



For financial advisers only

Using the customer dashboard on the Aegon Platform

Presenter Name

Date



Contents

3 Learning objectives

5 Accessing the customer dashboard

9 Navigating the customer dashboard

16 Transacting through the customer dashboard

20 Questions and answers

24 Learning outcomes



Learning objectives

Learning objectives

- 1 To be able to register to use the customer dashboard for your clients.
- 2 Understand how your clients can use the customer dashboard.
- 3 Know how your clients can transact using the customer dashboard.



Accessing the customer dashboard

Accessing the customer dashboard – as an adviser

When you submit new business on your client's behalf, we'll ask you which level of access your client requires – **View only** or **View and transact**, and for their email address.

For existing clients – you can send an activation email from their client profile. The default access for most adviser firms is set to **View only** but you can amend this under the Client summary.

Client access

What access to Aegon Platform do you want to give your client?

Contact details

We use this information for service notifications and to allow clients to manage their accounts.

Email address

Client access status

| Status | Email address |
|----------|---------------------|
| Inactive | noemail@aegon.co.uk |

Send your client an activation email to set up their online access. To update their email address select **Edit details** above before sending.

The status will continue to show inactive until they activate, so please check you haven't already sent your client an email.

Accessing the customer dashboard – as a client

Your clients can request their own activation code from the sign in page of their dashboard.

We'll ask for their:

- Full name
- Product number
- Customer number
- Email address
- Telephone number

We'll issue an activation code within two working days.

Your client will then receive an activation email which will allow them to access their dashboard.

Request an activation code

This form is for requesting an activation code to access your account online using the Aegon Dashboard. The information you provide here will only be used to identify you.

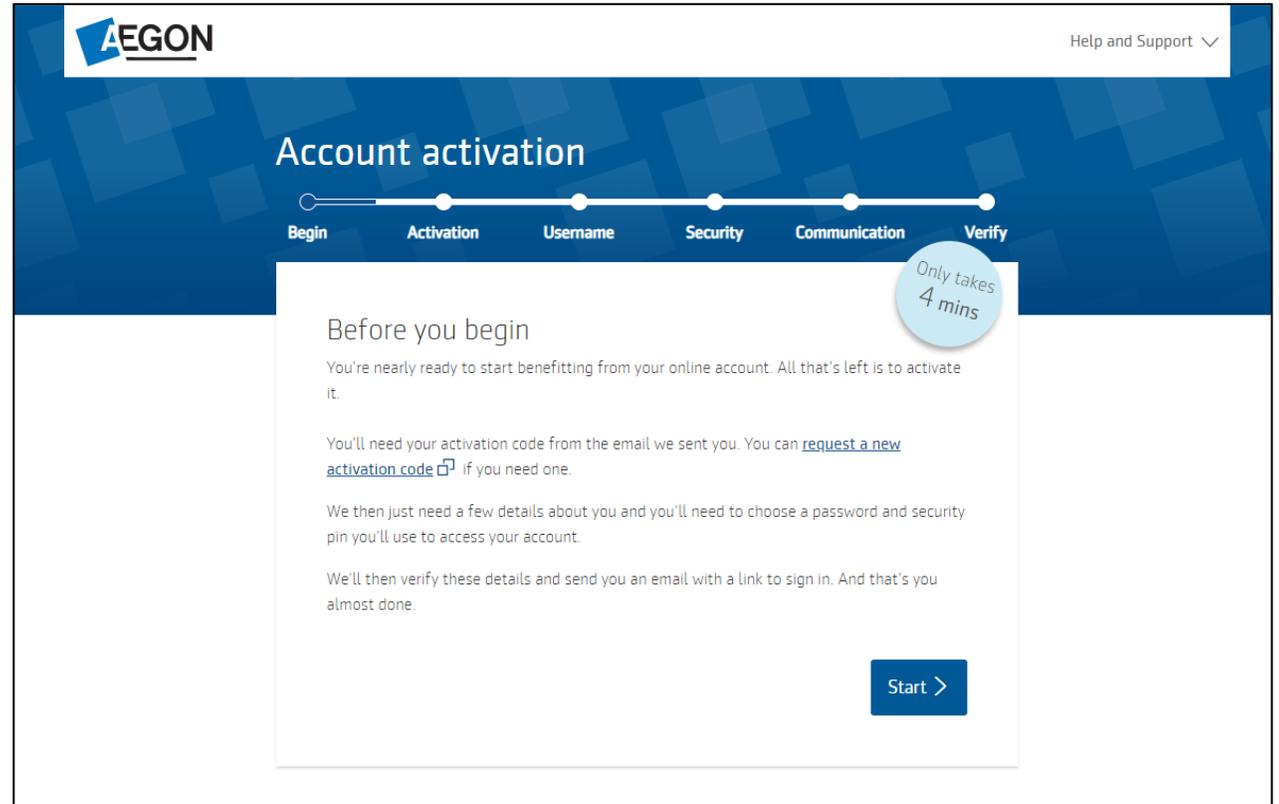
Complete and submit this form and we'll email your activation code within two working days.

