Aviva Platform
User guide

Your self-serve guide to getting the most out of the system
Welcome to the Aviva Platform
User guide

The Aviva Platform has been designed to be intuitive to use. This guide will take you through the key journeys.

On-screen help we reference in this guide:

Quick links icon to see key actions for the account.

Information icon to see helpful information.

Read the information carefully to understand how the process works and any actions you need to take.

Quote and apply 02
Client servicing 25
Trading 33
Model portfolios 53
Income drawdown 72
Withdrawals 110
Platform services 119
Useful information 127
How to contact us 134
Quote and apply

For drawdown quote and apply, see our section on income drawdown (p.72).

For existing business quotes, see our section on projections (p.31).

In this section

Important information 03
Quote for new and existing business 05
Apply for new and existing business 12
Bed and ISA 19
Signature-lite scan and upload 22
Quote and apply
Important information

What you can quote and apply for online
You can quote online for new and existing business across our range of Aviva Platform products, including income drawdown and post to post pension transfers. You can also produce a projection or ‘What If’ scenario for your existing clients. Please see our section on projections (p.31) for more information.

You can’t include additional permitted subscriptions (APS) on your ISA Portfolio quote.

Please contact us for help with APS, corporate, trust and ill health quotes and applications. You can find out more in our section on key forms (p.130).

For trust applications, you can complete our form (LF40069) and apply offline.

One-off payment (top-up)
If your client is already on the Aviva Platform, you should produce any additional quotes or applications from the existing client portfolio or account. This makes sure there’s no duplication and the client is charged appropriately. It also reduces your administration time.

Retrieving and converting quotes
We store quotes online for 6 months. You can retrieve a quote from the homepage or the quote tab, and take it directly into the application process. We’ll pre-populate the application with the information you’ve given us, which saves you time.

You can amend a retrieved quote with any changes you have agreed with your client. You’ll be able to produce an updated version of the quote at the same time.
Quote and apply
Important information continued

Signature-lite scan and upload
You can use signature-lite scan and upload for client and income drawdown declarations, which reduces the time needed for your business to be set up.

Find out more in our section on signature-lite scan and upload (p.22).

Payment details
Client and employer direct debit mandates are now part of our paper-free, online process. For other payment types, such as direct credit and cheques, we’ll show the payment details on-screen.

You can find more information in our payments in section (p.132).

Investment Portfolio joint accounts
You can apply for an Investment Portfolio joint account online by selecting the joint option during the application process.

Both clients will be able to see the joint account through MyAviva. Any individual client accounts can only be viewed by the account holder.

Bed and ISA
Please contact us (p.134) if you are funding your client’s ISA from a joint Investment Portfolio.
Quote for new and existing business

You can start a new business quote for a new client, once you have logged in to our adviser [website](#) from the homepage or the quote tab.

For an existing client you can start a quote from your client’s portfolio or account.

Please note

You can retrieve a saved quote from the homepage or the quote tab, where it will be stored for 6 months.

Did you know?
If your firm has set up quote-sharing, you can retrieve quotes created by your colleagues.

1. Add your client details
2. Add your contributions and advice charges
3. Re-register your assets
4. Choose your assets
5. Choose your asset weightings
6. Review your quote confirmation
1. Add your client details

- Choose your products - if you're quoting for an Investment Portfolio as a single product, you can choose trust or corporate quote options.
2. Add your contributions and advice charges

- You can add contributions and advice charges for each product.
- You can apply an initial charge to a regular, single or transfer payment in isolation.
- Choose if you want to apply an ongoing advice charge.
- For an existing business quote you’ll see any ongoing charges pre-populated on-screen.
- Find out how to amend an existing ongoing charge in our client servicing section (p.26).
3. Re-register your assets

- If you’re re-registering assets, select ‘transfer’ as the contribution type.
- The amount you enter as the re-registration cash value should be the cash amount held by the ceding provider. It’s not the total value of the client’s holdings.
- You can re-register exchange-traded assets as well as funds.
- You’ll need to add all the assets your client currently holds with the ceding provider. Make sure the SEDOL or ISIN code, investment amount and number of units match in each instance.
- If you can’t find an asset then add the value as cash. We’ll proceed the sale and it will be added as cash when the transfer is completed.
4. Choose your assets

- You can choose model portfolios, individual funds, exchange-traded assets or a combination of these.
- You can hold more than one model portfolio within the same account.
- Click 'add' to include your choices to the left-hand navigation. You can also remove selected assets from here.
- You can also search for funds using a detailed search - which allows you to see results by fund manager, sector and type. If you know the name of the fund, you can quickly find the fund by entering it into the search box.
5. Choose your asset weightings

- You can choose your own asset weightings for each asset selection and contribution type or apply even weighting using pounds or percentages. Even weighting won’t include any cash element.
- Any unallocated money will be placed into the product cash account.
6. Review your quote confirmation

- You’ll see your quote reference and documents on-screen.
- We’ll save your quote for 6 months. You can retrieve it, once you have logged in to our adviser website from the homepage or quote tab.
- If you go straight to apply, we’ll pre-populate the application with the information you’ve given us with the information from the quote.

**Useful tip**

Please note: copying your quote will pre-populate a new quote with all the options you have previously entered. This will allow you to make minor adjustments to the quote - without having to enter all details again.
Apply for new and existing business

Your application form will be pre-populated from your completed quote.

You can retrieve a saved quote, once you have logged in to our adviser website from the homepage or quote tab.

Please note
Please check your application carefully before submitting it.

Did you know?
We’ll save your application every time you complete a screen. You can retrieve a saved application from the homepage or the apply tab.

1. Add additional client details
2. Add additional contributions and advice charge details
3. Check your asset selections
4. Check your asset weightings
5. Review your summary
6. Confirmation
1. Add additional client details

- We’ll pre-populate the application with basic details from your quote. You’ll need to fill in extra client details for the application.
2. Add additional contributions and advice charge details

- Add your additional contributions and advice charge details
- You should review and amend regular and transfer details, such as breaking down transfers into the individual ceding provider pots
- We capture direct debit mandates online. This is a paper-free process
- If you’re adding a regular payment, you can choose an existing client bank account or add a new one
3. Check your asset selections

- We’ll pre-populate the application with the asset selections from your quote.
- You can make additional asset selections or use the left-hand navigation to remove assets you have already selected.
4. Check your asset weightings

- We’ll pre-populate the application with the asset weightings from your quote. You can make any changes on-screen.
- Any unallocated money will be placed into the product cash account.
- Choose how you would like your client dividends to be paid; reinvested, held in cash, paid into their bank account.
5. Review your summary

- Check the details are correct and make any changes using the edit buttons.
- You should only submit your application once you’re sure the details are correct as we’ll start work on the application immediately.
6. Confirmation

- You’ll see the account number(s) and documents on-screen.
- You’ll need to upload the client declaration using signature-lite scan and upload (p.22).
- If your client is paying by direct credit or cheque, payment instructions will be displayed on-screen.
- Check with the ceding provider if any transfers use Origo options. If they don’t, you’ll need to complete and submit a non-Origo transfer form, or the discharge paperwork from the ceding provider.
Bed and ISA

You can start a Bed and ISA application for an existing client from your client’s account using the right-hand navigation.

