

# THE AVIVA COMMERCIAL PROPERTY INVESTMENT (CPI)

PROVIDED BY CURTIS BANKS AS PART OF AN AVIVA PENSION PORTFOLIO

## Property Form

May 2024



This is a legally binding document between you, Aviva Pension Trustees UK Limited and Curtis Banks. It is part of a set of literature concerning the Aviva Commercial Property Investment, all of which should be read together:

- Key Features
- Application Form
- Schedule of Fees
- Administrative Terms and Conditions
- Privacy Information Notice
- **Property Form**
- Property Guide
- Property Disposal Guide
- Panel of Property Professionals

Only one Property Form per property is required.

Please use this form if you want:

- Curtis Banks to acquire property as an investment for your CPI; or
- to transfer property which is already an asset of a pension scheme held by another provider or administrator to your Pension Portfolio.

All clients to use their SIPP to purchase the property must sign the form.

This is a legally binding document between you and Suffolk Life Annuities Limited, a member of the Curtis Banks Group ('Curtis Banks'). If you have any queries please contact your adviser. Please complete this form using black ink and block capitals.

Once our client(s) has (have) an open CPI with Curtis Banks and the Property Form is complete, please send a scanned copy of the form to [buyingproperty@curtisbanks.co.uk](mailto:buyingproperty@curtisbanks.co.uk), which will allow our Property Acquisition team to begin the process. An original copy with a 'wet signature' will need to follow to 153 Princes Street, Ipswich, Suffolk, IP1 1QJ, prior to exchange or completion. Alternatively, a copy of the form can be uploaded onto the secure portal.

Please check that all required sections have been completed. Incomplete forms may cause delays for which we cannot be held responsible. We will contact the **lead member** if we require any additional information or we cannot proceed with the investment.

Any technical terms are highlighted in bold and explained in section 10 - Terms explained.

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# 1 Accessing our services

If you experience difficulties accessing any of our services due to personal circumstances, we may be able to make some adjustments to help you. Please provide us with details of your needs so we can assess any reasonable adjustments that we can make for you.

The information you provide will help us assess your requirements and make any reasonable adjustments to improve how we work and communicate with you.

We will require your consent to process this information, and to enable us to share this data with other third parties where appropriate, e.g. investment firms or advisers, to help us, and others to continue to meet your needs. Please could you kindly provide this below.

I agree to my information being processed by Curtis Banks Group, to include being shared and gathered between relevant third parties.

Please refer to our Privacy Information Notice for Clients, should you require further guidance on how we collect use and protect your personal information. This can be found on our website [www.curtisbanks.co.uk](http://www.curtisbanks.co.uk) or please ask your adviser or us for a copy.

Your consent to share personal information is entirely voluntary and you may withdraw your consent at any time. Should you have any questions about this process, or wish to withdraw your consent, please contact the Private Funds Team on 0370 242 2271 or [privatefundsteam@suffolklife.co.uk](mailto:privatefundsteam@suffolklife.co.uk).

# 2 Details of client(s)

This section is for completion by all clients who wish to invest. Joint investors should nominate a **lead member** to be our point of contact (and whose details should be the first to be entered in this section). We will be entitled to deal with that individual on all matters relating to the acquisition of the property and its subsequent management, including disclosure (where required) of individual client cash balances.

In connection with this property, do you wish us to liaise with your adviser or directly with you?

My adviser [Please proceed to section 2.1](#)

Me [Please proceed to section 2.2](#)

## 2.1 Adviser's details

Title <small>Mr/Mrs/Miss/Ms/Other</small>	<input type="text"/>						
Full name	<input type="text"/>						
Adviser Firm	<input type="text"/>						
Telephone numbers	<table><tr><td>Office</td><td><input type="text"/></td><td><input type="text"/></td><td>Mobile</td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	Office	<input type="text"/>	<input type="text"/>	Mobile	<input type="text"/>	<input type="text"/>
Office	<input type="text"/>	<input type="text"/>	Mobile	<input type="text"/>	<input type="text"/>		
Email address	<input type="text"/>						

## 2.2 Clients' personal details

If there are more than 5 clients, please use photocopies of page 4 and attach them to the form.

