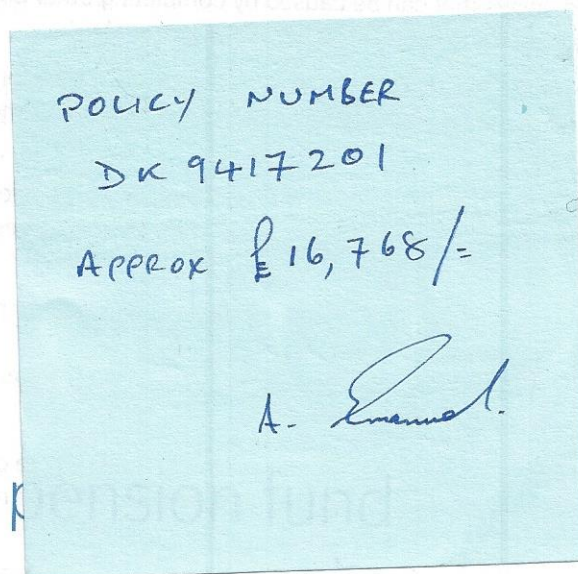


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07383101/000024/001010

Private and Confidential  
Mr. Andrew Emanuel  
14 Viewfield Road  
London  
SW18 1NA



Date  
**14 January 2020**  
Plan number  
**DK94172**  
Policy number  
**DK9417201**  
Customer

**Andrew Emanuel**

 **0345 366 1647**

 **PO Box 582**

**Bristol, BS34 9FX**

 **www.aviva.co.uk**

Our lines are open between 8am  
and 6pm, Monday to Friday

## Transfer of pension fund

Dear Mr. Emanuel

Thank you for asking us about transferring your pension benefits to another provider. Please find enclosed the information needed to progress your request including your policy value.

### What you need to do now

Before transferring your benefits please consider whether this is the right choice for you. To support your decision, we have enclosed:

- Your policy value including the transfer value (as variations may exist).
- Details of any penalties, where applicable, that you may incur if a transfer is progressed.
- Information covering any deductions or additions that will be applied to your policy.
- An official government backed leaflet highlighting recent pension scams and ways you can avoid them.

If you would like any further details on any of the information provided, please do not hesitate in contacting us on the above number.

We're happy to help with your queries but we cannot give financial advice. If you would like advice, please contact your financial adviser. If you don't currently have an adviser, you can find one by visiting [www.unbiased.co.uk](http://www.unbiased.co.uk).

If you are considering transferring your policy to begin receiving your pension benefits or to access cash under pension freedom legislation, you are able to receive free and impartial guidance from PensionWise. PensionWise can be accessed either via [pensionwise.gov.uk](http://pensionwise.gov.uk) or by calling 030 0330 1001.

### What we need to transfer

In order to proceed with the transfer we will need you to:

- Complete and return the 'Transfer discharge form'.
- Ask the new scheme to complete and return the 'Receiving scheme transfer statement' form.

*continued on the next page*

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Firm Reference Number 185896. Telephone 0117 989 9000 - **calls may be recorded**. [www.aviva.co.uk](http://www.aviva.co.uk)



- Provide us with a copy of the new scheme's HMRC registration letter. The pension scheme manager should be able to provide a copy.

We have also enclosed a schedule called 'Information for the receiving pension scheme'. We send these details in an attempt to avoid delays that can be caused by completing other companies' forms. You need to give these details to the company that you wish to transfer to.

If the new provider is registered on OPTIONS (Origo's internet based pension transfer system), the transfer can be progressed without completing our paperwork. A representative of the new scheme will be able to confirm this.

Alternatively, you still may be able to transfer the benefits without filling in our transfer forms if the company that you are transferring to sends us their transfer application form. This needs to include both:

- A clear statement, signed by you to transfer the pension benefits from us to your new scheme. This must include all the policy numbers you want to transfer.
- Details of the scheme you are transferring to, which needs to cover all the information asked for on our form 'Receiving scheme's transfer statement'.