Please note
Find out how to amend an existing ongoing charge in our client servicing section (p.26)

Did you know?
You can choose to start a Bed and ISA immediately, or schedule it for the next tax year.

1. Add your Bed and ISA details

2. Review your summary
1. Add your Bed and ISA details

- Choose the Investment Portfolio account your client is funding the ISA from.
- Unless you have regular contributions continuing to be made.
- Choose which assets to buy. You can choose model portfolios, individual funds, exchange-traded assets or a combination of these. If it’s an existing ISA, you can also use existing assets.
- We’ll pre-populate assets, but you must assign an overall value to each model and asset. You can also choose to apply even weighting using pounds or percentage. Even weighting won’t include any cash element.
- Any unallocated money will be placed into the product cash account.
2. Review your summary

- Check the details are correct and make any changes using the edit buttons.
- Market movements may impact the amount transferred.
- You should only submit your application once you’re sure the details are correct as we’ll start work on it straightaway.
- You’ll see on-screen confirmation your application has been submitted.

![Aviva Platform User Guide](quote-and-apply.png)
Signature-lite scan and upload

The Aviva Platform supports signature-lite scan and upload for key adviser journeys, reducing the amount of time it takes to begin processing your requests.

Please note

We audit uploaded documents, so we may contact you as part of this process.

Did you know?
If you don’t have your declaration to hand, you can upload it through the correspondence section (p.26).

1. When to use scan and upload

2. How to use scan and upload
1. When to use scan and upload

- Once you have submitted your application - you will be prompted to upload your client documents
- You can use scan and upload for all client declarations including income drawdown
- You will see an on-screen prompt to upload your completed forms which will take you to client correspondence. You can add a new document using the right-hand navigation
2. How to use scan and upload

- You can use a mobile phone, camera or scanner to capture the information to upload.
- You can upload your file as a JPEG or PDF.
- There is no minimum resolution, but the maximum file size is 4mb. Images should be clear and legible.
- You don’t need to scan the whole document, but you must include the page with the client’s signature and the date in full.
- You should keep a copy of all paperwork for your records and for audit purposes. File names need to not include any special characters, including full stops.
Client servicing

In this section

- Important information: 26
- Client report: 27
- Capital gains report: 28
- Projections: 31
Client servicing

Important information

Client search
You can search for an existing client’s portfolio using your client’s name or account number. From the client portfolio screen you can see and amend client information and access your client’s account screens.

Client account details
You can access client account details from your client’s portfolio or account screens. Here’s what you can do:
1. See current and historic bank accounts
2. Add a new bank account
3. See and change client contact details
4. Set up a separate postal address for correspondence if this is different from the client’s residential address
5. Add a new contact number
6. Set up or change an expression of wish

Charges and remuneration
You can access charges and remuneration from your client’s portfolio or account screens. Here’s what you can do:
1. Look at initial, one-off and ongoing remuneration charges, including discretionary investment manager charges
2. Change an existing ongoing charge
3. Add an additional one-off advice charge

Correspondence
You can access client correspondence from your client’s portfolio or account screens. Here’s what you can do:
1. Filter by document type or status, and look at a document by clicking on the report status column
2. Add a new document

Transaction history
You can access transaction history from your client’s portfolio or account screens. Here’s what you can do:
1. Run reports using a range of filters.
2. If you are accessing transaction history from the client’s portfolio, you can filter on account as well as on date
Client report

You can run an Aviva Platform client report from your client’s portfolio or account using the right-hand navigation.

- Our Aviva Platform client report has been developed in partnership with FE. It uses transactional data to provide an accurate overview of your client’s portfolio.
- It includes a range of performance metrics you can share with your clients.
- Choose to run an executive summary or a detailed report.
- Customise the report with your own commentary.
- Find out more in our adviser guide to client reporting (LF50342).

Please note

To find out more about our client report, please read our adviser guide to client reporting (LF50342).
Capital gains report

You can run a capital gains report from your client’s Investment Portfolio account using the right-hand navigation.

1. Make manual adjustments to transaction history
2. Run a capital gains report

Please note
You can find out more about the capital gains report by reading the ‘terms of use’ included in the report.

Did you know?
You can make manual adjustments to the capital gains report using transaction history.
1. Make manual adjustments to transaction history

- There are some scenarios where you will need to update the system manually before running a capital gains report including:
  - Manual journal adjustments
  - Re-registrations
  - Bonus issues, right issues, takeovers and demergers
  - Disposal of exempt assets
  - Gain/no loss transactions

- You can make a manual adjustment via the investments tab in transaction history
- Click on any asset with a hyperlink to make an amendment
- The capital gains report will use the price as at the date of the transfer to calculate the cost of the holding, however you can enter the original cost of the assets. This will be saved and used for all future calculations
2. Run a capital gains report

- Make your selections on-screen
- The report generates as an excel spreadsheet
- Please make sure you read the ‘terms of use’ on the first tab of the report
Projections

You can start a projection from your client’s account using the right-hand navigation. This lets you model scenarios at both portfolio and account level.

Did you know?
You can copy a projection to re-use it or to change the scenario.

Run a projection

- You can generate a new projection for the whole of your client’s portfolio using current values
- The projection uses the portfolio’s existing contributions and charges
Projections continued

Please note

Saving a ‘What if’ scenario, will add it to the correspondence section of your client’s account (p.26). It will also appear in the document library of your client’s MyAviva account (p.129).

Run a ‘What if’ scenario

- Choose your accounts and model different scenarios, including changes to:
  - contribution details and ongoing advice charges
  - assets and asset weighting
  - take pension benefits
  - income payments
  - one-off withdrawals
  - regular withdrawals

- You’ll get a quote for each product you have modelled
Trading

In this section

- Important information 34
- Buy 35
- Sell 38
- Switch 41
- Exchange-trading quote and deal 45
- Exchange-trading limit order 49
Trading

Important information

Trading timescales
Trading timescales will vary by fund manager. They will place trades at the next dealing point, after an instruction is received.

Dealing points for buy, sell and switch trades take place on business days at the following times:

1. Funds: 10am, 11am, 3pm or 4pm
2. Equities that are held in a model portfolio: 10am, 1pm or 3pm

Buy, sell and switch instructions for exchange-traded assets not held within a model portfolio will be placed immediately and will be traded at the best available market price.

Exchange-trading quote and deal (p.45) is real-time trading for exchange-traded assets during market business hours. You’ll see a live, on-screen price for any buy or sell requests.

Trading charges
If you are trading exchange-traded assets, your client will have to pay dealing charges.
Buy

You can start a buy trade from your client’s portfolio using the quick links next to the account.

You can also use the right-hand navigation in the account screen.

Please note

You should only submit your trades once you’re sure the details are correct as this can’t be reversed.

Did you know?

This is an online process, so you don’t need to do any paperwork.

1. Choose which assets to buy

2. Review your summary
1. Choose which assets to buy

- You’ll see available cash on-screen
- You can use the check box to pre-populate existing assets, or choose model portfolios, individual funds, exchange-traded assets or a combination of these
- Remember to click ‘add’ to confirm your selections
- You can choose your own asset weightings or apply even weighting using pounds or percentages
2. Review your summary

- Check the details are correct and make any changes
- You should only submit your trades once you’re sure the details are correct as this can’t be reversed
- You’ll see on-screen confirmation the trades have been submitted
- You can see details of the trades in the pending transactions section of your client’s account screen. Once completed, the trades will move into your client’s transaction history
- You can view contract notes in the correspondence section of your client’s account (p.26)
Sell

You can start a sell trade from your client’s portfolio using the quick links next to the account.

