

Conflict of Interest

In this document, please note that references to ‘we, us and our’, are referring to Aegon Financial Planning a brand name of Origen Financial Services – not Aegon UK plc.

If we, or one of our other customers, have some form of interest in business which we are transacting for you, or we become aware that our interests or those of other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions.

Aegon Financial Planning has a conflicts of interest policy to manage these conflicts, which meets the Financial Conduct Authority requirements. Further details of this policy are available on request.

Under the rules of our regulator, the Financial Conduct Authority, we can't accept payments or benefits from other firms (e.g. product providers) unless it's designed to enhance the quality of service we provide and it doesn't conflict with our duty to act in our clients' best interests. Occasionally Aegon Financial Planning staff may receive minor non-monetary benefits from other companies. For example, participation in conferences, seminars, or hospitality in the form of a de minimis value e.g. food and drink during a business meeting. Aegon Financial Planning has a company policy in place to ensure that the acceptance of these benefits will never impair its obligation to act in your best interest.

Aegon Financial Planning is a trading name of Origen Financial Services Limited, who are authorised and regulated by the FCA. Origen Financial Services Limited ('Origen') is a wholly owned subsidiary of Aegon UK plc, whose connected companies include Aegon (Aegon is also a brand name of Scottish Equitable plc) and Aegon Asset Management. Although Aegon UK plc owns 100% of our share capital, Origen is not tied to one company's products. Origen Financial Services Limited won't pay remuneration to any Aegon UK plc companies for Aegon customers using the Aegon Financial Planning service.

The Aegon Financial Planning proposition provides focused investment advice and we have chosen to restrict this proposition to the Aegon platform and a core range of funds.