The enclosed document checklist will help to ensure the correct forms required are completed to avoid delays in payment. We will only be able to process this transfer once we have received the correctly completed documents.

The enclosed documents titled 'Information for the receiving pension scheme' and 'Receiving scheme's transfer statement' are required by the receiving scheme. Please send the documents to them so they can complete and return the 'Receiving scheme's transfer statement' to us.

This pack is designed to help with the transfer to a UK registered pension scheme. If you would like to transfer to an overseas pension scheme then different forms will be required. Also if you wish to buy a lifetime annuity from another pension provider under the open market option these forms are not suitable. Please contact us and we will send you the correct forms.

### What will happen next?

The receiving scheme will ask you for all the information that they require for the transfer to proceed. The information that they need, and the time taken for them to process the transfer request, will vary between schemes. In some circumstances additional information may be required by us. If this is needed we will contact you.

When their requirements have been met the receiving scheme will contact us to start the transfer process. When we have everything that we need we will make payment directly to the receiving scheme, usually within 3 days. If anything is missing we'll ask you or the receiving scheme to send it to us. We will write to tell you when we have made the transfer payment.

If we do not hear from you or the receiving scheme we will assume that you do not want the transfer to go ahead.

If you have any questions or would like further information, please contact us and we'll be happy to assist. So that we can help you as quickly as possible, please have the policy number at the top of this letter available when you call.

If you change your postal or email address, landline or mobile number, please let us know so that we can update our records to keep in contact with you.

Yours sincerely

The Aviva Customer Team

**These documents are available in other formats.**

If you would like a Braille, large print or audio version of this document, please contact us.



Date  
**14 January 2020**  
Plan number  
**DK94172**  
Policy number  
**DK9417201**  
Customer  
**Andrew Emanuel**  
 **0345 366 1647**

 **PO Box 582**  
**Bristol, BS34 9FX**  
 **www.aviva.co.uk**

# Information for the receiving pension scheme

## Existing arrangement details

Policyholder name	Mr. Andrew Emanuel
Policy number(s)	DK9417201
Date of birth	21 July 1948
Scheme name	Aviva (No.1) Personal Pension Scheme AP
Contact address	PO Box 582 Bristol BS34 9FX
Policy type	Personal Pension Policy
PSTR number	00605348RP

The scheme is, or is deemed to be, a registered pension scheme in accordance with Part 4 of the Finance Act 2004.



## Transfer value as at 14 January 2020

Total transfer value	£16,768.09
----------------------	------------

**The above transfer value is not guaranteed, and will be recalculated before the payment is made.**

*continued on the next page*

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**Additional transfer details**

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Are any rights resulting from a pension share included?	No
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Has any tax-free lump sum been paid in connection with the rights being transferred?	No
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Are any rights being transferred subject to a pension earmarking or attachment order?	No
---	----

---

Will the transfer be part of a block transfer?	No
--	----

---

Does any primary or enhanced protection apply to the benefits being transferred?	No
--	----

---

Does any fixed protection apply to the benefits being transferred?	No
--	----

---

Does any individual protection apply to the benefits being transferred?	No
---	----

---

---

Date

14 January 2020

Customer

Andrew Emanuel

Plan number

DK94172





# Transfer value illustration as at 14 January 2020

Plan number  
**DK94172**  
Policy number  
**DK9417201**  
Customer  
**Andrew Emanuel**

Date  
**14 January 2020**  
 **0345 366 1647**  
 **PO Box 582**  
**Bristol, BS34 9FX**  
 **www.aviva.co.uk**

Plan number	Policy number	Fund value	Exit charge	Transfer value
DK94172	DK9417201	£16,768.09	£0.00	£16,768.09

## Important notes relating to the unit linked policy(s)

- The transfer value(s) is not guaranteed and you could receive more or less than the amount shown.