You can also use the right-hand navigation in the account screen.

Please note
You can review details of your trades in the pending transactions section of your client’s account.

Did you know?
This is an online process, so you don’t need to do any extra paperwork.

1. Choose which assets to sell

2. Review your summary
1. Choose which assets to sell

- You’ll see available assets on-screen
- You can sell based on percentage, number of units or a targeted amount
- You can withdraw money equally or choose your own asset selection. If you are using a targeted amount, you can also withdraw money pro rata
- It’s not possible to enter a monetary amount of more than 95% of the value of the asset, 5% will be kept aside to cover possible market movements
2. Review your summary

- Check the details are correct and make any changes.
- You should only submit your trades once you’re sure the details are correct as this can’t be reversed.
- You’ll see on-screen confirmation the trades have been submitted.
- You can see details of the trades in the pending transactions section of your client’s account. Once completed, the trades will move into your client’s transaction history.
- You can view contract notes in the correspondence section of your client’s account (p.26).
Switch

You can start a switch from your client's portfolio using the quick links next to the account.

You can also use the right-hand navigation in the account screen.

1. Choose which assets to switch from
2. Choose which assets to switch to
3. Review your summary

Please note

Once a trade has completed, you can view the contract notes through the correspondence section of your client's account (p.26).

Did you know?
This is an online process, so you don't need to do any paperwork.
1. Choose which assets to switch from

- You’ll see available assets on-screen
- You can choose to switch from individual assets, including exchange-traded assets, or a model portfolio
- You can sell based on percentage, number of units or a targeted amount
- You can switch money equally or choose your own asset selection. If you are using a targeted amount, you can also switch money pro rata
2. Choose which assets to switch to

- Use the proceeds of the previous sell instruction to buy new or existing assets or a combination of these.
- You can choose to switch into individual assets, including exchange-traded assets, or a model portfolio.
- Remember to click 'add' to confirm your selections.
- You can choose your own asset weightings. As the previous sell instruction is based on estimated values, weightings must be completed using percentages and add up to 100%.

<table>
<thead>
<tr>
<th>Switch investments</th>
<th>Assets to switch to</th>
</tr>
</thead>
<tbody>
<tr>
<td>✔ Funds (3)</td>
<td>Aviva Investors High Yield Bond Class 2 Income</td>
</tr>
</tbody>
</table>

**Assets to switch to**

- **Choose assets to switch to**
  - Are you switching into individual assets or a model portfolio?
    - Assets
    - Model portfolio

- **Buy new assets**
  - Funds
  - Exchange-traded

- **Apply even weighting**
  - ✔

- **Asset**
  - Aviva Investors UK Equity Income Class 2 Accumulation
    - 100%

**Summary**

**Confirmation**

<table>
<thead>
<tr>
<th>Back</th>
<th>Cancel</th>
<th>Next</th>
</tr>
</thead>
</table>

**A Client’s Investment Portfolio AV2416319-001**

£1,093,140.04 as at 31 August 2017
3. Review your summary

- Check the details are correct and make any changes.
- You should only submit your trades once you’re sure the details are correct as this can’t be reversed.
- You’ll see on-screen confirmation the trades have been submitted.
- You can see details of the trades in the pending transactions section of your client’s account. Once completed, the trades will move into your client’s transaction history.
- You can view contract notes in the correspondence section of your client’s account (p.26).
Exchange-trading quote and deal

You can start a quote and deal trade from your client’s portfolio using the quick links next to the account.

You can also use the right-hand navigation in the account screen.

Please note

You can choose to include or exclude the dealing charge as part of the value of the trade.

1. Choose which asset to buy or sell
2. Accept or reject your quote
3. Confirmation
1. Choose which asset to buy or sell

- Select ‘Quote and Deal’ and choose between buy or sell
- You can only buy or sell one asset at a time
- You’ll see available assets on-screen if you choose ‘sell’
- Choose to include or exclude the dealing charge as part of the value of the trade
2. Accept or reject your quote

- You’ll have 15 seconds to accept or reject the quote. If the timer runs out, you can request a new price.
- Click the ‘accept’ button once to place the trade. Don’t refresh your browser or you may generate a duplicate order.
- You should only submit your quote once you’re sure the details are correct as this can’t be reversed.
3. Confirmation

- You’ll see on-screen confirmation of the trade.
- Once completed, the trade will move into your client’s transaction history.
- You can view contract notes in the correspondence section of your client’s account (p.26).
Exchange-trading limit order

You can set up a limit order from your client’s portfolio using the quick links next to the account.

You can also use the right-hand navigation in the account screen.

Please note
Limit orders can be set up for a maximum of 30 business days.

Did you know?
You can review or cancel an active limit order instruction from the pending transactions section of your client’s account screen.

1. Choose which asset to buy or sell
2. Review your summary
3. Confirmation
1. Choose which asset to buy or sell

- Select ‘Limit Order’ and choose between buy or sell
- You can only buy or sell one asset at a time
- You’ll see available assets on-screen if you choose ‘sell’
- Choose to include or exclude the dealing charge as part of the value of the trade
- Set a target buy or sell price. We’ll automatically carry out the trade if the asset reaches the target price
- Select the expiry date of the limit order, up to a maximum of 30 business days
2. Review your summary

- Check the details are correct and make any changes
- Click ‘confirm’ to set up your limit order
3. Confirmation

- You'll see on-screen confirmation of your limit order instruction.
- You can review or cancel an active limit order instruction from the pending transactions section of your client's account.
- Completed and expired limit orders will appear in your client's transaction history.
Model portfolios and bulk trading

In this section

- Create or copy a model portfolio 54
- Edit a model portfolio 58
- Bulk switch 62
- Rebalance 68
Create a model portfolio

You can access model portfolios from the platform services tab.

You can create a new model portfolio using the right-hand navigation or copy an existing model portfolio by searching and selecting the model and clicking ‘copy’.

Please note

You can save and exit the process at any time. You can find partially completed models in the 'in progress' section of the model portfolios page.

Did you know?

You can now hold multiple models, assets, or a combination of these within one account.

1. Add your model portfolio details

2. Set your permissions

3. Review your summary
1. Add your model portfolio details

- Give your model portfolio a name. This must be unique. We recommend using a date in the name field, to make it easy to identify historic portfolios.
- Select your products - not all assets are available for all products.
- If you want your model to auto-rebalance, you can do this using frequency, tolerance or a combination of these.
- Rebalancing at model portfolio level will rebalance for all clients you attach to your model. You can manually rebalance at client level from within the client’s portfolio.
- Choose your assets from individual funds, exchanged traded assets or a combination of these.
- Any unallocated money will be placed into model cash.
- Choose if you want to use future contributions and withdrawals to realign the model towards the target allocation.
2. Set your permissions

- Decide who can view and edit the model portfolio. This can be set at network, firm, branch or adviser level, depending on your firm set-up.
- Permissions are inherited. For example, if you set permissions at firm level, anyone in your firm can edit the model.
3. Review your summary

- Check the details are correct and make any changes
- You’ll see on-screen confirmation your model has been created
- Your model will be available to use with new and existing clients

Please note

Fees and charges are deducted from product cash. If there is insufficient cash available, disinvestment will trigger proportionally across a client’s portfolio.