This first client will be the lead member.

<b>1</b>	Title <small>Mr/Mrs/Miss/Ms/Other</small>	<input type="text"/>					
	Full name	<input type="text"/>					
	Plan number(s)	<input type="text"/>					
Date of birth <small>Day/Month/Year</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
Telephone numbers	<table><tr><td>Home</td><td><input type="text"/></td><td><input type="text"/></td><td>Work</td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	Home	<input type="text"/>	<input type="text"/>	Work	<input type="text"/>	<input type="text"/>
Home	<input type="text"/>	<input type="text"/>	Work	<input type="text"/>	<input type="text"/>		
	Mobile	<input type="text"/>	<input type="text"/>				
Email address	<input type="text"/>						

## 2.2 Clients' personal details (continued)

2 **Title** *Mr/Mrs/Miss/Ms/Other*

**Full name**

**Plan number(s)**

**Date of birth** *Day/Month/Year*

**Telephone numbers**

**Home**

**Work**

**Mobile**

**Email address**

3 **Title** *Mr/Mrs/Miss/Ms/Other*

**Full name**

**Plan number(s)**

**Date of birth** *Day/Month/Year*

**Telephone numbers**

**Home**

**Work**

**Mobile**

**Email address**

4 **Title** *Mr/Mrs/Miss/Ms/Other*

**Full name**

**Plan number(s)**

**Date of birth** *Day/Month/Year*

**Telephone numbers**

**Home**

**Work**

**Mobile**

**Email address**

5 **Title** *Mr/Mrs/Miss/Ms/Other*

**Full name**

**Plan number(s)**

**Date of birth** *Day/Month/Year*

**Telephone numbers**

**Home**

**Work**

**Mobile**

**Email address**

### 3 Property information

#### 3.1 Property details

Address of the property  
(the property)

Postcode (This must be provided)

Description and use of the property  
(e.g. warehouse for book storage,  
solicitors' offices, etc.)

Please give details below of exactly what all parts of the property are currently being used for.

Is the property land?  Yes  No *If Yes, please give details below.*

Land area  acres / hectares

Are there any outbuildings?  Yes  No *If Yes, please give details below.*

Does the property include living accommodation?  Yes  No *If Yes, please give details below.*

Is the property capable of being multi-occupied?  Yes  No

If Yes, are there any:

Common parts? (for example, forecourt, staircase, kitchen, toilets)

Yes  No *If Yes, please give details below.*

Common services? (for example, heating or air conditioning, lifts, sprinklers)

Yes  No *If Yes, please give details below.*

Disputes, Legal Actions or Onerous Property Features

Are you aware of any disputes or of any circumstances which might lead to any such disputes? Are you aware of any action, actual or impending, which might be taken with respect to the property by the local authority, any other public authority or any third party? Have you any cause to think that the property may be contaminated in any way? Is there any invasive species such as Japanese Knotweed on or near the property?

Yes  No *If Yes, please give details below.*

### 3.1 Property details (continued)

**Energy performance certificate** Current Energy Performance Certificate (EPC) rating  or property exempt  **Yes**

From 1 April 2018, a new tenancy agreement to a new or existing tenant cannot normally be granted where the EPC rating is F or G. An energy upgrade programme and / or a cash float acceptable to Curtis Banks may be required.

If you believe the property is exempt, please confirm the exemption below and provide evidence of this from an appropriate regulated professional.

**Inspections** Has the property been inspected pursuant to the Control of Asbestos Regulations 2012? (we will require an Asbestos Survey unless we are advised this is not required).

**Copy attached**     **Copy to follow**     **Copy not required** (we will need advice confirming why the asbestos survey is not required)

**Adjoining properties** Does the property directly adjoin any property already owned by you or a connected party?

**Yes**     **No**    If Yes, please give details below, i.e. please confirm there is separate access.

**Do any unusual provisions apply?** (eg. options, overages or rights, etc.)  **Yes**     **No**    If Yes, please give details below.

**Is the property listed?**  **Yes**     **No**    If Yes, we will require a formal Reinstatement Cost Assessment (RCA) to be commissioned. Please refer to Section 7.4.

