Aviva Retirement Express

Online Retirement Claims and Transfer Out

Frequently Asked Questions (FAQ)

1. What is Aviva Retirement Express?

Aviva Retirement Express allows brokers submit and manage retirement claims and transfer out requests online through **Aviva BrokerSecure (ABS)**, replacing manual paper forms. You can submit claims, upload documents, and track progress end to end online. All required documents must be uploaded before the claim can be submitted.

2. Which products are in scope?

Retirement Claims - at normal retirement age

- Personal Pensions
- PRSA (excluding AVC PRSA and Vested PRSA policies)

Transfer Out

- Personal Pension
- PRSA
- Pension Retirement Bond (PRB)
- Approved Retirement Fund (ARF)

If a policy is outside these lists, it will not be eligible for the digital journey.

3. Why can I see a policy but not select it?

Common reasons include:

- The customer has not yet reached minimum retirement age
- The policy type is not eligible for this journey
- The policy is a Traditional With Profits policy
- The policy is an AVC PRSA or Vested PRSA
- The policy is a Retirement Bond (for retirement claims)

ABS will only allow selection of policies that meet all eligibility rules.

4. Can I submit claims for multiple policies together?

Yes. If the customer has multiple eligible policies, you can select and submit more than one policy within the same journey in ABS.

Submitting a Retirement Claim

5. How do I submit a retirement claim?

1. Log into Aviva BrokerSecure (ABS)
2. Go to Retirement Express
3. Select Make a Pension Claim or Transfer Out
4. Choose the eligible policy or policies
5. Enter required information and upload documents
6. Submit the claim digitally

6. What documents are required?

ABS will prompt you for the relevant documentation during the submission process. Typical documents include:

- Data Capture Form (DCF) – The customer must sign the DCF which contains all the claim details and required declarations (DocuSign or manually uploaded).
- Customer identification (AML requirements)
- Bank details

If any documents are missing or unclear, you'll be notified in ABS.

7. Is DocuSign mandatory?

No. DocuSign is optional.

You may upload a manually signed declarations however, as the signed DCF is required to submit the claim, it may be quicker using DocuSign.

8. Can I save a claim and return later?

Yes. Claims can be saved in progress and completed later from your Your Applications area in ABS. To access your application, click on Track a Claim in the Claims Management screen

9. How is Tax Free Cash handled?

Tax Free Cash choices are made as part of the retirement claim journey in ABS. Any remaining funds must be invested in line with the selected retirement option (e.g. ARF, annuity or taxable cash).

Tracking and Monitoring

10. How do I track the progress of a claim?

You can track all submitted claims and transfers in Your Applications within ABS. Claim statuses and requests for additional information will be displayed there.

To access your application, click on Track a Claim in the Claims Management screen.

11. What statuses might I see?

Statuses may include:

- Submitted - The claim has been submitted to Aviva and is being reviewed.
- Waiting on documents - The claim is in the vetting stage and new documents need to be provided.
- In progress - The claim has completed vetting and is being processed.
- Completed - The Claim has completed and has been paid out.

If further information is needed, this will be clearly shown in ABS.

12. What happens if a document is rejected?

If a document is rejected, you will receive an email notification explaining what needs to be corrected; You can upload the revised document via Your Applications within ABS (see Tracking & Monitoring above in section 10).

Support and Escalation

13. What support is available?

Your first point of reference should always be:

- On screen guidance in ABS
- Status updates and messages in Your Applications

If you are experiencing problems completing and submitting a claim, or experiencing any other issues such as system access, please contact your account manager or Broker Support.

14. After taking Tax-Free Cash (TFC), can the remaining funds be split between Aviva and another QFM?

No - the remaining funds must be transferred either entirely to Aviva or entirely to another QFM.

15. Will I have visibility of policy cards linked to my client but held with another brokerage?

Only where a valid Letter of Authority is in place.

16. If the selected retirement option is with another QFM, do I need to upload the willing and able letter to submit the claim?

No - in this scenario, the claim can be submitted without the document. However, it will not be processed until the willing and able letter is uploaded

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