Income generated within a model is handled as per the client sub account set up, i.e. ‘Natural Income’, ‘Leave as cash’ or ‘Re-invest’.
Edit a model portfolio

You can edit a model portfolio by searching and selecting the model and clicking 'edit'.

You can choose to edit permissions, model details or both of these.

### Please note

You can only close a model portfolio if it isn’t linked to any clients. You can restrict a model to existing business only using the ‘closed to new’ status.

### Did you know?

You can use the ‘copy’ function to copy and edit an existing portfolio, without any immediate impact to your clients.

1. Edit your model portfolio details
2. Edit your model portfolio permissions
3. Review your summary
1. Edit your model portfolio details

- You can amend your model’s name, product selection, rebalancing options and asset selection
- Editing a model portfolio will not automatically trigger a rebalance; this will occur at the next automatic rebalance or if you decide to carry out a manual rebalance. Editing a model will affect any future contributions for all clients linked to the model.
2. Edit your model portfolio permissions

- Decide who can view and edit the model portfolio. This can be set at network, firm, branch or adviser level, depending on your firm set-up.
- Permissions are inherited. For example if you set permissions at firm level, anyone in your firm can edit the model portfolio.
3. Review your summary

- Check the details are correct and make any changes
- You should only submit your changes once you’re sure the details are correct as they will be applied immediately to all clients linked to your model
- You’ll see on-screen confirmation your changes have been applied
Bulk switch and redirect

You can start a bulk switch from the platform services tab, or from the model portfolio page using the right-hand navigation.

1. Choose assets to switch and redirect from
2. Choose assets to switch to
3. Select your clients
4. Review your summary
5. Confirmation

Please note
If you’ve carried out a bulk switch from a model portfolio to another model portfolio, you will need to carry out a bulk rebalance or wait for the next scheduled rebalance to realign your client’s holdings.
1. Choose assets to switch from

- You can choose to switch from an individual asset, including exchange-traded assets, or a model portfolio.

Please note

Individual assets within a model portfolio can only be traded at the model level. To amend a model on an individual basis use the “copy” function to create and make the necessary changes to the model. The client can then be switched into the new model.
2. Choose assets to switch to

- You can choose to switch into individual assets, including exchange-traded assets, or a model portfolio
- Remember to click 'add' to confirm your selections
- Cash is not available as part of the bulk switch
3. Select your clients

- We'll show you all available clients on-screen
  - We'll also provide the ability to redirect where regulars are in place and detail clients with any impacted regular withdrawals
- You can select individual clients or apply the switch and/or redirect to all clients
4. Review your summary

- Check the details are correct and make any changes
- You should only submit your bulk switch and re-direct once you’re sure the details are correct as this can’t be reversed
5. Confirmation

- You’ll see on-screen confirmation of your bulk switch.
- If you’ve carried out a bulk switch from a model portfolio to a model portfolio, you will need to carry out a bulk rebalance or wait for the next scheduled rebalance to realign your client’s holdings. This may impact future contributions.

**Please note**

If switching between model portfolios the system will utilise smart switch. This will prevent common assets being sold and rebought. Smart switch will only work with model to model trades, if the trades include individual assets this will be a standard switch.
Bulk rebalance

You can start a bulk rebalance from the model portfolio page using the right-hand navigation.

1. Select your clients
2. Review your summary
3. Confirmation

Please note
You can trigger a manual rebalance from the assets tab of your client’s account.
1. Select your clients

- We’ll show you all available clients on-screen
- You can select individual clients or apply the switch to all clients
2. Review your summary

- Check the details are correct and make any changes
- You should only submit the bulk rebalance once you’re sure the details are correct as this can’t be reversed
3. Confirmation

- You'll see on-screen confirmation of your bulk rebalance.
If you want to quote for income drawdown for an existing client, you should carry out a projection (p.31).

You can find out how to process a one-off income drawdown withdrawal in our one-off withdrawal section (p.112).
Income drawdown

Important information

Tax-free cash timings
Your selection of pre-retirement assets affects how early we can pay your client’s Pension Commencement Lump Sum (PCLS) and income. If you’re funding PCLS and income using the sale of assets payments will be impacted by trading timescales. We will make payment to your client once their assets have been sold. Timescales will vary depending on the assets. Your client will also be exposed to market movements.

There must be sufficient available cash to cover:

- PCLS
- benefits in excess of Lifetime Allowance (LTA) initial advice charge
- for full crystallisation, it must also cover any accrued interest and charges

Payment will take longer if the crystallisation is funded by transfer(s), new contributions or if the settlement period for the investment is longer than five days.

For further details on PCLS and income timings, see our payments out section (p.133).

Multi-transfers straight into drawdown

If there are multiple transfers into a pre-retirement account and a request to take the client into full drawdown, we’ll wait until we’ve received all the transfers before completing the drawdown instruction.

Where you’ve selected more than one transfer into pre-retirement along with a request for partial drawdown, we’ll check if we can satisfy the drawdown instruction as we receive each transfer. We’ll complete the drawdown instruction as soon as we’ve received enough money to fulfil the request.

Where more than one transfer into pre-retirement is necessary, you may choose to control when you issue a drawdown instruction. In this scenario, do not include the drawdown during the application. We recommend you set up a notification to let you know when we receive each transfer. You can then submit your ‘take pension benefit’ request at the appropriate time, giving multiple instructions as we receive each transfer or waiting until we’ve received all the transfers.
Income drawdown
Important information continued

Pension protection
We capture pension protection online as part of the application process, and before you take your client into drawdown.

Under age 55
If your client wants to take PCLS and taxable income from their drawdown plan due to ill health, please contact us for an ill health claims form (p.134). You can go ahead with your online request, but we won’t be able to complete it until we receive the completed form.

Clients approaching their 75th birthday
If your client is within 10 calendar days of their 75th birthday, we’ll delay crystallisation until the age 75 Lifetime Allowance is complete. This is to make sure we don’t make any unauthorised payments.

Out of hours submissions
We’ll refresh any requests you make on a weekend, or between 17.45 and 08.30 on business days, during the next business day to make sure all crystallisations are using the latest values. We’ll apply a tolerance of 10% and automatically progress any instruction that falls within this. We’ll refer any variations above this tolerance back to you.

Phased drawdown
See our guide to income drawdown (LF10219) to find out what options we offer for phased drawdown.

GAD review
You can complete a one-off GAD review on your client’s capped post-retirement account(s) online, through the right-hand navigation of your client’s account screen. The option to perform a GAD review will only be available for capped post-retirement accounts that are between a maximum of 60 calendar days, and a minimum of 10 business days, from the pension anniversary. Once submitted, the GAD review will take place. This can’t be reversed.
### Quote for pre to post pension transfer

You can include a pre to post pension transfer by selecting ‘take pension benefits’ as part of your new business Pension Portfolio quote.

If you want to quote for an existing client you should carry out a projection (p.31).

