0.50% a year.*

Example Charge 2: Total charge 1.20% (scheme annual management charge 0.50%, fund annual management charge plus additional fund expenses 0.70%).

Year	Total paid to date	Effect of deductions	What you might get back
1	£6,000	£40	£6,100
3	£18,000	£360	£18,900
5	£30,000	£1,040	£32,500
10	£60,000	£4,700	£70,800

The last line of the table shows that at the end of year 10, charges and expenses could amount to £4,700 and you might get back £70,800 after the assumed growth of 4.50% a year.

This would have the same effect as reducing investment growth from 4.50% to 3.30% a year, a reduction of 1.20% a year.*

Example Charge 3: Total charge 1.80% (scheme annual management charge 0.80%, fund annual management charge plus additional fund expenses 1.00%).

Year	Total paid to date	Effect of deductions	What you might get back
1	£6,000	£60	£6,080
3	£18,000	£537	£18,700
5	£30,000	£1,540	£32,000
10	£60,000	£6,910	£68,500

The last line of the table shows that at the end of year 10, charges and expenses could amount to £6,910 and you might get back £68,500 after the assumed growth of 4.50% a year.

This would have the same effect as reducing investment growth from 4.50% to 2.70% a year, a reduction of 1.80% a year.*

Single £5000

Example Charge 1: Total charge 0.45% (scheme annual management charge 0.35%, fund annual management charge plus additional fund expenses 0.10%).

Year	Total paid to date	Effect of deductions	What you might get back
1	£5,000	£23	£5,200
3	£5,000	£77	£5,620
5	£5,000	£139	£6,090
10	£5,000	£342	£7,420

The last line of the table shows that at the end of year 10, charges and expenses could amount to £342 and you might get back £7,420 after the assumed growth of 4.50% a year.

This would have the same effect as reducing investment growth from 4.50% to 4.00% a year, a reduction of 0.50% a year.*

Example Charge 2: Total charge 1.2% (scheme annual management charge 0.50%, fund annual management charge plus additional fund expenses 0.70%).

Year	Total paid to date	Effect of deductions	What you might get back
1	£5,000	£62	£5,160
3	£5,000	£202	£5,500
5	£5,000	£363	£5,860
10	£5,000	£878	£6,880

The last line of the table shows that at the end of year 10, charges and expenses could amount to £878 and you might get back £6,880 after the assumed growth of 4.50% a year.

This would have the same effect as reducing investment growth from 4.50% to 3.30% a year, a reduction of 1.20% a year.*

Example Charge 3: Total charge 1.80% (scheme annual management charge 0.80%, fund annual management charge plus additional fund expenses 1.00%).

Year	Total paid to date	Effect of deductions	What you might get back
1	£5,000	£93	£5,130
3	£5,000	£300	£5,400
5	£5,000	£537	£5,690
10	£5,000	£1,280	£6,480

*The information shows how the charges reduce any investment growth. You can use this information to compare investments.

The last line of the table shows that at the end of year 10, charges and expenses could amount to £1280 and you might get back £6,480 after the assumed growth of 4.50% a year.

This would have the same effect as reducing investment growth from 4.50% to 2.70% a year, a reduction of 1.80% a year.*

6 What else do I need to know?

This section provides other important information.

How do I keep track of my Aviva Investment Account?

- You can keep track of your transactions and current balance in your Investment Account by logging into your online account.
- You'll receive a quarterly statement.
- We'll issue you with a consolidated tax certificate at the end of each tax year, to help you complete your self-assessment tax return.

What will happen if I leave my current employer?

You can keep your Investment Account with us. When you leave, we'll give you more information about your options. The range of investments you can make may be different, as could the charges.

Can I transfer assets out of my Aviva Investment Account?

- Yes, you can transfer your investments (not cash) held within your Investment Account to another provider.
- If the receiving Investment Account offers the investment fund you're currently in, we'll transfer via re-registration. We may convert your assets into a common share class to facilitate the re-registration. Upon receipt of the assets, the receiving

Investment Account will convert to the cheapest share class they offer, where applicable. If the receiving Investment Account doesn't offer the investment fund you're currently in, we won't be able to transfer those assets.