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# Aviva transfer document checklist

Please ensure all forms have been fully and accurately completed, and all of the documents listed below are sent to us or the receiving scheme as indicated.

Document title	Instructions	Tick ✓
<b>Transfer discharge form</b>	Fully complete the name and address of the pension provider receiving the transfer payment.	
	This must be fully completed and signed by the <b>policyholder</b> .	
<b>Receiving scheme's transfer statement</b>	This must be fully completed and signed by an authorised representative of the <b>receiving pension scheme</b> .	
<b>Data Protection Act</b>	This must be fully completed and signed by the <b>policyholder</b> .	

**We will only be able to process your transfer once we have received the correctly completed documents. Until we receive these your funds will remain invested and be subject to any rise or fall in the transfer value.**

If you have any further queries please call us using the contact details in our covering letter.

Please return your completed forms and documents to:

Aviva  
PO Box 582  
Bristol  
BS34 9FX







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# Transfer discharge form

## Important notes

This form is to be completed when you decide that Aviva are to pay the fund into another registered pension scheme. The form is a discharge to allow Aviva to release funds.

**If the intention is to use the whole fund (or balance fund) after payment of a tax free cash sum by Aviva to purchase a Lifetime Annuity or the fund is to be placed directly into Unsecured Income then PLEASE DO NOT COMPLETE AND RETURN THIS FORM, call us and we will send the correct forms for completion.**

## To be completed by the policyholder

**Your full name**

Title

Last name

First name(s)

**Your pension policy number(s)**

(Please include all the policy numbers to be transferred)

**Please remember:** We will cancel the units and calculate the transfer value using the unit prices at the next valuation date following receipt of all the items requested, fully completed, together with any supporting documents. The amount transferred may be higher or lower than the figures shown in the transfer value illustration document.

Any incomplete or missing information will delay both the cancellation of units and the transfer payment to the receiving scheme.

Continues on next page



I authorise you to transfer the above policy to:

(Please provide the full name and address of the pension provider or pension scheme which is to receive the transfer payment.)

Name of new scheme/pension provider

Address

Postcode

Country

Reference number

Contact name

Preferred daytime contact number

Contact email address

Continues on next page



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**Policyholder's declaration**

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**Please read this declaration carefully before signing it. If you believe one or more of the statements are not true in relation to the proposed transfer, and as a result you cannot sign the declaration, the transfer cannot proceed.**

In relation to the policy listed above, I hereby declare:

- I agree to, and request, the transfer of benefits as indicated above.
- I understand the transfer value is not guaranteed. It will be recalculated before the payment is made, and may be higher or lower.
- I am the legal owner of the policy and I am legally entitled to instruct Aviva to transfer the value.
- I understand that if I have any entitlement under the Aviva policy(s) to a protected tax-free lump sum and/or a protected pension age these may be lost upon transfer.
- I understand and agree that payment of the transfer value will be in full and final discharge of Aviva's liabilities for the benefits under the policy stated above.
- Please pay the transfer value direct to the trustees/scheme administrators of the receiving registered pension scheme.
- If, after transfer no benefits remain under the policy(s) listed please cancel them. If the receiving scheme is fully insured, please pay direct to the insurance company instead.
- If the receiving scheme is partly or not insured e.g. a Self Invested Personal Pension (SIPP), please pay to the scheme administrator or provider instead. If the receiving scheme is a Small Self-Administered Scheme (SSAS), please make payment directly into the SSAS bank account.
- I understand that HM Revenue & Customs require Aviva to make the transfer payment direct to the other insurance company, scheme administrator or trustees of the receiving registered pension scheme as appropriate. It is not possible to surrender these benefits for cash.

**Anti-Money Laundering requirements for a UK resident**

- To comply with Anti-Money Laundering requirements, we may verify your identity by carrying out an online check with a reference agency. Aviva offers this service as part of its commitment to treat its customers fairly and to make it easier for you to do business with us. The agency will add a note to your reference file to show that an identity check has been made. Aviva will not share the results of any electronic verification checks carried out by its chosen reference agency with any third parties. If successful, a copy of the results will be held on our systems to evidence that your identity has been verified.
- If you do not wish Aviva to carry out the online check or if Aviva are unable to complete the online check we will have further Anti-Money Laundering requirements which we will confirm to you separately.



