

Get your **pensions**  
**together**

**Pensions all over the place?**

Think about combining them with your **Aviva workplace pension**

# Round up your pensions

## It takes Aviva to help you bring them together

Like many people, you might have one or two pensions – or even more – from previous employers. If you do, you may be finding it difficult to keep track of these.

One option could be to combine them within a single pot.

### A round-up could make sense

Gathering up your pensions is probably a lot simpler than you think, and Aviva can help you. As well as making it easier to see how your future plans are taking shape, you could gain more flexible options at retirement. And, with Aviva, you can manage your retirement savings on any device, wherever you are.



- 1 Are you paying higher charges on your older pensions without realising it?
- 2 Are your older pensions invested in the best way for your current circumstances?
- 3 Could you get more control over your finances by putting these pensions in one convenient place?
- 4 Would combining your pensions with Aviva make it easier for you to see the full picture of your retirement savings?



## Customer service that puts your interests first

With Aviva, there's no charge for combining your pensions and we'll aim to help, but we also know this won't be right for everyone, so we'll tell you the important things you need to consider first.

### What to consider first

- 1 You'll need to consider any valuable benefits which could be lost if you transfer, and compare the charges, features and investment funds of your older pensions against your Aviva pension.
- 2 The value of your pension could go down as well as up and you may get back less than has been paid in, so there's no guarantee you'll be any better off by transferring.
- 3 If you're in any doubt about doing this, you should contact a financial adviser who may charge you for the advice they give you.

If you need help finding an adviser, please visit [unbiased.co.uk](https://www.unbiased.co.uk). Please note that in some cases the law requires you to seek financial advice before transferring. The provider of your existing pension will be able to tell you if this applies to you.

# Ready to transfer? **3 steps** to bringing your pensions together

1

## Get online

If you're comfortable that transferring is right for you, log onto your account on **MyWorkplace**. If you haven't yet activated your account, you can do this by visiting:

 [aviva.co.uk/myworkplace](https://aviva.co.uk/myworkplace)



Or just scan the QR code

You'll be asked some additional security questions and it may help to have your account documents to hand. Alternatively, you can choose to do this with photo verification. If you choose this option, you'll just need to have your valid UK driving licence or passport to hand.

2

## Check your pension

Once you're online, you'll see what your Aviva pension is currently worth.

**Click on > Details > Transfer a pension**

3

## Get your pensions together

In the **'Transfer a pension'** area, follow the instructions and leave the rest to us.

**You won't be alone.** Should you have any questions, we are on hand to help you each step of the way.

We normally complete pension transfers **within 28 days**. If, for any reason, we can't complete a transfer in that time we'll get in touch to explain why.

## Want to know more?

Visit our website:

 [aviva.co.uk/pensions-together](https://aviva.co.uk/pensions-together)