Can I withdraw my savings from my Aviva Investment Account?

- Yes, you can request a withdrawal of all or some of your savings via your online account or by contacting the Aviva Customer Services team.
- The minimum withdrawal amount from the Investment Account is £100.
- Following a withdrawal, if you want to keep the account open you must keep a minimum amount of £250 in your Investment Account.
- You can only withdraw money from your cash account, which is held within your Investment Account. If you have insufficient cash for your intended withdrawal, you must sell some or all of your investments first to fund your withdrawal, which can be completed online.
- If investments have to be sold, the trade will need to settle before the withdrawal can be made, so this would usually take up to three to 5 working days.
- Withdrawals will be paid to you by Chaps, normally within 5 working days of us receiving your request or the trades being settled.
- It's not possible to set up automatic regular withdrawals.
- Fund managers may impose delays on the sale of holdings in their funds.

What happens to my Aviva Investment Account if I die?

- Investments will be retained within your Investment Account until we receive instructions from your personal representatives.
- **We'll continue to take any charges as described in 'Are there any charges on my Aviva Investment Account?' on page 4.**
- The remaining value of your Investment Account will be paid to your estate upon receipt of the relevant evidence of death and entitlement of your personal representatives to administer your estate.
- There may be a Capital Gains Tax charge on gains made, or income tax charge on income received, after your death. See in the 'What about tax?' for more information.
- For more information please see the Investment Account Terms and Conditions.

7 What about tax?

The following information is based on our interpretation of current tax legislation. The tax treatment depends on your individual circumstances and may be subject to change in the future.

What is the tax position of an Investment Account?

- There are no tax benefits on this account.
- You may be liable to pay Capital Gains Tax on any gains made. Capital Gains Tax is a tax on the profit when you sell an asset that's increased in value. It's the gain made that is taxed, not the amount of money you receive for it. For full details on Capital Gains Tax visit gov.uk/capital-gains-tax
- If you die, the value of your investment will normally form part of your estate for inheritance tax purposes.

- Any dividends you receive on your Investment Account will be subject to a Dividend Allowance. For more information on how this works, please visit [gov.uk/tax-on-dividends](https://www.gov.uk/tax-on-dividends)
- Bond and cash funds generally pay interest distributions. These are paid gross and UK resident individuals and certain other unit/share holders liable to UK Income Tax will be taxed on the sum of their gross distributions received during the relevant Tax Year. This will be subject to the Personal Savings Allowance. For more information on how this works, please visit [gov.uk/apply-tax-free-interest-on-savings](https://www.gov.uk/apply-tax-free-interest-on-savings)
- We strongly recommend you seek financial advice if you need any assistance with completing your self-assessment tax return and require further help with the consolidated tax certificate.
- The money is held within a client money account. Cash will be held in one or more client money trust account(s) with external account providers of our choice. These account providers can change at any time. This means Aviva Investment Solutions UK Limited is normally entitled to claim up to £85,000 on behalf of each client for each of these account providers. This limit will also take into account any other accounts you hold with these account providers. We'll hold your cash upon receipt in a client money bank account in line with the Financial Conduct Authority client money rules.
- All claims have to be assessed by the FSCS to determine the amounts covered and the claimant's eligibility. For further information see [fscs.org.uk](https://www.fscs.org.uk) or call the FSCS on **0800 678 1100** or **0207 741 4100**.

Other information

How to contact us

Call us on **0345 600 6303**

Your helpline is available Monday to Friday between 8am and 5.30pm. Please note that Aviva will record calls to improve service. Calls may be charged and these charges may vary, please speak to your network provider.

