

# Aviva (Designer GPP)

Pensions good housekeeping guide

January 2023



benefits that truly benefit

# Welcome to a guide to key questions asked by members on how to manage their pension plan with Aviva.

## Aviva's online services – how do I register?

The best way to keep up to date with your pension, and to find out more information, is to register for Aviva's online services by visiting its website:

<https://www.direct.aviva.co.uk/MyAccount/login>

The MyAviva app is also available. For further information see:

<https://www.aviva.co.uk/services/more-from-aviva/myaviva-app/>

## How do I complete or update a death benefit nomination form?

Something which can be overlooked by members, or not updated, is a record of their wishes about who should receive any death benefits that may be payable in the event of their death. Whilst it is not legally binding, your pension provider will take your wishes into consideration when making a decision and so it is important that they are recorded and kept up to date.

You can do this online or through the MyAviva app (see details above). Alternatively, you can call them on the number given overleaf or complete the following form:

<https://static.aviva.io/content/dam/document-library/adviser/workplace/sp03128c.pdf>

## How do I change my name or my address on my plan?

You can change your address online, over the telephone or by post. Please see contact details on the following page.

You can change your name online here:

<https://www.aviva.co.uk/help-and-support/contact-us/retirement-email-enquiries/retirement-change-of-name/>

## Do you know the current amount of State Pension you have earned?

The State Pension aims to provide all individuals with a minimum level of income in retirement.

The new State Pension pays £185.15 a week (2022/23), however this may vary according to your individual circumstances and your National Insurance (NI) contribution history.

Essentially, if your NI record commenced after 6 April 2016, you will require 35 qualifying years of NI history to obtain a full new State Pension. This will be reduced if you have fewer than 35 qualifying years, however the minimum requirement for any new State Pension is 10 qualifying years. If your NI contribution record commenced prior to April 2016, this will be used to calculate a starting amount of new State Pension.

Further information on the UK State Pension can be found here:

<http://pensiononline.info/statepension.pdf>

You can check your entitlement by requesting a statement at

<https://www.gov.uk/check-state-pension>

## Do you know your State Pension age?

The State Pension age has now risen to 66 and will continue to rise to 67 between 2026 and 2028. Under current law, the State Pension age is due to increase to 68 between 2044 and 2046, however following a review in 2017 the Government announced plans to bring this timetable forward to between 2037 and 2039, affecting people born between 6 April 1970 and 5 April 1978. These proposals are currently being reviewed by the Government as part of their review of State Pension age and require approval by Parliament before being agreed. You can check your State Pension age at <https://www.gov.uk/calculate-state-pension>

## How can I transfer benefits into my Aviva pension plan?

Every time you change jobs, chances are you will join your new employer's pension scheme. Over the course of your working life this could amount to several pension plans that you may find hard to keep track of and to manage. Furthermore, over time pension charges and terms will have changed and these legacy contracts may well be making excessively high or punitive charges on the funds they hold on your behalf.

You may therefore want to consolidate your pensions under one contract to make it easier to monitor your overall portfolio and to make sure your pension assets are working for you. However there can be some disadvantages, including the loss of protected or guaranteed benefits. It is generally possible to transfer most type of pension fund into another plan, including into your current employer's pension scheme, but it is important to only do so if this is to your advantage. Aviva can support you in making a transfer into your Aviva pension plan (see general contact details) but cannot advise you whether the transfer is in your best interests. This is a very important decision so we would always recommend that you seek authorised financial advice before proceeding with any transfer, so that you can be sure it is in your best interests to do so.

Further information on transfers can be found here:  
<http://pensiononline.info/pensiontransfer.pdf>

## How can I trace a lost pension?

It is important to keep track of all your pension plans. Most pension arrangements of which you have been a member must send you a statement each year. However this can only happen if they have up to date contact details for you. If you wish to trace any pension plan, you can do this by contacting your pension provider (if you know which one to contact) and/or your previous employer for details if you do not already have them. In addition, the Government also currently offers a pension tracing service. Details can be found in the following links:

<https://www.gov.uk/find-pension-contact-details>

<https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-problems/tracing-and-finding-lost-pensions>

## Stay alert for pension scams

Pension scams continue to be a problem, with many people falling victim to fraudulent behaviour and losing their pension savings. They are also becoming more sophisticated and harder to detect, so you need to be very careful and check who you are dealing with. Beware of fraudsters posing as Aviva or other companies or financial institutions that you may recognise, or regulating bodies, through fake websites, advertising and email addresses. Aviva gives further advice and information at the following link:  
<https://www.aviva.co.uk/retirement/help-and-support/pension-scams-to-look-out-for/>

Help and advice is also available from the Government sponsored organisation MoneyHelper:  
<https://www.moneyhelper.org.uk/en/money-troubles/scams>, and 'ScamSmart' from the Financial Conduct Authority  
<https://www.fca.org.uk/scamsmart>.



## Contact details and further information on Aviva

General website:

<https://www.aviva.co.uk/retirement/workplace-pension/>

Online assistant:

<https://www.aviva.co.uk/help-and-support/contact-us/pensions-and-retirement/>

Telephone (general helpline):  
**+44 (0) 800 145 5744**  
(8.30am to 8pm weekdays)

General Address:

Aviva  
PO Box 520  
Surrey Street  
Norwich  
NR1 3WG

## Where can I get more information and guidance?

MoneyHelper brings together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise.

*It states that it is "here to make your money and pension choices clearer. Here to cut through the complexity, explain what you need to do and how you can do it. Here to put you in control with impartial guidance that's backed by government and to recommend further, trusted support if you need it."*

<https://www.moneyhelper.org.uk/en>

If you need specific advice on your options or financial circumstances, you will need to speak to a financial adviser, who will normally charge you a fee.

## Important Notices

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### **Please note;**

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This document is based on our current understanding of legislation, taxation and HMRC practice, which may change in the future.

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