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Add your contributions and advice charges</td>
</tr>
<tr>
<td>2.</td>
<td>Choose your assets</td>
</tr>
<tr>
<td>3.</td>
<td>Choose your asset weightings</td>
</tr>
<tr>
<td>4.</td>
<td>Add your income drawdown details</td>
</tr>
<tr>
<td>5.</td>
<td>Add your income payment details</td>
</tr>
<tr>
<td>6.</td>
<td>Review your quote confirmation</td>
</tr>
</tbody>
</table>

### Please note

Required taxable income is shown as gross.

### Did you know?

You can find out more information about earliest PCLS and income payment dates in our payments out section (p.133).
1. Add your contributions and advice charges

- Choose if you want to add an initial charge for the pre to post transfer. This is taken before crystallisation and will reduce the available PCLS.
- You can also choose to take the advice charge as an income drawdown charge on the income drawdown details page to minimise the impact on available PCLS.
2. Choose your assets

- Asset selection may impact when we can pay PCLS and income. Read our income drawdown important information (p.73) to find out more.
- You can choose model portfolios, individual funds, exchange-traded assets or a combination of these.
- You can hold more than one model portfolio within the same account.
- Click ‘add’ to add your choices to the left-hand navigation.
3. Choose your asset weightings

- You can choose your own asset weightings for each asset selection and contribution type or apply even weighting using pounds or percentages. Even weighting won’t include any cash element.
- Any unallocated money will be placed into the cash account.
4. Add your income drawdown details

- Choose your crystallisation options and amount to crystallise
- Choose if you want to take an income drawdown advice charge
5. Add your income payment details

- You’ll see this screen if you have selected to take income as a single crystallisation or phased self-select
- Choose your required gross income. This can’t be more than the value of the assets to move from the pre-retirement account
- Choose your payment frequency and first payment date
6. Review your quote confirmation

- You’ll see your quote reference and documents on-screen.
- We’ll save your quote for 6 months. You can retrieve it from the quote tab.
- If you go straight to apply, we’ll pre-populate the application with the information you’ve given us.

You can see the quote confirmation on-screen. The reference number is 164263. The quote has been saved, and there are various fields for client details, contributions, asset weighting, annuity, and income drawdown details. The quotation documents include fund documents, pre-sale pension illustration, key features of the pension, terms and conditions of the pension, product portfolio client declaration, and client drawdown declaration. You can apply, copy the quote (pre-filled), or start a new quote (blank).
Quote for post to post pension transfer

You can include a post to post pension transfer by selecting ‘transfer in another pension’ and ‘post-retirement’ as part of your Pension Portfolio quote.

Please note

You can include a one-off withdrawal on your quote on the contributions and advice charges screen but this can't be included on your application. It can be included once your account is set up. See our section on one-off withdrawals (p.112) to find out more.

1. Add your transfer details
2. Add your income payment details
3. Add a one-off withdrawal to your quote
4. Review your quote confirmation
1. Add your transfer details

- Select ‘transfer in another pension’ and ‘post-retirement’ as the pension source
- Choose your type of drawdown. If you want to convert a ceding capped drawdown to flexi-access, then choose flexi-access drawdown
- Choose if you want to include income
- If you are re-registering assets, the amount you enter as the re-registration cash value should be the cash amount held by the ceding provider. It’s not the total value of the client’s holdings
- You can re-register exchange-traded assets as well as funds
- You’ll need to add all the assets your client currently holds with the ceding provider. Make sure the SEDOL or ISIN code, investment amount and number of units match in each instance
- If you can’t find an asset then add the value as cash. We’ll proceed the sale and it will be added as cash when the transfer is completed
2. Add your income payment details

- If you've included income as part of your quote you'll see this screen
- Read the 'important information' shown on-screen
- Check the transfer details for each ceding pension you have entered
- Choose payment frequency, first payment date and gross income
- Choose how to meet income payments. If you choose to apply your own asset selection and the assets deplete, the system will default to pro rata to meet income payments
3. Add a one-off withdrawal to your quote

- If you’ve chosen to add a one-off withdrawal on the contributions and advice charges section of the quote, you’ll see this screen.
- Choose the withdrawal amount.
- Remember, you can add a one-off withdrawal to your quote but it can’t be included as part of your application. You can request a one-off withdrawal (p.112) after the account has been set up.
4. Review your quote confirmation

- You'll see your quote reference and documents on-screen.
- We'll save your quote for 6 months. You can retrieve it from the homepage or the quote tab.
- If you go straight to apply we'll pre-populate the application with the information you've given us.
Income drawdown for new business

During your Pension Portfolio application, select ‘take pension benefits’ to take a new client into drawdown.

1. Add your income drawdown details
2. Add your income payment details
3. Review your summary
4. Confirmation

Please note
Read the ‘important information’ on-screen to understand more about payment timescales for your client’s income and PCLS.

Did you know?
You can find out more about the types of phased drawdown we offer in our guide to income drawdown (LF10219).
1. Add your income drawdown details

- Read the ‘important information’ shown on-screen
- Select from single or phased drawdown
- Choose the crystallisation options
- Review the PCLS we’ll pay to your client
- Review your adviser charges
- If you have selected phased drawdown and want to take a one-off charge for this business, select ‘adviser charges’ from the right-hand navigation of your client’s portfolio or account screen once you’ve set-up their account
- Choose how to fund PCLS and charges. The amount shown on-screen includes PCLS, adviser charges and accruals
2. Add your income payment details

- Choose payment frequency, first payment date, and gross income
- We pay PCLS using CHAPS. See our payments out section (p.133) for information about payment timescales
- Choose how to meet income payments. If you choose to apply your own asset selection and the assets deplete, the system will default to pro rata to meet income payments
- Choose your bank account(s)
3. Review your summary

- Check the details are correct and make any changes.
- You should only submit your application once you're sure the details are correct.
4. Confirmation

- You’ll see documents and confirmation on-screen.
- Make sure you upload your client declaration if you are crystallising your client’s pension benefits for the first time. You can upload it using our signature-lite scan and upload (p.22).
- If you’re taking an adviser charge you need to make sure you get authority to do so from your client. You can use our change of adviser charge form (LF400054), or one of your own forms. You don’t need to upload it, but you should keep a copy for your records.
- You can use our notification service (p.121) to keep up to date with the progress of your application.
**Income drawdown for existing business**

You can start income drawdown from your client’s pre-retirement account by selecting ‘Take pension benefits’ from the right-hand navigation.

---

**Please note**

Your client’s bank account(s) must be validated and nominated for withdrawals before starting this journey.

**Did you know?**

You can carry out an income drawdown quote for an existing client. See our section on projections (p.31) for more information.