Email us at mymoney.question@aviva.com

Write to us at Aviva, PO Box 2282,
Salisbury SP2 2HY, United Kingdom

How to complain

- Please contact our Customer Relations Manager using details in the 'How to contact us' section above. Please note that telephone calls will be recorded and saved for a minimum of 5 years.
- To see our procedures for dealing with complaints, please ask for our Complaints brochure.
- If you're not satisfied with our response, you can contact:
 - The Financial Ombudsman Service
 - Exchange Tower
 - London
 - E14 9SR
 - Phone: **0800 023 4 567** or **0300 123 9 123**
 - Website: [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)
 - Email: complaint.info@financial-ombudsman.org.uk
- Making a complaint won't affect your legal rights.

Compensation

- If a financial adviser recommends this account, you have a legal right to compensation if the Financial Ombudsman Service decides it wasn't suitable for your needs at the time.
- We're covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. This depends on the type of business and the circumstances of the claim.
- Some types of investment business may be covered up to a maximum of the first £85,000 of the value of the investment. The FSCS doesn't apply to any funds that aren't authorised by the FCA. Such funds may be covered by a local compensation arrangement. Please read the fund manager's fund literature for more details.
- Direct investments in stocks and shares aren't covered by the FSCS.

Conflict of interest

- There may be times when Aviva plc group companies or our appointed officers have some form of interest in the business being transacted.
- If this happens or we become aware that our interests, or those of our officers, conflict with your interests, we'll take all appropriate steps to manage that conflict of interest. We'll do this in a way that treats all customers fairly and in line with proper standards of business.
- Further details of our conflicts of interest policy are available on request.
- Where, despite all efforts to manage a conflict of interest, the conflict of interest cannot be prevented, we'll disclose it to you before you commit to taking out this product or taking any investment action in relation to it.

Client categorisation

- Aviva categorises each investment customer as a 'retail client'. This gives you the highest level of protection available under the Financial Conduct Authority (FCA)'s Conduct of Business Rules. If you would otherwise be categorised under FCA Rules as a 'professional client' or an 'eligible counterparty', then you may not have access to the Financial Services Compensation Scheme or Financial Ombudsman Service. Please contact your financial adviser if you require further details.

Terms and Conditions

- This document sets out the key points of the Investment Account. It doesn't include all the definitions, exclusions, Terms and Conditions. You can view the Investment Account Terms and Conditions through your online account or you can ask the Aviva Customer Services team for a copy.
- We have the right to make changes to the Terms and Conditions in certain circumstances (please see the Investment Account Terms and Conditions for further information). We'll let you know if this happens.
- Tax information is based on our current understanding of tax legislation.

Law and language

- Aviva and you have a free choice about the law that can apply to this account. Aviva proposes to choose the law of England, and, by entering into this account you agree that the law of England applies. The Courts of England shall have non-exclusive jurisdiction over any claim, dispute or difference which may arise out of, or in connection with, this account.

Financial advisers

- Where you've received information or advice from a financial adviser they'll provide you with information regarding their identity, the capacity in which they're acting and their address for future communications.

About Aviva

- The provider of this account is Aviva Investment Solutions UK Limited. Its main business is providing administration of investment business. It's entered on the Financial Services Register, number 515334. **fca.org.uk**

Supporting Firms and Advisers

- We provide products and services to advisers and other firms designed to enhance the quality of the service they provide to their customer. This includes access to generic market commentary, insight and information, training and guides to our products and services and hospitality whilst attending meetings and training events.

Solvency Financial Condition Report


Every year we publish a Solvency and Financial Condition report which provides information about our performance, governance, risk profile, solvency and capital management. This report is available for you to read on our website at **[aviva.com/investor-relations/institutional-investors/regulatory-returns](https://www.aviva.com/investor-relations/institutional-investors/regulatory-returns)**.



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How to contact us

 0345 600 6303

 mymoney.question@aviva.com

 aviva.co.uk

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Aviva Investment Solutions UK Limited.

Registered in England No 6389025. Registered office: Aviva, Wellington Row, York, YO90 1WR.
Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 515334.

Telephone 0345 600 6303 – calls may be recorded. aviva.co.uk

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