**Are composite panels used in the construction of the building?**  **Yes**     **No**    If Yes, we may require additional information/surveys as part of the acquisition.

**Has the property been registered at the Land Registry?**  **Yes**     **No**     **Not known**    If Yes, please give details below.

**Title Number**

**Type of ownership of the property**  **Freehold**     **Commonhold**     **Leasehold**    If leasehold please give details below. We can only accept leases with a term of at least 60 years.

**Ground rent** £  **per annum**    **Outstanding term of lease**  **years**

**Service charge payable?**  **Yes**     **No**

**If yes, the sum (if known)** £

**Name of freehold owner or agent of freeholder**

**Contact (if appropriate)**

**Address**

**Telephone**      **Fax**

**Email address**

**Type of acquisition**  **Property purchase**, proposed date of exchange of contracts

**Transfer of property from another pension scheme**

### 3.1 Property details (continued)

**Site plan** Do you have a site plan readily available?

Yes, attached     Yes, to follow     No. Curtis Banks will request a copy from your solicitor

**Development works** Do you intend to carry out any development works to the property following completion?

Yes     No    *If yes, please give details below.*

Will the tenant(s) meet the cost of the building works?

Yes     No    *If yes, please provide us with details of the proposed works.  
If no, please complete the section below.*

**Name of building contractor**

**Is the contractor a connected party?**

Yes     No    *If yes, please give details below.*

**What is the value of the works**

£

**Estimated property value after completion of the works**

£

**What is the proposed timescale for completion of the works?**

## 4 Lease information

This section is for details of the occupant or proposed occupant.

### 4.1 Details of lease

Will the existing lease continue after completion?  Yes     No

Will a new lease need to be drawn up upon completion of the acquisition?  Yes     No

### 4.2 Details of tenant/proposed tenant

*For a multi-occupied property, please provide details in respect of additional tenants on a separate sheet.*

**Full name**

**Use to which the tenant puts, or intends to put, the premises, what is being stored and any processes being undertaken at the property (e.g. woodworking, manufacturing, use of heat etc.)**

**Address**

**Contact name**

**Contact number**

**Email address**

**Rent/proposed rent**

£  per annum

**Term remaining/proposed term**

## 4.2 Details of tenant/proposed tenant (continued)

Is the tenant a connected party?  Yes  No

If Yes, please give details of connection below.

Is the tenant exempt or partially exempt from VAT?  Yes  No  Not known

If the tenant is partially exempt from VAT, what is the tenant's partial redemption reclamation percentage?  %

Are there any rent arrears?  Yes  No If Yes, please give details of how these are being dealt with

Is the property, or any part of the property, to remain vacant?  Yes, whole  Yes, part  No

If the property, or any part of the property is to remain vacant, please give details below, including how long the property is expected to remain vacant.

If any part of the property is to remain vacant, is Curtis Banks to arrange the marketing of the property for a tenant?  Yes  No

If Yes:

Marketing agent

Address

## 5 Details of acquisition

### 5.1 If property purchase

Will the whole property be purchased by your SIPP(s)?  Yes  No If yes, please give details below. Otherwise go to section 8.

What is the total purchase price, not including VAT? £

Is the property VAT elected?  Yes  No

Is there an intention to proceed as a TOGC? If so, we will require advice from an appropriate regulated professional (e.g. solicitor or accountant)  Yes  No



## 5.2 If property transfer from another pension scheme

Transfer value of the property £

Is the property currently elected for VAT?  Yes  No

Is a full valuation report, no more than five years old, available?  Yes  No If yes, report is enclosed  to follow

## 6 Sources of funds

This section is for details of property purchase, property development and transfers of property from other pension schemes. It tells us how you propose to finance the acquisition.

The sources of funds include lending, transfer values from other pension schemes, contributions to your SIPP, and existing SIPP funds.

### 6.1 If property purchase

#### Funds for the purchase

These can be assembled from the following:

Transfers	£ <input type="text"/>
Contributions	£ <input type="text"/>
Existing SIPP funds	£ <input type="text"/>
Subtotal	£ <input type="text"/>
Less current approximate SIPP borrowings	£ <input type="text"/>
Current net fund value	£ <input type="text"/>

Borrowing is limited to 50% of the net value of your SIPP fund (less any existing borrowing) at the point of purchase or borrowing for building works.

