



Financial Advice

Help secure your
financial future
with Aviva

| Retirement | Investments | Insurance | Health |



Why get financial advice?

Whether you're saving for the future, approaching retirement or want to invest tax efficiently, there are important decisions you'll need to make about how and where to invest your money.

The choices you make can affect your future lifestyle and standard of living, so you want to get them right. And in order to make informed financial decisions, you need to be armed with the facts.

That's where expert, personalised advice can come in – to help you make the most of your money and achieve your financial goals.

There are two types of financial advice you can get, independent and restricted.

Independent financial advisers can advise and sell products from any provider in the market. Advisers offering restricted advice can only advise on certain products or product providers.

Did you know?

Research shows that people who take financial advice are £40,000 better off on average than those who don't.¹

¹The Value of Financial Advice, ILC-UK, July 2017



How **financial advice** can make all the difference

A financial adviser can help you:

- navigate the complex world of pensions and investments
- understand financial terminology and jargon
- understand relevant tax rules and financial regulations
- avoid financial pitfalls, like taking too much risk with your investments, paying too much tax, or running out of money in retirement
- make the right decisions about what to do with your money, especially decisions that can't be changed
- have peace of mind – because financial advice companies are regulated by the Financial Conduct Authority and must adhere to strict regulations.

Do I need advice?

If you disagree with any of these statements, it might be a good idea to get some financial advice:

- I know what my financial goals are and how to achieve them.
- I'm able to keep up with the relevant changes in law and taxation, and how they might affect me.
- I have the time to research the options to help meet my financial goals.
- I have the knowledge and experience to make the right choices when it comes to investing.



The expertise you need, when you need it

Financial advisers are experienced and fully qualified to give advice – so they can recommend and put financial plans and products in place which meet your needs. Here are some of their areas of expertise.

1

Investing for the future

The potential rewards of investing make it an attractive option, but there are risks involved. A financial adviser can:

- assess the level of risk you're willing and able to take with your money
- recommend an investment strategy and financial products that meet your goals
- review how your investment plans are performing
- recommend necessary adjustments to your financial plans.



2

Setting up a new pension plan or changing an existing one

It's easy to put off making plans for your retirement if it feels a long way off. But it's important to think about how much income you might need in the future, and how much you can afford to put aside now to save for it. A financial adviser can help:

- establish what your future income requirements might be
- work out how much money you can afford to save for retirement and help set up a pension plan
- recommend the right investment funds for you
- review your existing pension plans and transfer them if it will benefit you.





3

Turning your pension savings into a retirement income

Retirement is a chance to reassess how you spend your time. Whether you want to work part-time, travel the world or spend more time with family, you have the freedom to use your savings how you like.

But you need to plan how and when to save, and where to put your savings to get the best retirement income. And with a one in three chance of living until you're 90 years old,¹ you need to make sure your retirement income lasts as long as you do. When it comes to your retirement, a financial adviser can:

- discuss your pension savings options, and recommend and put in place the best retirement income plan(s) for you
- review your retirement income plan(s) on a regular basis to make sure they continue to meet your needs
- recommend any suitable amendments to your plans following changes in your circumstances.

¹Making your money last in retirement, Aviva's longevity report, January 2015

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Helping you plan for future tax implications

No one wants to pay more tax than they need to. A financial adviser can help you become more tax efficient by:

- looking at the tax implications and benefits of financial decisions and products
- choosing the most tax-efficient savings or investment options for you
- reviewing the impact of any taxation changes on your plans
- helping reduce the amount of inheritance tax your estate might have to pay.





We can direct you to people **who can help**

Our specialist financial advice support team can help you decide whether financial advice is right for you. And if you do need it, they can put you in contact with an expert financial adviser from our own financial advice service, **Aviva Financial Advice**, or one from our carefully selected advice partners. They can also refer you to unbiased.co.uk if you would like to choose your own independent financial adviser.

Our support team will only recommend you speak to a financial adviser if they think you'll benefit from it. If not, they'll suggest sources of guidance to help you make your own decisions.

There's no charge for your first meeting and there's no obligation to carry on with the service if you feel it's not for you. But if you do decide to go ahead, the charges for financial advice will be fully explained to you.

So, what have you got to lose?

Aviva Financial Advice

Here at Aviva, we think it's essential customers receive the right financial advice. That's why we launched Aviva Financial Advice – to offer an expert and competitively priced service through our team of UK-based financial advisers.

Our financial advisers can advise on specific areas of retirement planning. They are highly qualified, experienced and passionate about making a positive difference to customers' lives. So your needs will be listened to, and the advice and products offered will be tailored to your specific circumstances.

Our advisers aren't pushy and will give you the time you need to make decisions – it's important you feel happy you're doing the right thing for your family's future.