---

1. Add your income drawdown details
2. Add your income payment details
3. Review your summary
4. Confirmation
1. Add your income drawdown details

- Read the ‘important information’ shown on-screen
- Select from single or phased drawdown
- Choose the crystallisation options
- Review the PCLS we’ll pay to your client
- Review your adviser charges. Remember you’ll need to get authorisation from your clients every time you increase an adviser charge or add a new charge
- If you have selected phased drawdown and want to take a one-off charge for this business, select ‘adviser charges’ from the right-hand navigation of your client’s portfolio or account screen once you’ve set-up their account
- If your client has an existing post-retirement account, we’ll automatically match that adviser ongoing charge
- Choose how to fund PCLS and adviser charges. The amount shown on-screen includes PCLS, adviser charges and accruals
- Choose assets to move to the post-retirement account for partial drawdown
- If you choose to apply your own asset selection and the assets deplete, the system will default to pro rata
2. Add your income payment details

- Choose payment frequency, first payment date, and gross income
- We pay PCLS using CHAPS. See our payments out section (p.133) for information about payment timescales
- Choose how to meet income payments. If you choose to apply your own asset selection and the assets deplete, the system will default to pro rata to meet income payments
- Choose your bank account(s). Your client’s bank account(s) must already be validated and nominated for withdrawals
3. Review your summary

- Check the details are correct and make any changes
- You should only submit your application once you’re sure the details are correct as this can’t be reversed
4. Confirmation

- You’ll see documents and confirmation on-screen.
- Make sure you upload your client declaration if you are crystallising your client’s pension benefits for the first time. You can upload it using our signature-lite scan and upload (p.22). You won’t need to complete a new declaration form for additional crystallisations.
- If you’re taking an adviser charge you need to make sure you get authority to do so from your client. You can use our change of adviser charge form (LF40054), or one of your own forms. You don’t need to upload it, but you should keep a copy for your records.
- You can use our notification service (p.121) to keep up to date with the progress of your application.
**Edit income drawdown details**

You can edit income drawdown details from your client’s pre-retirement account by selecting 'edit income drawdown' from the right-hand navigation.

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<table>
<thead>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>Edit your income drawdown details</td>
</tr>
<tr>
<td>2.</td>
<td>Review your summary</td>
</tr>
<tr>
<td>3.</td>
<td>Confirmation</td>
</tr>
</tbody>
</table>
1. Edit your income drawdown details

- If you are in flexi-access phased drawdown you can change the phased planning option or choose to stop phasing altogether.
- You can also change:
  - your client’s payment frequency, date, and gross income payments
  - crystallisation options
  - how to fund your client’s income and charges
2. Review your summary

- Check the details are correct and make any changes
- You should only submit your request once you’re sure the details are correct as this can’t be reversed
3. Confirmation

- You'll see documents and confirmation on-screen.
- If you're taking an adviser charge you need to make sure you get authority to do so from your client. You can use our change of adviser charge form (LF40054), or one of your own forms. You don't need to upload it, but you should keep a copy for your records.
Edit income drawdown payments

You can edit income drawdown payments from your client’s post-retirement account by selecting ‘edit income payments’ from the right-hand navigation.

Please note

If you are changing your client’s bank details, your client’s bank account(s) must be validated and nominated for withdrawals before starting this journey.

1. Edit your income payment details

2. Review your summary
1. Edit your income payment details

- You can change your client's payment frequency, date, and gross income payments.
- Change how to fund your client's income and charges. If you choose to apply your own asset selection and the assets deplete, the system will default to pro rata.
- If you are changing your client's bank details, your client's bank account(s) must be validated and nominated for withdrawals before starting this journey.

![Image of a client's pension portfolio page with fields for payment details, asset selection, and bank details.](image)
2. Review your summary

- Check the details are correct and make any changes
- You should only submit your request once you're sure the details are correct as this can't be reversed
- You'll see on-screen confirmation your changes have been submitted
- You can see any new documents in the correspondence section of your client's account (p.26)
Merge accounts

You can ‘merge flexi-accounts’ from your client’s account using the right-hand navigation.

1. Choose which accounts to merge

2. Review your summary

Please note

We can’t reverse the merge once it’s been submitted. You may need to restart income payments after merging accounts. To understand more about the scenarios, read the ‘important information’ on-screen.
1. Choose which accounts to merge

- Read the ‘important information’ shown on-screen
- You’ll see available accounts to merge on-screen
- Unless payments are currently in progress, we may cancel any regular income or crystallisations from the accounts you’re merging. You can restart income through ‘income drawdown maintenance’ on the right-hand navigation of your client’s post-retirement account
- If your client already has a flexi-account created by crystallising benefits on the Aviva Platform, we’ll merge the selected accounts into this account. This won’t affect any income payments set up on the existing flexi-account
- We’ll retain all assets
- We’ll add any accumulated interest and ongoing charges to the consolidated flexi-account as part of the merging process
2. Review your summary

- Check the details are correct and make any changes
- You should only submit your request once you’re sure the details are correct as this can’t be reversed
- You’ll see on-screen confirmation your request has been submitted
- If the merge generates a new account number, you’ll see it on-screen
Convert accounts

You can ‘convert capped to flexi’ from your client’s account using the right-hand navigation.

1. Choose which accounts to convert
2. Review your summary

Please note

We’ll convert the existing capped account(s) to a new flexi-account. You may need to restart income after converting accounts. To understand more about the scenarios read the ‘important information’ on-screen.
1. Choose which accounts to convert

- Read the ‘important information’ shown on-screen
- You’ll see available accounts to convert on-screen
- Unless payments are currently in progress, we may cancel any regular income or crystallisations from the accounts you’re converting. You can restart income through ‘income drawdown maintenance’ on the right-hand navigation of your client’s post-retirement account
- Taking income from a flexi-account may trigger the Money Purchase Annual Allowance rules
- We’ll retain all assets
- We’ll add any accumulated interest and ongoing charges to the flexi-account(s) as part of the conversion process
2. Review your summary

- Check the details are correct and make any changes
- You should only submit your request once you’re sure the details are correct as this can’t be reversed
- If the conversion generates a new account number(s) you’ll see it on-screen
Withdrawals

In this section

Important information  111
One-off withdrawal  112
Regular withdrawal  115
Withdrawals
Important information

One-off withdrawal timescales
One-off withdrawals for Investment Portfolio and ISA Portfolio are paid by CHAPS. CHAPS cut-off times are daily at 11:30 am on business days.

Pension Portfolio withdrawals are subject to the PAYE process and are paid by BACS.

Payment will be impacted by trading times if the withdrawal includes the sale of assets.

You can find out more in our section on payments out (p.133).

Regular withdrawal timescales
The earliest you can set up a new regular withdrawal is for 10 business days in the future.

If you are amending an existing regular withdrawal, the earliest date is 5 business days in the future.

Regular withdrawals are paid by BACS and can be paid any business day 1st to 28th of each month.

Payment will be impacted by trading times if the withdrawal includes the sale of assets. We'll make the payment to your client once their assets have been sold.

You can find out more in our section on payments out (p.133).

Nominating a bank account
For one-off and regular withdrawals, your client’s bank account(s) must already be validated and nominated for withdrawals.

You can set-up a new bank account, or nominate an existing account, through your client’s portfolio or account screens by selecting ‘client details’ in the right-hand navigation.
**One-off withdrawal**

You can set up a one-off withdrawal, including drawdown, from your client’s account screen using the right-hand navigation.

---

**Please note**

Your client’s bank account must already be validated and nominated for withdrawals before starting this journey.

---

1. Add your one-off withdrawal details

2. Review your summary page
1. Add your one-off withdrawal detail

- You’ll see the estimated amount you can withdraw on-screen. If you withdraw the total balance we may close your client’s account.
- If the withdrawal type is ‘available cash’, we’ll make payment in the next payment run (p.111).
- If you are funding the withdrawal using cash and assets, you’ll see pre-populated assets on-screen. If you choose a monetary amount of more than 95% of the value of an asset, you’ll need to sell 100% to cover possible market movements. We’ll make the payment to your client once we’ve sold their assets.
- Choose your bank account. Your client’s bank account must already be validated and nominated for withdrawals.
2. Review your summary page

- Check the details are correct and make any changes.
- You should only submit your withdrawal request once you’re sure the details are correct.
- You’ll see on-screen confirmation your withdrawal has been submitted.
- You can see details of the withdrawal in the pending transactions section of your client’s account screen.
- Once completed, the withdrawal will move into your client’s transaction history.
Regular withdrawal

You can set up a regular withdrawal from your client’s account screen using the right-hand navigation.