Please note that VAT, if payable, must be accommodated within this limit.

Do you need to borrow funds?  Yes  No If Yes, please give details below. Otherwise go on to section 7.

#### Amount of loan required

Towards property purchase	£ <input type="text"/>
To cover building works	£ <input type="text"/>

Has any lender made an indicative offer?  Yes  No

If Yes:

Copy attached  Copy to follow

Please also complete the lender's details in section 6.3.

### 6.2 If property transfer from another pension scheme

Is an outstanding loan attached to the property?  Yes  No If Yes, please give details below. Otherwise go on to section 7.

Amount outstanding £

Are you expecting to transfer the property subject to this loan?  Yes  No If Yes, have you spoken with the lender?  Yes  No

Please also complete the existing or proposed lender's details in section 6.3.

## 6.3 Details of lender

Name of lender	<input type="text"/>			
Contact name	<input type="text"/>			
Address	<input type="text"/>			
Telephone	<input type="text"/>	<input type="text"/>	Fax	<input type="text"/>
Email address	<input type="text"/>			

## 7 Professionals

This section is for details of your preferred professionals.

### 7.1 Solicitor

To purchase or transfer the property and, where necessary, to draw up the lease.

Do you wish to use a Curtis Banks panel solicitor?  Yes  No

If yes, please provide details of the chosen firm below. If no firm details are provided below, we will allocate a panel firm on your behalf.

The Panel of Property Professionals document is available on our website, or contact us or your adviser.

Firm	<input type="text"/>			
Contact	<input type="text"/>			
Address	<input type="text"/>			
Telephone	<input type="text"/>	<input type="text"/>	Fax	<input type="text"/>
Email address	<input type="text"/>			

### 7.2 Valuer

To advise on the purchase/ the terms of any new lease.

If you use bank lending, then it is normal practice for the bank to instruct a valuation on the property; this valuation belongs to the bank. Curtis Banks also requires a valuation of the property as detailed in the Property Guide.

Do you want Curtis Banks to approach the bank to determine if they are willing to provide a copy of the valuation addressed to us?

There may be a charge by the bank for this but it could be less than instructing a second full valuation. Where the bank refuses to share their valuation, we will require a second independent valuation to satisfy pension legislation requirements.

Yes, please approach the bank  No, please instruct a valuation from the firm below

## 7.2 Valuer (continued)

Will you be using a Curtis Banks panel surveyor?  **Yes.** The Panel of Property Professionals document, to include a schedule of fees is available on our website. Please contact us if you would like to discuss further.  
 **No.** Please give details below.

Must be an independent valuer registered with the Royal Institution of Chartered Surveyors (RICS).

Firm	<input type="text"/>			
Contact	<input type="text"/>			
Address	<input type="text"/>			
Telephone	<input type="text"/>	<input type="text"/>	Fax	<input type="text"/>
Email address	<input type="text"/>			

## 7.3 Property manager

To manage the property, if we require a Property Manager.

Must be an RICS registered surveyor or professional property management firm.

Firm	<input type="text"/>			
Address	<input type="text"/>			
Telephone	<input type="text"/>	<input type="text"/>	Fax	<input type="text"/>
Email address	<input type="text"/>			

## 7.4 Reinstatement Cost Assessment Surveyor

If the property is listed, or has a declared value over £1million, we will require in all cases a formal RCA to be commissioned. Please give the details of the preferred surveyor below.

Firm	<input type="text"/>			
Contact	<input type="text"/>			
Address	<input type="text"/>			
Telephone	<input type="text"/>	<input type="text"/>	Fax	<input type="text"/>
Email address	<input type="text"/>			

## 8 Seller/transferor

This section is for details of the seller (if a property purchase) or the transferor and their solicitor.

### 8.1 Details of seller

This section is only applicable if you are purchasing the property. If the property is being transferred in from another pension scheme, please refer to section 8.2 below.

Please indicate below whose details are being given.

