

This is a specimen letter and could be changed.
Text shown in red is variable

We're changing how your money is invested – and you're affected...

Hello **Customer first name**,

Over the last few years people have been using the money from their pension pots in different ways. And to reflect this we're changing the way our Lifestyle approaches work.

We're getting in touch as your pension plan will be impacted by this change.

What's changing?

You're currently invested in our Stakeholder Mixed Investments **Drawdown/Annuity** Lifestyle approach. This will be replaced by the Stakeholder Mixed Investments Universal Lifestyle approach.

We're changing the funds used by your approach. This will happen within the next six months. You can see the change below:

The money you have in here	Will be moved to this fund
current fund name 1	My Future Focus Consolidation fund
current fund name 2	
current fund name 3	

Following this we'll gradually move any remaining money into the My Future Focus Consolidation fund. This was previously known as the Diversified Assets Fund I. We'll continue to invest any future contributions in the Aviva Mixed Investment (40-85% Shares) fund.

To make this change we've updated your T&Cs

We've enclosed an amendment which shows the changes to your T&Cs (terms and conditions). In a nutshell this gives us the flexibility to make this change on your behalf.

Plan number
EX999999

Scheme name
The ABC scheme

Letter date
October 2019
Call us on
9999 999 999

We're open 9am to 5pm
Monday to Friday

Email us
Example@aviva.com



You're invested in one of our Lifestyle approaches.

This means we automatically move where your money is invested on set dates – so you don't have to.

Want more information?

Visit avivamicrosite.co.uk/funds, click on the Lifestyle/Lifetime changes tab and find out what's changing for your approach.

If you're happy with this change you don't need to take any action
We just want to keep you in the picture.

Do I need to take any action?

We believe this change is in the best interests of most of our customers. As always, we recommend you regularly review your investments to make sure they're meeting your needs.

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.

If you're not happy with this change - you can leave this approach and choose your own funds. You can do this online or give us a call.

We're here to help

If you have any questions, please get in touch.

Yours sincerely

The Aviva Customer Team