Full name

Accessing the customer dashboard – as a client

To finish the set up, your client follows an online activation journey which takes around four minutes to complete.

Once they've completed this, they can now sign in to their dashboard.



The screenshot displays the AEGON account activation interface. At the top left is the AEGON logo, and at the top right is a 'Help and Support' dropdown menu. The main heading is 'Account activation'. Below this is a progress bar with six steps: 'Begin', 'Activation', 'Username', 'Security', 'Communication', and 'Verify'. The 'Activation' step is currently selected and highlighted. A circular callout bubble on the right side of the progress bar states 'Only takes 4 mins'. The main content area contains the following text:

Before you begin

You're nearly ready to start benefitting from your online account. All that's left is to activate it.

You'll need your activation code from the email we sent you. You can [request a new activation code](#) if you need one.

We then just need a few details about you and you'll need to choose a password and security pin you'll use to access your account.

We'll then verify these details and send you an email with a link to sign in. And that's you almost done.

A blue 'Start >' button is located at the bottom right of the main content area.



Navigating the customer dashboard

Navigating the customer dashboard

Set mailing options

When your clients first sign in to their dashboard, they can choose their mailing preference (either online or post).

They can update this at any time in the **Security & Notifications** section of their profile.

Your document preference

Select how you'd like to receive your documents. Your documents are always available in your document store.

Choosing **Online** and going paperless means you don't have to worry about where you've filed those important documents - we'll notify you by email when a new document is available. And you'll be helping the environment too by reducing the amount of paper we issue.

Online
 Post

Where possible, we'll apply your document preference to all document types and to all products you hold with us including any future products you may take out.

Where you select **Online** and a paperless solution isn't currently available, we may still send some types of documents to you by post.

You can change your document preference at any time from your profile.

Document preference

This is how you'd like to receive your documents. Choosing **Online** and going paperless means you don't have to worry about where you filed those important documents - they'll always be in your document store. And you'll be helping the environment too by reducing the amount of paper we issue.

| Type | Online | Post |
|-------------------|-------------------------------------|--------------------------|
| Preferred contact | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

[Change document preference](#)

Navigating the customer dashboard

Profile

Profile – your clients can see the personal details we have registered for them, such as:

- Address
- Date of birth
- National Insurance number

They can change their details by selecting **Change details** or **Change addresses** (they'll need to complete the [Change of customer details](#) form).

Bank details – view or add new bank details for payments .

Security & Notifications – amend the email address associated with the account and update marketing preferences.