- The earliest payment date for a new regular withdrawal is 10 business days in the future. We pay regular withdrawals by BACS. The payment can be made any business day 1st to 28th of the month.

Please note

Regular withdrawals are paid by BACS. Payments can be made any business day 1st to 28th of the month.

Did you know?

You can make changes to an existing regular withdrawal from your client’s account screen, using the right-hand navigation.

1. Add your regular withdrawal details
2. Choose which assets to withdraw
3. Review your summary page

Actions

- Buy
- Sell
- Switch
- One-off payment/transfer
- Contributions and withdrawals
- Bed and ISA
- Natural income
- New quote
- New application
1. Add your regular withdrawal details

- Choose the amount you want to withdraw, the frequency and the first payment date.
- The earliest payment date for a new regular withdrawal is 10 business days in the future. We pay regular withdrawals by BACS. The payment can be made any business day 1st to 28th of the month.
- Choose your bank account. Your client’s bank account must already be validated and nominated for withdrawals.
2. Choose which assets to withdraw

- Available assets will appear on-screen
- You can choose to sell assets pro rata, equally or using your own asset selection
- If you use your own asset selection and those assets deplete, we’ll default to pro rata
3. Review your summary page

- Check the details are correct and make any changes using the edit button.
- You should only submit your withdrawal request once you’re sure the details are correct.
- You’ll see on-screen confirmation your withdrawal has been submitted.
- Once completed, each withdrawal will appear on your client’s transaction history.
- If there are insufficient monies in your client’s account to fund the regular payment amount, no payment will be made.
Platform services

In this section

Platform services dashboard 120
Notifications 121
Business reporting 124
Remuneration statements 125
Transfer tracker 126
Platform services

The platform services dashboard will appear when you click on the platform services section.

You can access key services from the platform services tab including transfer tracker (p.126), corporate actions, notifications (p.121) and model portfolios (p.54).

Platform services dashboard

- Interactive graphs will show headline data about your Aviva Platform business
- The information displayed will depend on your type of access, but may include:
  - assets under management
  - latest transfers
  - latest reports
  - model portfolios
Notifications

You can access notifications from the platform services tab.

1. View your notifications

2. Configure your own notifications

Please note

We’ll send you an email to let you know when you have a new notification. You’ll need to log in to see more information.

Did you know?

You can remove a notification you have set up yourself from the ‘configure notifications’ screen.
1. View your notifications

- You can click on a notification to see more information, including whether you need to take any action.
- You’ll automatically receive mandatory notifications. Mandatory notifications cover events such as corporate actions and limit orders.
- For corporate actions you’ll be prompted to make an election or change. Corporate actions can be accessed from the navigation at the top of the platform services tab.
- We automatically remove notifications after 1 year.
2. Configure your own notifications

- You can set up your own notifications by selecting ‘configure notifications’
- Choose from a range of event categories and event types. For instance, ‘trading and transfer’, and ‘transfer in complete’ will notify you when transfers are received and processed
- You can apply the notification to a specific client or to all your clients
- Remember to click ‘add’ to complete set-up
- You’ll receive an email when any event matching your criteria takes place. You’ll need to log in to see the full details of your notification
- You can remove a notification you have set up yourself from the ‘configure notifications’ screen
Business reporting

You can access business reporting from the platform services tab.

Create a business report

- Choose the type of report you want to run
- You can leave and return whilst the report is generating. Available reports will appear in the table
- You can search for a previous report using the filters
- Depending on your access, you can see reports run by your colleagues
Remuneration statements

You can access remuneration statements from the platform services tab.

Create a remuneration statement

- Choose the type of payment transaction to include in your statement or refine your results using additional filters
- The report will generate as an excel spreadsheet

Please note

You can find out more about payment structures and dates in our remuneration timescales section (p.131).
Transfer tracker

You can access the transfer tracker from the platform services tab, or from the pending transactions section of your client’s account.

Check your transfer statuses

- Depending on your access, you can refine the list of transfers by adviser
- You can expand each row to see more information on the status of a transfer. This may include bespoke case information for more complex cases
- You’ll see a status for each transfer.
  Default statuses include:
  - Pending: we’re checking the details of the transfer request and will shortly ask the ceding provider to send it to us
  - In progress, transfer requested: we’ve contacted the ceding provider and we’re waiting for a response
  - In progress, transfer received: we’ve received the transfer from the ceding provider and we’re completing your request
  - Complete
  - Cancelled
  - Action required

Please note

We’ve designed the transfer tracker to save you time by keeping you up to date with the progress of your client’s transfers.
Useful information

In this section

Customer correspondence 128
Client access 129
Key forms 130
Remuneration timescales 131
Payments in 132
Payments out 133
How to contact us 134
Customer correspondence

We won’t post any customer correspondence section (p.26) accessed from your client’s portfolio or account screens.

<table>
<thead>
<tr>
<th>Customer post-sales documentation</th>
<th>Sent to customer by post</th>
<th>Appears online in client correspondence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Confirmation schedule</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Charges schedule</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Right to cancel</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Direct debit mandate confirmation letter</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Client access

MyAviva

MyAviva is our online service portal for your clients. It makes it easy for them to keep an eye on their pensions and investments, and frees you up to spend more time running your business.

Introducing your clients to MyAviva couldn’t be simpler. Just like the service itself.

**How does your client register?**

It’s easy. All your client has to do is head to aviva.co.uk/myaviva and click ‘Register’. We only need a few basic details to set up their account.

For more information please speak to your usual Aviva contact or visit our adviser website.
## Key forms

Useful forms for use with the Aviva Platform.

<table>
<thead>
<tr>
<th>Document name</th>
<th>Additional information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Origo transfer and re-registration form (LF01071)</td>
<td>Post – additional information will be displayed on-screen</td>
</tr>
<tr>
<td>Remittance advice slip (LF60009)</td>
<td>Post – additional information will be displayed on-screen</td>
</tr>
<tr>
<td>Trustee application form (LF40069)</td>
<td>Post</td>
</tr>
<tr>
<td>Corporation or charity application form</td>
<td>Please contact our adviser platform support team (p.134) for help with this process</td>
</tr>
<tr>
<td>ISA Portfolio additional permitted subscriptions</td>
<td>Please contact our adviser platform support team (p.134) for help with this process</td>
</tr>
<tr>
<td>Joint Investment Portfolio Bed and ISA</td>
<td>Please contact our adviser platform support team (p.134) for help with this process</td>
</tr>
<tr>
<td>Ill health claims form</td>
<td>Please contact our adviser platform support team (p.134) for help with this process</td>
</tr>
<tr>
<td>Small pot</td>
<td>Please contact our adviser platform support team (p.134) for help with this process</td>
</tr>
<tr>
<td>Death Benefit Expression of Wishes Form (LF40045)</td>
<td>Please contact our adviser platform support team (p.134) for help with this process</td>
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</tbody>
</table>

Our postal address is:

**Aviva Client Services**  
PO Box 26957  
Glasgow  
G2 9DS

Completed client declarations (LF01069) including income drawdown declarations (LF01074) can be uploaded online. See our section on signature-lite (p.22) for more information.
Remuneration timescales

Initial charges
All initial charges are taken from the client’s account on the account start date. Payments will be made to you on the next available Monday.