**Seller**  
in respect of a property purchase. Please provide the seller's details below.

Name

Address

Telephone   Fax

Email address

Is the seller(s) connected to you or your syndicated members?  **Yes** If Yes, please give details of connection below.

**No, there is no connection to the seller**

In the event there is no connection between you and the seller, we will require you to confirm that there are no other ongoing associated transactions between you and your syndicated members and the seller(s).

Is there any associated transaction where this acquisition forms part of a larger transaction involving the acquisition of other property, assets or goodwill owned by a connected party?  **Yes** Please give details below.  **No**

### 8.2 Details of transferor

This section is only applicable if you are transferring the property in from another pension scheme. If you are purchasing the property, please refer to section 8.1 above.

**Transferor**  
in respect of a property transfer from another pension scheme

Name

Address

Telephone   Fax

Email address

### 8.3 Seller's/transferor's solicitor

Name

Address

Telephone   Fax

Email address

## 9 Additional information where the property is to be acquired via joint title ownership

This section is to be completed where Curtis Banks is to acquire a partial interest in the property jointly with one or more joint title holders.

### 9.1 Curtis Banks' share of the property

Purchase price of part share in the property to be purchased by the SIPP(s) £

Partial interest in the property to be acquired by Curtis Banks  %

### 9.2 Joint title holder details

Please copy this page if there is more than one Joint Owner.

1 Full name of joint title holder

Contact name (if appropriate)

Address

Telephone   Fax

Email address

Share of the property  % Borrowing £  Connected party to any client?  Yes  No

Joint title holder's solicitor firm

Solicitor firm contact

Solicitor firm address

Telephone   Fax

Email address

### 9.3 Accountant/property manager details

An accountant/property manager will be required to bill rent to the tenant on behalf of joint title holders and deal with any VAT requirements.

Accountant/property manager firm

Firm contact

Firm address

Telephone   Fax

Email address

Please note: if one of the above is unable to undertake all duties collectively, it may be the case that more than one Appropriately Qualified Person (AQP) will need to be appointed.

## 10 Terms explained

<b>accountant</b>	a professional who is appointed by us to manage a property which is either partially owned by us or owned under the joint title ownership structure, who holds ACA, ACCA, CIMA or equivalent qualification.	<b>lead member</b>	the client chosen by the clients to liaise with the syndicated members and to provide all instructions to Curtis Banks in relation to a property. You will be the lead member where you are the sole client.
<b>connected party</b>	a connected person as defined in section 993 of the Income Tax Act 2007. This includes amongst others: <ul style="list-style-type: none"> <li>a. you, your spouse, registered civil partner, children, parents, siblings and other direct descendants and ancestors of you and your spouse or registered civil partner;</li> <li>b. in respect of an investment in property, any syndicated member and their relatives as in a. above;</li> <li>c. a company of which an individual (or individuals) in a. and b. control 20% or more of the shares.</li> </ul>	<b>market value</b>	the price an investment may reasonably be expected to fetch on the open market calculated in accordance with section 272 of the Taxation of Chargeable Gains Act 1992.
<b>group investment agreement</b>	where a property is held on behalf of more than one client, an agreement between the syndicated members, or the syndicated members and Curtis Banks, setting out each client's ownership share and the process that will be followed should any of the clients wish to sell the property or their share in it.	<b>property manager</b>	a Royal Institution of Chartered Surveyors (RICS) registered surveyor or professional property management firm who is appointed by Curtis Banks to manage the property.
<b>joint title holder</b>	where Curtis Banks has a partial interest in the property, the individual, company or other legal entity who has a joint ownership in the property.	<b>TOGC</b>	Transfer of Going Concern
		<b>taxable property</b>	assets that attract a tax charge if held directly or indirectly (i.e. within certain investments unless covered by specific exemptions) by your SIPP which includes residential property.

## 11 Declaration, details of ownership and signature(s)

Before signing the declaration, you should carefully read the following for your own benefit and protection:

- this declaration;
- Key Features;
- Schedule of Fees; and
- Administrative Terms and Conditions

These documents together form the agreement upon which we intend to rely. You should also read our Privacy Information Notice. This can be found on our website [www.curtisbanks.co.uk/aviva-property-docs](http://www.curtisbanks.co.uk/aviva-property-docs), or please ask your adviser or us for a copy.

