

# Transferring your existing funds

There are two ways you can move an existing investment over to our online investment service – a unit transfer or a cash transfer.

## What's a unit transfer?

This is when you transfer the funds you have with another provider to us without selling the underlying asset. It's also known as re-registration of funds or an in-specie transfer. You can only do this as long as we offer the same funds on our investment platform.

Before transferring, it is important to compare the fund charges of your current provider with those available through Aviva as they may be higher or lower depending on the share class available on our platform. If we can only transfer some of your funds, those that can't be transferred will be sold and transferred over to us as cash instead.

The funds you choose to move across to us via unit transfer will remain invested throughout the whole process. This means that you'll capture any gains or losses in the market. However, you won't be able to switch in or out of these funds until the transfer is complete.

## What's a cash transfer?

The alternative to the unit transfer method is to transfer your holdings via cash. When we request the transfer from your current provider, we'll instruct them to sell down all your funds to cash and transfer this over to us. You will then need to choose what funds to invest your cash in once the transfer is complete.

## Which type of transfer is right for you?

Don't know whether you should transfer your funds or cash?  
Use our checklist below to see what's right for you.



	Unit transfer	Cash transfer
Will my money remain invested in my funds?	✓	✗
Could a unit class conversion be required?*	✓	✗
Is it likely the transfer will take more than 6 weeks?	✓	✗
I've an investment account, could there be Capital Gains Tax implications?	✗	✓
Which option will be used if only a few of my funds can be transferred via unit transfer?***	✓	✓

\*unit class conversions are defined and explained on the following page.

\*\*This would be a partial unit transfer, with some funds transferred via unit transfer and the remainder sold to cash with your current provider and transferred via cash.

## Transfer and fund charges

We won't charge you anything for transferring your funds to us from another provider, although your current provider may, so check with them first. We may, however, charge for transferring some older Aviva pensions.

You should also check what charges and costs you're paying your current provider. If you transfer your funds to us, you'll pay the normal charges associated with funds on our platform instead.

## Unit class conversions

Your funds belong to a 'unit class' which determines factors like minimum investment amounts, how you pay fund charges and how much you pay. There may be multiple unit classes of a fund available in the market, which have different charges associated with them.

If we do not offer the same class as the funds you are transferring, your unit transfer may need to involve a unit class conversion, also known as a share class conversion. We may also do a conversion in order to ensure our customers are in the cheapest possible class available on our platform. You'll not be charged for unit class conversions and they'll not be considered as disposals for Capital Gains Tax purposes.

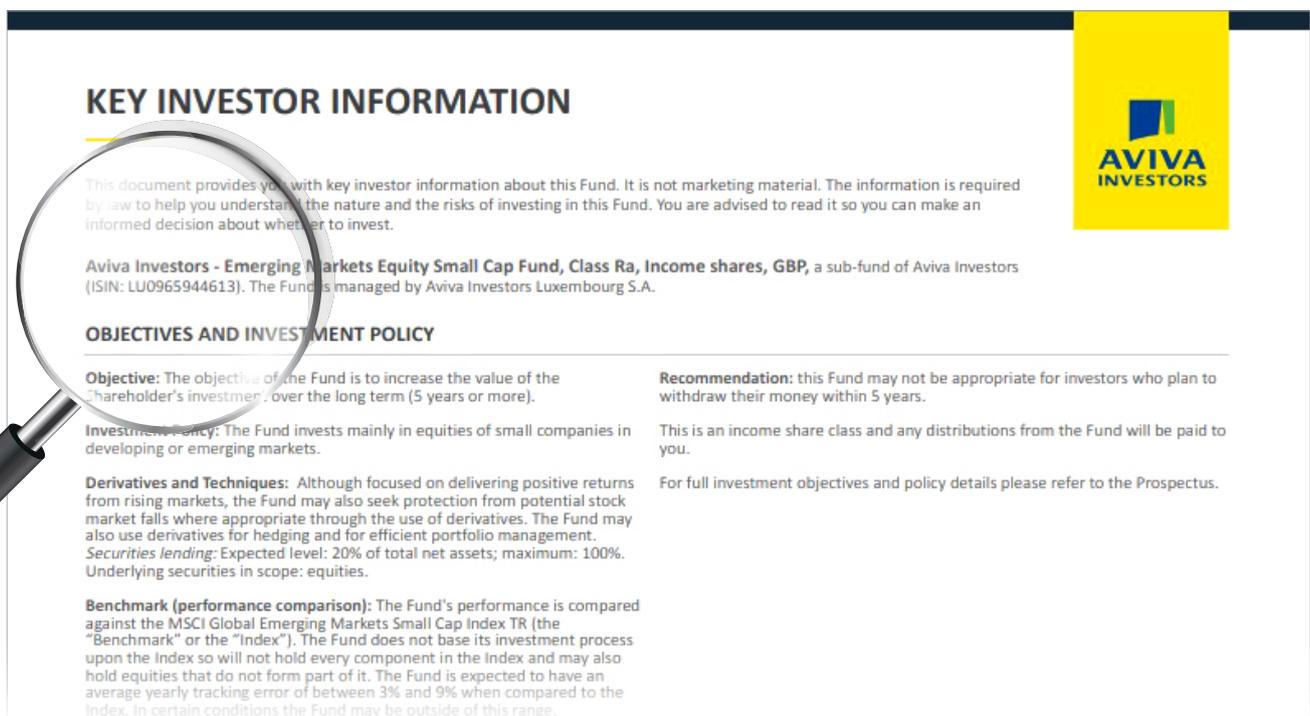
In some instances Aviva may offer a more expensive class of the fund you are looking to transfer. We advise to always check the fund charges with your current provider so you are able to compare them with what is available through Aviva.