One-off (adhoc) charges
One-off charges will be taken from your client’s account once your request has been completed. Payments will be made to you on the next available Monday.

Ongoing charges
Ongoing adviser charges are taken from the client’s account on a monthly basis, starting a month after the account’s start date. The payment date will be the next available Monday.

Please note
Payments may be delayed if fee disinvestment is required to fund any adviser charges.

If the payment date falls on a bank holiday, we will make the payment on the previous business day.
Payments in

Payment details will be displayed on-screen but are summarised here.

<table>
<thead>
<tr>
<th>Bank transfer</th>
<th>Product</th>
<th>Bank account</th>
<th>Bank account number</th>
<th>Additional information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Client payment in</td>
<td>Pension Portfolio</td>
<td>Aviva Pension Trustees UK Limited Client Money Collection</td>
<td>40-02-50 01357689</td>
<td></td>
</tr>
<tr>
<td>Client payment in</td>
<td>Investment Portfolio and ISA Portfolio</td>
<td>Aviva Wrap UK Limited Client Money Transfer</td>
<td>40-02-50 21357735</td>
<td>Please use the client account number as the payment reference.</td>
</tr>
<tr>
<td>Transfer in</td>
<td>Pension Portfolio</td>
<td>Aviva Pension Trustees UK Limited Client Money Transfer</td>
<td>40-02-50 21357719</td>
<td></td>
</tr>
<tr>
<td>Transfer in</td>
<td>Investment Portfolio and ISA Portfolio</td>
<td>Aviva Wrap UK Limited Client Money Transfer</td>
<td>40-02-50 61357751</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cheque payment</th>
<th>Postal address</th>
<th>Additional information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheques payable to:</td>
<td>Aviva Client Services</td>
<td>● Cheques should not be posted until the application has been submitted online. The application will generate a remittance advice form that you should post with your cheque</td>
</tr>
<tr>
<td>For Pension Portfolio:</td>
<td>PO Box 26957 Glasgow G2 9DS</td>
<td>● Please write the account number and client name on the reverse of the cheque</td>
</tr>
<tr>
<td>For ISA Portfolio and Investment Portfolio:</td>
<td>Aviva Wrap UK Ltd</td>
<td></td>
</tr>
</tbody>
</table>

Did you know?
You can keep track of the progress of your transfers using our transfer tracker (p.126).

All client and employer direct debit mandates are captured online as part of our paper-free process. Collection dates for regular payments are 1st, 7th, 14th, 21st and 28th of each month. Please note that the first payment date will need to be at least 10 working days after you first make the request.

If you are carrying out a transfer that does not use Origo options you will need to complete additional paperwork (p.130).
Please note

Payments will be impacted by trading times if the withdrawal includes the sale of assets. We’ll make the payment to your client once their assets have been sold. Timescales will vary depending on the assets.

Drawdown payments will take longer if the crystallisation is funded by transfer(s), new contributions or if the settlement period for the investment is longer than 5 days.

<table>
<thead>
<tr>
<th>Payment type</th>
<th>Payment method</th>
<th>Earliest payment details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular withdrawals</td>
<td>BACS*</td>
<td>● Earliest payment for a new regular withdrawal is 10 business days</td>
</tr>
<tr>
<td></td>
<td></td>
<td>● Earliest payment for changing an existing regular withdrawal is 5 business days</td>
</tr>
<tr>
<td>One-off withdrawals for ISA Portfolio and Investment</td>
<td>CHAPS**</td>
<td>● If the withdrawal is funded by available cash only, payment will be made in the next CHAPS run</td>
</tr>
<tr>
<td></td>
<td></td>
<td>● If the withdrawal includes the sale of assets, we’ll make payment to your client once their assets have been sold</td>
</tr>
<tr>
<td>Portfolio</td>
<td>Taxable pension</td>
<td>● Taxable pension payment is subject to the PAYE process and earliest payment is 10 business days</td>
</tr>
<tr>
<td></td>
<td>payment: BACS*</td>
<td></td>
</tr>
<tr>
<td>One-off withdrawals for Pension Portfolio post-retirement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCLS 100% cash</td>
<td>CHAPS**</td>
<td>● Earliest PCLS can be paid after we’ve received any contributions or transfers is 2 business days</td>
</tr>
<tr>
<td></td>
<td></td>
<td>● Earliest income can be paid is 11 business days</td>
</tr>
<tr>
<td>PCLS assets and cash, where there is sufficient cash</td>
<td>CHAPS**</td>
<td>● Earliest PCLS can be paid after we’ve received any contributions or transfers is 6 business days</td>
</tr>
<tr>
<td>to fund</td>
<td></td>
<td>● Earliest income can be paid is 15 business days</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCLS assets and cash, where there is insufficient</td>
<td>CHAPS**</td>
<td>● Earliest PCLS can be paid after we’ve received any contributions or transfers is 11 business days</td>
</tr>
<tr>
<td>cash to fund</td>
<td></td>
<td>● Earliest income can be paid is 20 business days</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCLS 100% assets</td>
<td>CHAPS**</td>
<td>● Earliest PCLS can be paid after we’ve received any contributions or transfers is 11 business days</td>
</tr>
<tr>
<td></td>
<td></td>
<td>● Earliest income can be paid is 20 business days</td>
</tr>
<tr>
<td>Phased income withdrawal</td>
<td>PCLS: CHAPS**</td>
<td>● Taxable pension payment is subject to the PAYE process and earliest payment is 10 business days</td>
</tr>
<tr>
<td></td>
<td>Taxable pension</td>
<td></td>
</tr>
<tr>
<td></td>
<td>payment: BACS*</td>
<td></td>
</tr>
</tbody>
</table>

*BACS payments are made on business days 1st to 28th of each month. Pension Portfolio withdrawals are subject to the PAYE process.

**CHAPS cut-off times are daily at 11:30 am on business days.
How to contact us

We have a number of dedicated teams on hand to help you.

**Account manager support**
For queries relating to pre-sales, new and existing business, get in touch with your wealth development manager directly.

If you don’t know who your wealth development manager is, please call our Aviva Platform support team:
0800 056 2026

Alternatively, you can write to us at:
Aviva Client Services
PO Box 26957
Glasgow
G2 9DS

**Customer enquiries**
If a policyholder wishes to contact us for a query about ISA Portfolio, Investment Portfolio or Pension Portfolio policies they can call:
0800 068 2170

For help with their MyAviva account they can call:
0800 096 3409

**Online support**
If you’re having technical IT issues with the Aviva Platform, please call:
0800 056 4607

**Agency support**
Our agency team can help you with setting up your Aviva business account and changing existing agency details. Please call:
0800 015 0967

**Pensions technical**
You can contact the pensions technical services team for support on interpreting pensions legislation or regulations. Please call:
0800 051 5437
or email:
LPTECH@aviva.com

You can find out more about our products and services by visiting our adviser website.

Telephone calls will be recorded and saved for a minimum of 5 years.