

# About our services

**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 your personal circumstances mean you need any additional support, or if you’d like a large print, Braille or audio version of this document, please call 0800 0304 078\* or get in touch with your Financial Planning Manager.

**Our Financial Planning Managers provide advice on investments only.**

## **1. Which service will we provide you with?**

Aegon Financial Planning’s financial advice, including the investment Ongoing Advice service, is only available to customers that live in the United Kingdom.

- ☐ Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
- ☒ Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer restricted advice on a limited range of products available through Cofunds Limited who is wholly owned by Aegon UK plc.
- ☐ No advice – You will not receive advice or a recommendation from us. We will provide you with information on the products available. You will then need to make your own choice about how to proceed.

## **2. Who do we work with?**

Cofunds Limited provide Stocks & Shares ISAs, General Investment Accounts, the Aegon Platform and the Aegon Dashboard, and make trades on your behalf.

- The Primary Fund Range is provided through Aegon Investments Ltd.
- Existing investors may hold Primary Funds provided by Legal & General Investment Management.
- The Model Portfolio Fund Range is provided through a number of fund management companies. For further information please speak to your Financial Planning Manager.
- A fee of £50.00 will be paid by Aegon Financial Planning to Nationwide Building Society when a new customer is introduced by them and invests

Aegon Financial Planning distribute funds, products and platform as a package, these may be available separately outside Aegon Financial Planning. We don’t select investment funds based on environmental, social or governance factors.

### 3. What will you have to pay us for our services?

Please refer to the Tariff of Charges document.

### 4. Who regulates us?

Aegon Financial Planning is a trading name of Origen Financial Services Limited. Origen Financial Services Limited is authorised and regulated by the Financial Conduct Authority. Register number 192666. You can confirm this by visiting the Financial Conduct Authority website [www.fca.org.uk/firms/financial-services-register](http://www.fca.org.uk/firms/financial-services-register) or by contacting the Financial Conduct Authority on 0800 111 6768. Our Registered Office is: 2nd Floor, Ascent 4, 2 Gladiator Way, Farnborough, Hampshire GU14 6XN. Registration Number: 03926629. Our permitted business is advising on and arranging retail packaged products.

### 5. What to do if you have a complaint

If you wish to register a complaint, please contact us:



In writing at Aegon Financial Planning, Sunderland SR43 4DX.



By telephone: 0800 0304 078\*.

If you are not satisfied with the way we have dealt with your complaint you may refer it to the Financial Ombudsman Service. The Financial Ombudsman Service provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website at [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

### 6. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most types of investment business offered to retail investment clients are covered up to a maximum limit of £85,000.

### 7. Conflicts of Interest

As far as possible, all conflicts are managed to safeguard your interests. Details of Aegon Financial Planning's conflict of interest policy can be found at: [aegon.co.uk/afp](http://aegon.co.uk/afp)

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### 8. How we use your information

The information you give us will be held by Aegon Financial Planning. We'll use it to provide recommendations on suitable products for you and to process this application.

Your answers may include sensitive information that we call 'special category data', such as health related matters. We'll ask that you're happy for us to record this information, and would like to reassure you that we'll only use it to help us provide recommendations and when processing your application. If you'd like to find out more, please ask your Financial Planning Manager for this information or visit [origenfs.co.uk/privacy-policy](http://origenfs.co.uk/privacy-policy).

### 9. Promotions, Offers & Rewards

- From time to time, Aegon Financial Planning may introduce a promotion, offer or reward to new and/or existing customers. Please refer to the specific Terms & Conditions

\* Calls are recorded and charges may vary.

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