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Workplace pension transfer support



Pension transfer marketing

We provide bulk and individual transfers on an advised and non-advised basis, supporting you from the start to the finishing line, regardless of your model or preferred level of involvement.

About this guide

This guide aims to give you an overview of our pension transfer proposition, including adviser-led bulk and individual transfers. We describe this as ‘pension transfer marketing’ for good reasons, because a successful outcome of a pension transfer initiative requires a strong marketing campaign.

Think about it this way:

During every pension transfer process, you provide answers to three marketing questions:

- Who are the customers?
- What problems does this service or product solve?
- What do customers gain from choosing my recommendation?

You already know the answers to these questions, which is a great start.

During the transfer process, the employees won’t necessarily buy into the hard detail and specific features of what you are offering. But will they buy into the idea that the pension transfer is good for them? That’s what advisers excel at communicating.

Aviva can provide a menu of processes, technology and compliance to support what you do and how you do it.

Why run a transfer campaign?

	Adviser	Employer	Employee
Benefits	Engage with members	Completes the scheme transition to the new provider	Pots consolidated
	Fee earning opportunity	Reduction in questions from workforce regarding historic pensions	Easily viewed on ‘My Aviva’, member autonomy, pension information held digitally in one place

Our menu for advisers

Three key questions





Offering employees a pension transfer means they may not only be able to take advantage of a more competitive scheme charge, but by transferring their existing pension savings, employees will have a single view of their pension assets, with the autonomy of members having access to information through the MyAviva app. They will also have access to an extensive range of funds and lifestage approaches, and will be able to take full advantage of Pension Freedoms. The process, regardless of your business model, is designed to complement and support you seamlessly, and in turn your clients.

You've identified an opportunity to help a client benefit by leaving a legacy pension scheme and transferring it to Aviva.

Here are the key questions to consider:

1	Will you offer your own transfer service, with the provider supporting you?
2	Would you prefer that the provider does most of the work for you in the transfer process?
3	Will you do any of the above on an advised or non-advised basis?

We offer a full range of options

Adviser-led bulk transfers		Aviva-led bulk transfers	
Adviser-led individual transfers		Aviva-led individual transfers	

Bulk transfers

**You can market the transfer, or let Aviva do this for you.
Your expertise calls the shots.**

As an Adviser you will be keen to offer your own transfer service with the support of Aviva. The client is paying for your services to facilitate the transfer with or without advice.

Advised or non-advised options

Adviser businesses can choose to market and complete bulk transfers yourself, with the potential to earn fees from employers.

Many advisers choose this route as it gives them the opportunity to present themselves directly to the employees, enabling them to market further services as and when required.

For advisers choosing the non-advised route, there's still the potential to do this by offering individual advice outside the transfer process.

We can help with your transfer marketing campaigns

You have the flexibility to run the transfer marketing campaigns by email, post or face-to-face, using either your own or Aviva sample communications, tailored for the task at hand.

With Aviva, you'll find streamlined processes that really start moving once we've confirmed that we can accept the transfer. While you engage the pension scheme members, we'll check and process the transfers.

Individual transfers

Individual transfers can benefit from bespoke professional guidance leading the process. We'll aim to do all we can to support you.

When there's no bulk transfer route, we have solutions

When you're marketing to individual employees within organisations, you'll deploy your own charging structure. Many advisers negotiate specific fee arrangements with employers to help make things happen.

Whether you're doing business on an advised or non-advised basis, we have the marketing collateral to help you, using Aviva sample communications tailored for individual clients.

Options for individual transfers – a breadth of support for you and your client

We have a dedicated Transfer Helpdesk that can facilitate transfers. If you're providing advice on an individual transfer, we can facilitate adviser charging within the transfer. If you're not involved in the transfer, members can choose to initiate the transfer themselves via our Transfer Helpdesk or online, through the MyAviva platform. Either route is easy for scheme members to follow, with clear instructions on what members should be aware of before they proceed.

Whether you're doing business on an advised or non-advised basis, or just providing information to an employee on how they can proceed individually, we have the marketing collateral to help you, using Aviva sample communications tailored for individual clients.

Whatever you decide, we're here for you and will aim to provide an arrangement that suits your business requirements.

Remuneration arrangements to suit your business needs

For transfer business, we have remuneration options which give you flexibility when working with different types of clients. For example, we have ad-hoc options which enable you and your clients to agree a one-off payment for your services. You can find details of our full range of adviser charging options by following the link at the end of this document.

We can manage the direct offer process for you

We're able to manage a direct offer transfer process to transfer benefits from the ceding provider to the new pension scheme. The bulk transfer can be done as part of the scheme implementation process or as a stand-alone project after the scheme has been set up. We have extensive experience in managing both with great success and will work with you to support your requirements and tailor the process to you and your clients' requirements.

Engagement, collaboration and support

We have a great pensions story to tell, and we can help you tell it.

Marketing the proposition is key. We have a track record for producing clear, compelling direct offer packs for pension scheme members. You may need Aviva, over and above the carefully designed pack, to further communicate with the employees to make them feel comfortable about transferring. Many customers may be unaware of our role in the UK retirement market, and you may need further facts, figures and information to give them confidence. To achieve this, we can create a marketing strategy through different media by supporting content, website links and specific articles.

Supporting at key points in the journey

- Due diligence on the suitability of the transfer and the transition of the assets.
- Agreeing key timescales with you and the format of the member communications – a direct offer transfer project plan will be designed for you and your client.
- Collaborating closely with the transferring providers to agree the process and documentation required.
- Producing a compliant direct offer transfer pack for you and your client.
- Requesting the transfers from the ceding provider upon receipt of completed transfer packs and authority forms from your clients' employees.
- Issuing direct offer transfer packs, hosted on a bespoke microsite or printed, through a targeted campaign; articulating the key features of your scheme; a comparison of features between the existing scheme and the new Aviva scheme; a pension transfer illustration; frequently asked questions; transfer authority and discharge forms; a transfer-in application form.
- Investing transfer payments and issuing confirmations.
- Providing key management information on the success of the transfer exercise and engagement with your employees.

We support advisers

We can help you overcome problems and obstacles along the way. For example, many scheme members have limited knowledge about pensions. Many will be either unaware they could move their money or might be very cautious about doing so.

We have the answers set out in plain English, together with easy-to-use forms. All through the process, we'll keep them up to date and ensure they are informative, and compliant.

Links to our collateral

We have two adviser led bulk transfer emails:

An invite - **An opportunity to bring your old pension into your new one**
and a reminder - **Are you ready to transfer your previous workplace pension into your new one?**

Additional supporting material

Watch a video showing the simplicity of our Direct Offer Transfer process and support that's available, **here**.

Here's a short film detailing 'MyAviva', the member online portal:

- With subtitles: **MyAviva – bringing your pension to life**
- No subtitles: **MyAviva – bringing your pension to life**

To access the simple and intuitive 'MyAviva' registration page click **here**.

To find out details on Adviser Charging, a potential method of remuneration, click **here**.

Aviva pension transfer application form is available **here**.

The links included above are for illustrative purposes and should only be used as a guide to help you to create your own transfer communications. Aviva accepts no liability as to their use.



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Please get in touch if you'd prefer this brochure (**SP991009**) in large font, braille, or as audio.

 0800 068 6800

 contactus@aviva.com

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