

# Introducer Checklist

## Aviva Financial Advice DB Referrals

### How to get started:

When referring a client to Aviva Financial Advice, simply email [DBAdviceReferrals@aviva.com](mailto:DBAdviceReferrals@aviva.com) with the following details:

- ✓ Firm FCA registration number and your Individual FCA Number
- ✓ Your name and contact details (email & phone number)
- ✓ Your clients first name, surname, DOB, and post code

Your email will be passed to an Aviva Financial Adviser who will contact you to discuss our service and the client's situation.

---

### Before this call...

Please ensure you have read the contents of this document and reviewed the Introducer Agreement (see Aviva page on SimplyBiz DB Bureau) if this is your first time introducing a client to Aviva.

### Scope of the DB Advice service

Aviva offers a DB advice service conditional on the following factors:

- Insistent clients: Aviva does not accommodate insistent clients
- Aviva will not accommodate cases where the scheme member is under 53
- Aviva does not accommodate cases where the total CETV is under £100,000
- Investment destination: If a transfer is made, the resulting DC pension will be placed on the [Aviva Platform](#)

### Case details

In the first call we will also make a check on the basic details of the client. While we will carry out our own fact find, any details that you have to hand are appreciated and will be used to corroborate data found during the Aviva fact find.

- Basic client details to be confirmed, including contact details
- Client must have agreed to be contacted by Aviva
- Can the client afford to pay for Full advice if they go down that route, and where are the funds likely to originate from?
- Does the client pay into an Auto-Enrolment scheme that isn't with Aviva? If so, we ask that you provide us with details of the scheme where you have the information available
- Ongoing charge for your Annual Review Service

## Roles and Responsibilities:

	Introducer	Aviva DB adviser	See Note:
Complete initial call with the client to introduce the Aviva DB advice service	✓		
Attend call with our DB Adviser to discuss our services. Sign Introducer Agreement	✓		
Provide regular updates on progress with the DB advice process		✓	
Complete Fact Find		✓	
Prepare and present DB Abridged report and recommendations		✓	
Prepare and present DB suitability report and recommendations		✓	
Select appropriate investment proposition		✓	<b>2.</b>
Agree and invoice client for the advice fee		✓	
Post-advice customer feedback		✓	<b>4.</b>
Undertake Annual reviews	✓		<b>5.</b>

**For more detail on the above, please refer to the supporting notes below:**

- 1. Start and end of responsibility:** Client will become the responsibility of Aviva to provide DB advice following the presentation of the Client Agreement which takes place after the first conversation between Aviva and the client. At this stage they will enter Abridged advice and follow our standard DB advice process. The client will be returned to you following either Abridged advice where the client may be recommended to remain or chooses not to continue to Full advice, following Full advice where the client may be recommended to remain or chooses not to transfer, or following the transfer. If at any point the client wishes to stop the advice journey outside of the previously stated outcomes, the client will be returned to your responsibility.
- 2. Investment choice:** The decision on investment mix and destination will remain solely with Aviva. These investment choices are made for the short, medium, and long term, and unless the client's circumstances change, we do not expect transfers out of our proposed solution in the short to medium term. This principle is outlined in the Introducer Agreement and you must confirm that you understand and agree with this principle.
- 3. Introducer fee:** Aviva does not facilitate an Introducer fee
- 4. Post advice customer insight call:** To ensure the ongoing quality of our advice, we may contact the client post advice to ask them about their experience.
- 5. Annual Reviews:** The Annual Review Service will remain the responsibility of the Introducer. You will need to provide us details of your ongoing service charge in the first call and it is your responsibility to disclose the ongoing service charge to your client.