You'll remain invested throughout the conversion process, and we always look to offer the cheapest share class available on our platform.

## What you'll need to do

To help us transfer your funds, you'll need to tell us how many units of each fund you own. You should be able to find this information by referring to your account with your existing provider.

You'll also need to tell us each fund's ISIN or SEDOL code. You'll find this on the fund factsheet after you log in, and it looks something like this:



**KEY INVESTOR INFORMATION**

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

**Aviva Investors - Emerging Markets Equity Small Cap Fund, Class Ra, Income shares, GBP**, a sub-fund of Aviva Investors (ISIN: LU0965944613). The Fund is managed by Aviva Investors Luxembourg S.A.

**OBJECTIVES AND INVESTMENT POLICY**

**Objective:** The objective of the Fund is to increase the value of the Shareholder's investment over the long term (5 years or more).

**Investment Strategy:** The Fund invests mainly in equities of small companies in developing or emerging markets.

**Derivatives and Techniques:** Although focused on delivering positive returns from rising markets, the Fund may also seek protection from potential stock market falls where appropriate through the use of derivatives. The Fund may also use derivatives for hedging and for efficient portfolio management.

**Securities lending:** Expected level: 20% of total net assets; maximum: 100%. Underlying securities in scope: equities.

**Benchmark (performance comparison):** The Fund's performance is compared against the MSCI Global Emerging Markets Small Cap Index TR (the "Benchmark" or the "Index"). The Fund does not base its investment process upon the Index so will not hold every component in the Index and may also hold equities that do not form part of it. The Fund is expected to have an average yearly tracking error of between 3% and 9% when compared to the Index. In certain conditions the Fund may be outside of this range.

**Recommendation:** this Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

This is an income share class and any distributions from the Fund will be paid to you.

For full investment objectives and policy details please refer to the Prospectus.





## Want some financial advice first?

If you're still unsure how you would like to transfer, then speak to your financial adviser to discuss your options. If you don't have a financial adviser, you can find one at [unbiased.co.uk](https://www.unbiased.co.uk). A financial adviser may charge for their services.

Want us to help? You can speak to Aviva's own financial advice team – call us on **0800 092 3107**.

## Ready to transfer?

Call us on **0800 285 1088**,

or send an email to

**[myinvestmentportfolio@aviva.com](mailto:myinvestmentportfolio@aviva.com)**.

We'll respond as soon as we can.

Telephone calls may be monitored and will be recorded and kept for at least five years. Calls to 0800 numbers from UK landlines and mobiles are free.

Aviva Wrap UK Limited. Registered in England No. 4470008. Aviva, Wellington Row, York, YO90 1WR. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 231530.

Aviva Pension Trustees UK Limited. Registered in England No. 2407799. Aviva, Wellington Row, York, YO90 1WR. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 465132.

RD06047 02/2021