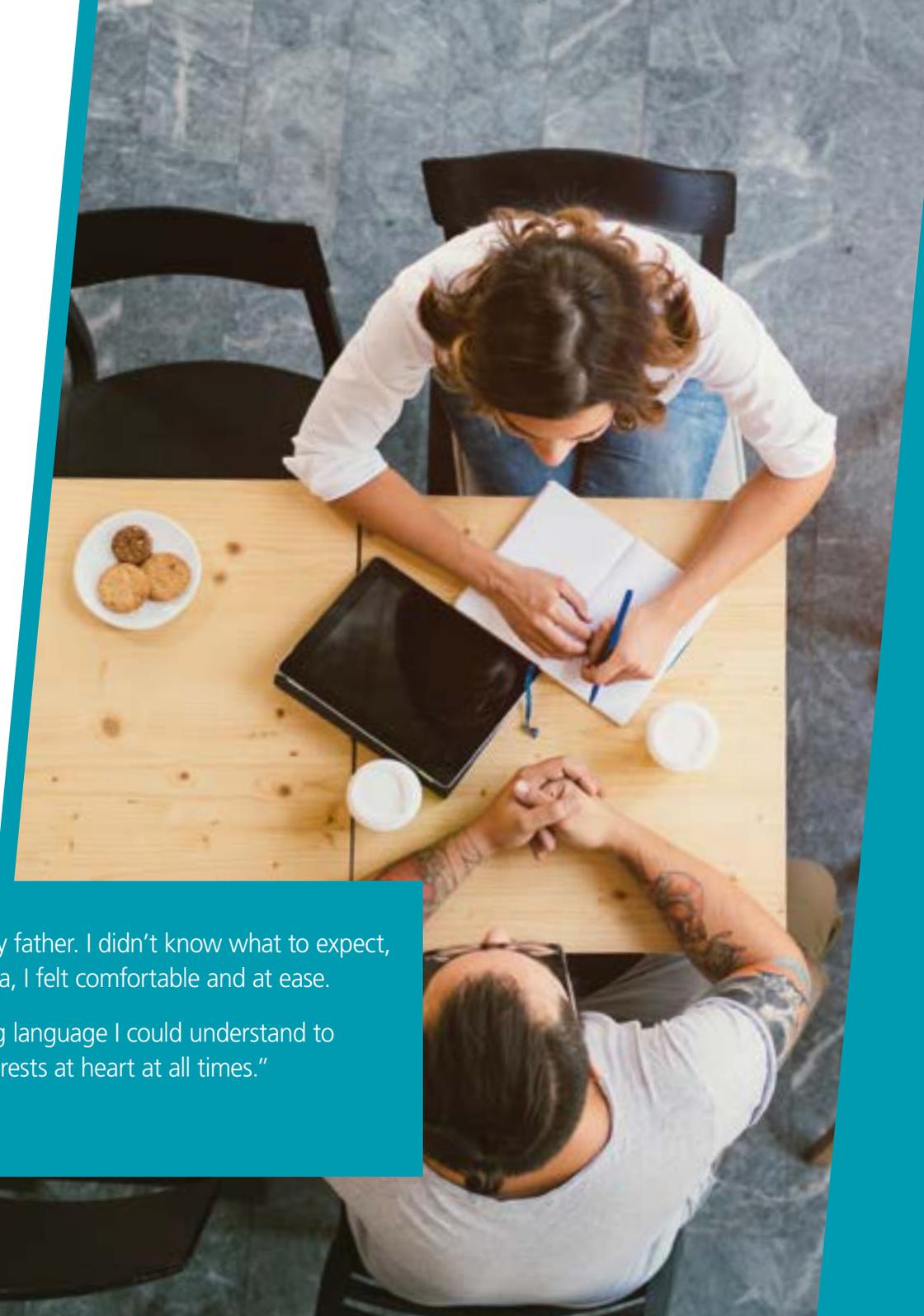
If at any time our advisers feel our service isn't right for you, they'll let you know and suggest where you can get the help you need.



I initially called Aviva because I was looking to retire and look after my father. I didn't know what to expect, but after speaking to Aviva and meeting their financial adviser, Shazna, I felt comfortable and at ease.

Shazna kept me up to date and was in touch on a regular basis, using language I could understand to explain the process and recommendations. I felt she had my best interests at heart at all times."

Mr Bourner, Aviva Financial Advice customer





Why choose Aviva Financial Advice?

Financial advice suitable for all

Anyone could benefit from financial advice. You don't need to consider yourself wealthy for our service to help you with those all-important financial decisions.

Advice from a well-known, long-standing brand

Aviva has been around for over 300 years, so you can be confident we'll be here for you today and in future, too.

Advice supported by specialist teams and the latest technology

Our financial advisers are supported by several specialist teams and are equipped with the latest technology, giving them the time to do what they do best – provide you with expert financial advice.

Products and services you can trust

We offer 'restricted advice' which means any products and services recommended by our advisers will be provided by Aviva only. Aviva has a range of financial products and expertly managed investment funds, so you can relax knowing you've received a financial solution from a brand you can trust.

Competitively priced advice

All financial advice companies charge for their advice. But our advice fees are competitively priced and capped, so you'll always know the maximum amount our service could cost. At your first free, no obligation meeting, your adviser will explain our charges and how they work.

Get in touch today

To see if you could benefit from a no charge, no obligation meeting with a financial adviser, call our financial advice support team on **0800 141 3499**, anytime between 9am and 6pm Monday to Friday.

For further details or to book a callback, visit [aviva.co.uk/advice](https://www.aviva.co.uk/advice)



Other useful sources of information and support

Tax Help

Tax Help can help you with any personal tax problems. You can request a callback on their website: www.taxvol.org.uk

Money Advice Service

Set up by the government, the Money Advice Service provides online guidance on all financial issues, including debt, mortgages, pensions and insurance.

Find out more at: www.moneyadvice.service.org.uk/en

Pension Wise

A free, impartial guidance service run by the government to help you understand your defined contribution pension options. The service is specifically designed to help people aged 50 and over.

Find out more at: www.pensionwise.gov.uk or call **0800 138 8287**

The Pensions Advisory Service

An independent, non-profit organisation providing free information and guidance on all pension matters.

Find out more at: www.pensionsadvisoryservice.org.uk

ScamSmart

A service set up by the government to help you avoid investment and pension scams.

Find out more at: www.fca.org.uk/scamsmart

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