

## Information about clients dealing directly with Aviva

Following the cancellation of our advisory permissions, we have advised all providers of our change of status. They will write to you to confirm that they have been informed by your financial adviser is no longer dealing with your account. They will also confirm that they have stopped paying the adviser charge set up with them.

You have two options now. You can appoint a new financial adviser to deal with your account, or you can choose to manage your account yourself. Depending on which option you choose, your account charges could change so it's important you consider your options before making a decision.

### Appointing a new adviser

If you appoint a new adviser within 90 days of your previous adviser being removed, your account charges will remain the same.

Your new adviser will talk to you about their fees and agree with you how they're to be paid. If you decide to pay them through your Aviva account, the adviser will draw up a new adviser charge agreement and we'll start making payments to them as soon as it's set up.

If you need some help finding a new adviser, you can go to [unbiased.co.uk](https://unbiased.co.uk) or <https://uksif.org/findanadviser/> for a list of advisers in your area.

### Managing your account yourself

If you choose to manage your account yourself, or if you don't appoint a new adviser within 90 days, your account charges will change. You can see the new charges in the table below.

If you have more than one Platform product, we'll base the new charge on the total combined value of the product from which the adviser has been removed.

How do I manage my account?

You'll need to register for an Aviva Platform account. Just go to [aviva.co.uk/existing-customers](https://aviva.co.uk/existing-customers) to register. Once you've logged in you'll be able to self-serve, which means you can manage and make changes to your plan yourself. You can also choose how to receive your documents – we can send them securely to your online account, or you can receive them in the post.

Will I be able to invest in all of Aviva's Platform options?

Some of Aviva investments are only available through financial advisers. This means there may be some assets which you can't invest in if you're managing your account yourself. These are:

- Structured products
- Offshore funds
- Shares and other exchange traded investments
- **Model Portfolios** – Note that this includes **EQ portfolios**
- Smooth Managed Funds within the ISA

Any existing investments you've got in them will remain, and you can sell the assets you already hold, but you won't be able to buy any more.

If you're investing money from a direct debit into a model portfolio or assets which are no longer available, we'll start applying it as 100% cash. You can choose new assets to invest this money in using your online Platform account. You should bear in mind the interest rate you receive on cash investments can be lower than your plan charges. This means the value of your money could do down if it's invested in cash long term.

It's also important you know that any existing arrangement you have in place to regularly rebalance your portfolio will be cancelled.

What if I change my mind, or appoint a new adviser after 90 days?

If you decide you don't want to manage your account yourself, or if you don't find a new adviser within 90 days, don't worry. You can appoint a new adviser at any time.

Your adviser will discuss your new plan charges and their own charges with you, and set up a new agreement with us if you decide to pay them through your Platform account.

You'll still be able to see your plan online but you won't be able to self serve any more. Your new adviser will deal with your plan for you.

For more information call Aviva help

If you have any questions, please call us on 0800 068 2170 or email [platformservices@aviva.com](mailto:platformservices@aviva.com)