

For employers only – it mustn't be distributed to, or relied on by, members/customers or any other persons.

More ways to save

Aegon Stocks and Shares ISA

More ways to save will give your members access to additional savings products.

TargetPlan scheme members will be able to access the Aegon Stocks and Shares ISA through their TargetPlan online services. Your Aegon representative will be in contact to discuss – you'll have the option to opt out.



Key benefits

- Access to an ISA with the choice of over 5,000 investment funds (as at December 2023), via single sign-on to the Aegon Retiready portal.
- For this ISA, members will pay a service charge for administering the product for them. This charge will be equal to the lowest annual management charge shown (AMC) for the investment funds available for your workplace pension. There will also be an investment charge on top of this that will depend on the fund(s) they choose to invest in.
- The ability to view this alongside their pension product in TargetPlan and on our app.
- The option to transfer, top-up, switch, and withdraw funds through the Retiready portal.
- Your members will be able to save money in a tax-efficient way.

What's coming in the next phase?

We're committed to making **More ways to save** market leading for your members, and we'll continue to work on this to bring you access to:

- Payroll funding – your members will be able to make payments into their ISA through payroll and you can choose whether or not to enable this functionality.
- General investment account (GIA) – members will be given access to a GIA to sit alongside their ISA, allowing them to roll any ISA oversubscriptions into their GIA.
- Family pricing – giving family members access to the same workplace pension charges (AMC) as the members, when taking out an ISA of their own with us.

The value of any tax benefits will depend on individual circumstances. The favourable tax treatment of ISAs may not be maintained in the future.

The value of an investment can fall as well as rise and isn't guaranteed. Your employee could get back less than they invest. Members should be prepared to hold the investment for at least five years, ideally longer.