

Pension
TRANSFER
Gold Standard



Providing trusted financial advice for your employees

Aviva Financial Advice

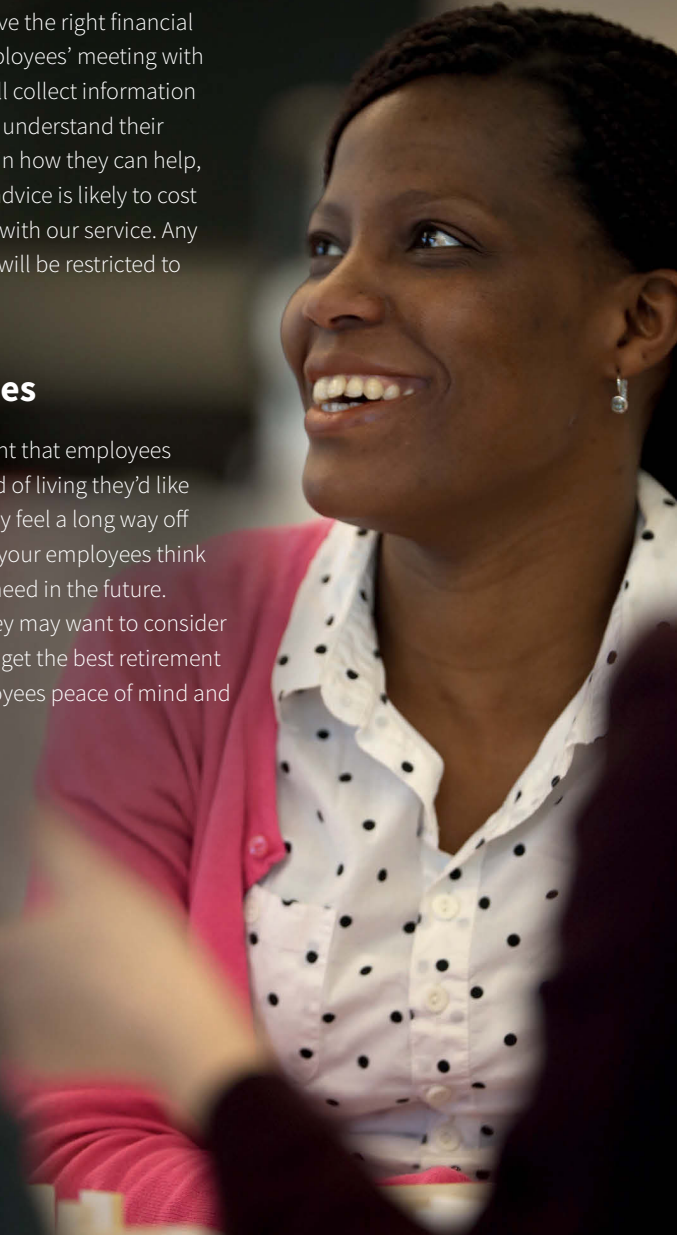
So what is Aviva Financial Advice?

Aviva Financial Advice offers expert retirement planning advice through our team of UK-based financial advisers. We offer advice to customers saving into their pension and those looking to retire in the future.

We think it's essential customers receive the right financial advice. There's no charge for your employees' meeting with an Aviva financial adviser, where they'll collect information on them and possibly their partner, to understand their financial needs. The adviser will explain how they can help, the options available and how much advice is likely to cost if your employee decides to go ahead with our service. Any recommendations our advisers make will be restricted to Aviva's products and services.

Here for your employees

With a workplace pension it's important that employees make the most of it to get the standard of living they'd like in retirement. Although retirement may feel a long way off for some, it's worthwhile making sure your employees think about how much income they might need in the future. For employees nearing retirement, they may want to consider how and where to put their savings to get the best retirement income. We're here to give your employees peace of mind and to put a plan in place for their future.



Why Aviva Financial Advice?

Our advisers are experienced and fully qualified to provide your employees with expert advice and are focused on delivering the right outcome for your employees.

Our advice charge is capped so your employees will always know the minimum and maximum amount they'll pay. There is also an optional annual review which your employees can choose.



Aviva Financial Advice has been awarded the Pension Transfer Gold Standard from the Personal Financial Society.

The Gold Standard is a voluntary code of good practice for safeguarded defined benefit pension transfer advice, based around a set of principles.

This means you can be even more confident that you are accessing a robust, high quality advice service from Aviva.

Our charges

Initial advice service charge	Optional annual review service charge
2.5% (capped at £5,000)*	0.45% (of the value of investments advised on, capped at £2,200 per year)**

Our advisers will run through the charges and services with your employee.

*2.5% of the value of investments advised on.

** At each review the charge is 0.45% of the value of the investments advised on at the time.

What we offer your employees

Make sure pension plans are in place to help meet retirement goals	Turn pension savings into a retirement income
<p>An Aviva financial adviser can:</p> <ul style="list-style-type: none">● Establish future income requirements● Work out how much they can afford to save for retirement● Recommend suitable investment funds● Consider and recommend consolidating pension plans where appropriate● Review final salary/defined benefit pensions	<p>An Aviva financial adviser can:</p> <ul style="list-style-type: none">● Discuss and recommend retirement income options and set them up● Provide an optional review of retirement income plan(s) on a regular basis to make sure they continue to meet their needs

How we can support you and your employees

- **Named advisers aligned to your worksite(s) from day one who get to know you, your pension scheme and your employees.**
- **Provide promotional material to support your employees understand how our advisers can help, such as printed flyers and digital content.**
- **Face to face initial conversations within the workplace - with no charge or obligation to proceed.**
- **Bespoke events and communications to suit your workforce.**
- **Referral to one of our carefully selected partners if we can't help.**