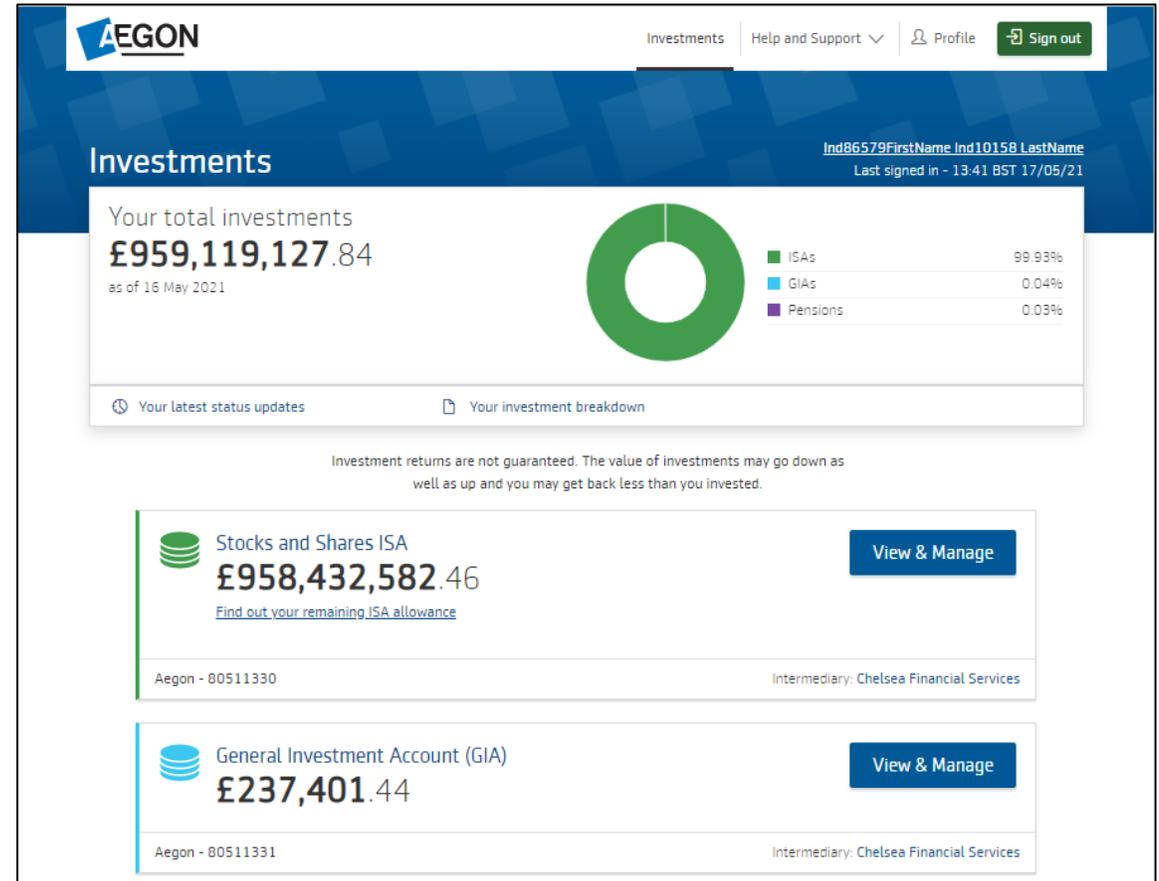
The screenshot shows the AEGON customer dashboard profile page. The top navigation bar includes the AEGON logo, 'Investments', 'Help and Support', 'Profile', and a 'Sign out' button. The main header area displays the user's name 'Ind86579FirstName Ind10158 LastName' and the last signed in time 'Last signed in - 10:02 BST 20/05/21'. Below the header, there are three tabs: 'Profile', 'Bank details', and 'Security & Notifications'. The 'Profile' tab is active, showing a 'Personal details' section with fields for Name (Ind86579FirstName Ind10158 LastName), Date of birth, Nationality, NI number, and Customer number (30881649). A 'Change details' button is located below these fields. The 'Addresses' section shows 'Home address' and 'Postal address' (Same as home address), with a 'Change addresses' button below. On the right side, there is a 'Help & Support' section with links for 'How do I update my personal details?', 'How do I change my email address?', and 'How do I change my address?'. Below that is a 'Are your details correct?' section with a message: 'It's important that we hold the correct information for you. Please review them and [contact us](#) with any changes.'

Navigating the customer dashboard

Product summary

Once signed in, your client will see a valuation of all products where they're a primary account holder (including joint accounts) and a summary of each below.

They can select **View & Manage** to access more options associated with each product.



Navigating the customer dashboard

Product valuations

Your clients will see a detailed valuation of their product.

And can download a PDF of their valuation.

EGON Investments Help and Support Profile Sign out

Stocks and Shares ISA

Ind86579FirstName Ind10158 LastName
Last signed in - 15:35 BST 17/05/21

£956,448,583.02 As of 18 May 2021
Including £125,645,621.00 available cash

Top up Switch funds Manage regulars More options

Aegon - 80511330 Intermediary: Chelsea Financial Services

Investment returns are not guaranteed. The value of investments may go down as well as up and you may get back less than you invested.

Overview Transactions Documents

Tax year allowance limit

You can still invest £20,000.00 into your ISA from [this tax year's ISA allowance](#) (starting from 6 April). This is assuming you have no other ISA for this tax year. You can find out more about ISAs in our [Guide to ISAs](#).

Your investment breakdown

You can download [your investment breakdown \(PDF\)](#) of all your investments, including this one.

