

**Some things are  
just too important  
to leave behind**



If you left a pension behind when you changed jobs,  
**it might be time to take care of it**

People change jobs and careers more often nowadays. So like many people you may well have left a number of pension pots behind.

If you have, you may find that your current company's scheme offers lower charges which could mean more money into your company pension.

You'll need to weigh up the pros of transferring your plan to us, such as: potentially lower management charges and access to new pension freedoms when you're 55. And also the potential cons, including losing any guarantees or benefits and the fact that older schemes may allow you to take more than 25% cash tax-free.

Remember, the value of your pension can go down as well as up. You may get back less than has been paid in.

If you're unsure, you may want to talk to a financial adviser who can help you decide whether transferring old pensions is right for you. You may be required to obtain advice for which a fee will be charged before proceeding. If you don't have a financial adviser, you can find one at [unbiased.co.uk](https://www.unbiased.co.uk)

**Some things are just too important to leave behind, so visit [aviva.co.uk/teddy](https://www.aviva.co.uk/teddy) to find out how you could take care of your old pension pots.**

**If you'd like to talk to us please call 0800 145 5744,  
we're open Mon - Fri: 8am to 8pm, Sat: 8.30am to 5pm,  
Sun: 10am to 4pm. Calls may be monitored and/or recorded.**



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