**Anti-Money Laundering requirements for a Non-UK resident**

- To satisfy requirements under current Anti-Money Laundering legislation, we need proof of identity in the format detailed below:

**Residents of EU Member States, EEA Countries and UK Crown Dependencies - Aviva** will accept the individual's current passport, UK Photo-Card driving licence (full or provisional), Firearms/Shotgun Certificate or Northern Ireland Electoral ID Card to verify identity. If any of these cannot be provided please contact us for a list of other acceptable documents.

**Residents of other countries - Aviva** will accept the individual's current passport (preferably with copies of visas and immigration stamps), AND correspondence / statement from a financial institution showing the residential address (dated within last 6 months) AND if the correspondence / statement shows a PO Box address, a utility bill must ALSO be provided that shows the residential address (dated within last 6 months).

**Original documents must not be sent, please send certified copies of the above mentioned documents. Copy documents must be certified by a Financial Conduct Authority regulated Financial Adviser, Lawyer, Notary Public, Embassy, Consulate or the High Commission of the country of issue.**

**Policyholder's signature**

--

**Name**

--

**Date DD/MM/YYYY**

		/			/				
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Please provide a telephone number below which we can use to contact you between 8am and 6pm, Monday to Friday

Preferred daytime contact number	
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# Receiving scheme's transfer statement

## Section 1 – Details of transferring scheme policyholder

Policyholder name	Andrew Emanuel
Policyholder date of birth	21 July 1948
Policyholder NI number	YM809799D
Policy number(s)	DK9417201

## Section 2 – Details of receiving scheme

This document should only be used for a transfer to a UK registered pension scheme.

Full name of receiving scheme/provider	
Your contract number	
HMRC reference (PSTR or SF number)	
Scheme administrator's name	
Scheme administrator's address	
Postcode	
Name of contact (in case of enquiry)	
Telephone number	
Email address	

Is the scheme (please tick the relevant box)

- ☐ A) A pension scheme registered under Chapter 2, part 4 of the Finance Act 2004.
- ☐ B) A Statutory Scheme (as defined in Chapter 1, Part 4 of the Finance Act 2004).
- ☐ C) A qualifying recognised Overseas Pension Scheme.

If you have ticked option A please enclose a copy of the scheme's HMRC registration document.

If you have ticked option C please contact us for the appropriate forms.

Continues on next page





**Additional details (please tick the relevant box)****Is the scheme:**

a A non-insured self-administered scheme or a self invested personal pension policy?

- ☐ No  
☐ Yes

b An insured scheme?

- ☐ No  
☐ Yes

c A public service pension scheme as defined in s150(3) FA2004?

- ☐ No  
☐ Yes

d An individual personal pension policy?

- ☐ No  
☐ Yes

e An occupational pension scheme?

- ☐ No  
☐ Yes

f A buy-out (deferred annuity) contract?

- ☐ No  
☐ Yes

**If the scheme is an insured scheme we will usually make payment only to the new insurance company insuring the scheme or contract.**

Continues on next page



**Section 3 – Payment details**

Please note that if your scheme is fully insured then we will pay the transfer payment directly to the new insurance company, in accordance with HMRC requirements. If the transfer is to a non-insured scheme we will pay directly to the receiving provider or administrator. Our preferred method of payment is BACS.