If you do not understand any point then please ask your adviser or us for further information. A copy of the scheme rules is available on request.

A copy of this completed Application Form is available on request from Curtis Banks.

### Declaration

- I declare that to the best of my knowledge and belief the statements made in all sections of this Property Form (whether in my handwriting or not) are full and accurate.
- I confirm that I have received a copy of the Property Insurance Notes and acknowledge that these form part of my agreement with Curtis Banks. I acknowledge that unless legal responsibility rests with a third party, Curtis Banks will arrange for the property to be insured on their block insurance policy.
- I confirm I have received a copy of the Property Guide.
- I understand that Suffolk Life Annuities Limited will proceed to acquire the property (or a partial interest in the property) and acknowledge that title to the property may be held in the name of a joint title holder.
- Where there is more than one client, I confirm that following completion of the property acquisition, I will sign up to a Group Investment Agreement supplied by Curtis Banks.
- I authorise Curtis Banks to instruct the above mentioned solicitor, valuer or lender as may be decided.
- I understand that before acquiring the property, Curtis Banks will arrange an environmental audit from their chosen provider and that during the time my CPI is invested in the property, Curtis Banks may also arrange an environmental audit from their chosen provider if advised as necessary by a suitably qualified professional and take such action as it sees fit to mitigate an environmental contamination risk which may include the purchase of insurance and that my CPI's share of any costs and charges will be payable from my CPI.
- I acknowledge that Curtis Banks does not monitor the property on an ongoing basis. I acknowledge that any responsibility for doing so falls upon me and any other clients and that I will reimburse Curtis Banks to the extent of my share of any liabilities, losses, damages and costs which it may incur, for example, as a result of the property becoming or remaining **taxable property**.
- I agree to be solely responsible for my share of all costs, fees and charges associated with the ongoing administration of the property and these will be payable from my CPI.
- I agree to be solely responsible for my share of all liabilities, losses, damages and costs which Curtis Banks may incur in holding the property and I agree to reimburse Curtis Banks if they are responsible to pay any such liabilities, losses, damages and costs.
- Where there is more than one client, liability is acknowledged and agreed to be joint and several. This means that I am **jointly** and individually liable for the whole amount.
- I acknowledge that in the event that I do not instruct Curtis Banks to obtain a formal insurance reinstatement value for the property from a suitably qualified professional of my choosing, and one is not provided, any claim may be scaled back by insurers. This means that the actual amount paid out in settlement of a claim could be significantly less than the amount required to reinstate the property.

# 11 Declaration, details of ownership and signature(s) (continued)

## 11.2 Details of ownership and signature(s)

The proposed percentage shares in the property should reflect the respective contributions towards the purchase price by each client.

Please complete the following for each client in the order in which they have been entered in section 2.1.

1

Name	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	Ownership share	<input type="text"/> %	Loan share (if applicable)	<input type="text"/> %

2

Name	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	Ownership share	<input type="text"/> %	Loan share (if applicable)	<input type="text"/> %

3

Name	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	Ownership share	<input type="text"/> %	Loan share (if applicable)	<input type="text"/> %

4

Name	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	Ownership share	<input type="text"/> %	Loan share (if applicable)	<input type="text"/> %

5

Name	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	Ownership share	<input type="text"/> %	Loan share (if applicable)	<input type="text"/> %

The ownership shares will be finalised after completion and confirmed in a Group Investment Agreement which we will supply, and which all joint investors will need to sign.

Total of ownership share

Total of loan share

Curtis Banks,  
153 Princes Street,  
Ipswich, IP1 1QJ

T 0370 242 2271 (administration and general enquiries)  
T 0370 242 2272 (property)  
curtisbanks.co.uk

**Call charges will vary. We may record and monitor calls.**

If you're contacting us by email, please remember not to send any personal, financial or banking information because email is not a secure method of communication.

Suffolk Life Annuities Limited is a company registered in England & Wales (registered number 1011674) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468) with its registered address at 153 Princes Street, Ipswich, Suffolk IP1 1QJ. LF10211/Aviva (SLAV006.202405 May 2024)