**Please provide us with details of the account into which you would like payment to be made.**

Sort code	
Account number	
Account name	
Name of bank	
Reference number	

**Would you prefer payment by cheque?**

- ☐ No  
☐ Yes

**If yes where should the cheque be sent?**

Name	
Address	
Postcode	

**To whom should the transfer cheque be made payable?**

--

**This is the scheme/contract's:**

- ☐ Administrator  
☐ Trustees  
☐ Insurer





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**Section 4 – Receiving scheme declaration**

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**This section is to be completed by an authorised signatory of the receiving scheme**

I/We hereby declare:

- I am/We are willing to accept the transfer payment
- The transfer payment will be used to provide relevant benefits under a UK registered pension scheme, in line with Part 4 of the Finance Act 2004
- The information given in this questionnaire is complete and correct; and
- I/We agree to you referring this proposed transfer to HMRC and for HMRC to provide information to you relating to the registration of the receiving scheme.

Signed for and on behalf of the receiving scheme:

**(Please note: if the new agreement is cancelled with the scheme indicated above, we would not usually be able to accept the transferred money back in to the original contract.)**

**Authorised signatory**

**Name of signatory**

**Preferred daytime contact number**

**Position/title of signatory**

**Date DD/MM/YYYY**

/

/





Retirement  
Investments  
Insurance  
Health

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# Important information

## Transferring your pension benefits

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### Getting advice

Transferring your pension benefits to another provider can be a major decision to make, so we strongly recommend you consult your financial adviser when considering your options.

We're happy to help with your queries but we cannot give financial advice. If you would like advice, please contact your financial adviser. If you don't currently have an adviser, you can find one by visiting [www.unbiased.co.uk](http://www.unbiased.co.uk).

**If you need any further information please call us using the contact details in our covering letter.**



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# AVIVA INVESTMENT FUND

Investment Fund for Growth

## AVIVA INVESTMENT FUND

The Aviva Investment Fund is a long-term investment fund that aims to provide capital growth over the long term. The fund invests in a diversified portfolio of equities and fixed income securities across various global markets. The fund is managed by a team of experienced investment professionals who monitor the fund's performance and adjust the portfolio as needed to meet the fund's objectives. The fund is suitable for investors with a long-term investment horizon and a moderate to high risk tolerance. The fund's performance is measured against its benchmark, the MSCI World Index, and its track record shows that it has consistently outperformed the benchmark over the long term.

If you invest in the fund, you will be able to benefit from the fund's long-term growth potential. The fund is a suitable investment for investors who are looking for a long-term capital growth investment. The fund is managed by a team of experienced investment professionals who monitor the fund's performance and adjust the portfolio as needed to meet the fund's objectives. The fund is suitable for investors with a long-term investment horizon and a moderate to high risk tolerance. The fund's performance is measured against its benchmark, the MSCI World Index, and its track record shows that it has consistently outperformed the benchmark over the long term.



# Data Protection Act

## Use of personal information

We'll use the information you give us:

- for Aviva's or someone else's legitimate business interests, for example, for research and statistical purposes, or for
- marketing (depending on your marketing preferences)
- to help detect and prevent fraudulent activity and for crime prevention,
- to meet legal obligations, and
- where processing your data is in the public interest.

Other companies from across the Aviva group, or third parties who provide services to us, in any country (including those outside the European Economic Area) could also use your information in this way. If they do, we'll make sure they agree to treat your information with the same level of protection as we would. We may share your information with regulatory bodies, other insurers (directly or using shared databases), your insurance intermediary, or third parties providing services to them.

To keep our products and services competitive and suitable for customers' needs, we may also use your information for research and customer profiling.

By signing this form I consent to this use of my personal data as set-out above.

We may also use this personal data we hold about you across the Aviva group to help us identify and tailor products and services that may be of interest to you. Depending on your marketing preferences, we may use this information to provide you with updates and offers for Aviva's products and services via marketing tailored to you. We may continue to do this after your policy has ended.

From time to time, we may tell you about other products or services which may be of interest.

I do not want you to contact me by:

Post ☐

Phone ☐

Email ☐

Text Message ☐

You can change your mind at any time by contacting us -

Aviva, FREEPOST, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

*continued on the next page*

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Signature

Name

Date DD/MM/YYYY

 /  /