Your investments

| | |
|------------------------------------|--------|
| Threadneedle UK Sm Cos ZNI £ | 86.01% |
| Cash | 13.14% |
| Artemis Monthly Distribution I Inc | 0.01% |
| BNY Mellon Gbl Inc Inst W Inc GBP | 0.01% |
| Invesco Mth Inc Pls UK Z I | 0.01% |
| LF Lindsell Train UK Equity Inc | 0.01% |
| 8 other funds | 0.01% |

Investment valuation as of 18 May 2021

Search table

| Investment | Units | Price | Value | % |
|--|----------------|---------|-----------------|--------|
| Threadneedle UK Sm Cos ZNI £ (PDF) | 254,564,564.00 | £3.2610 | £830,338,694.86 | 86.01% |
| Cash | 125,646,240.09 | £1.00 | £125,646,240.09 | 13.14% |
| Artemis Monthly Distribution I Inc (PDF) | 94,195.725 | £0.7416 | £69,855.55 | 0.01% |

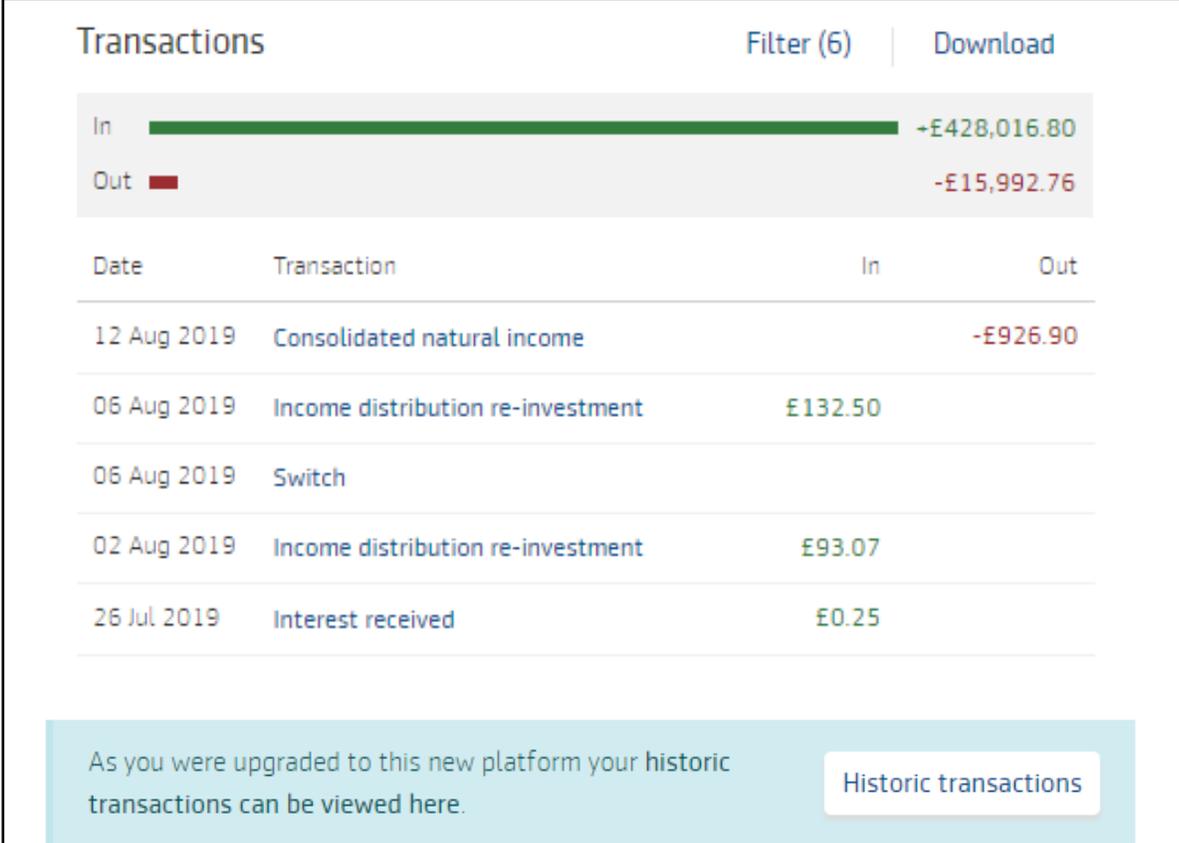
Navigating the customer dashboard

Transaction history

Your clients can view their transactions from May 2018 to date.

They can filter by transaction type, date range or tax year and download the transactions to view in Microsoft Excel or as a PDF.

Previous Cofunds clients can select **Historic transactions** at the bottom of the screen to show transactions before May 2018.



The screenshot displays a 'Transactions' dashboard. At the top, there are links for 'Filter (6)' and 'Download'. Below this is a summary bar chart with 'In' (green bar) at -£428,016.80 and 'Out' (red bar) at -£15,992.76. A table below lists individual transactions with columns for Date, Transaction, In, and Out.

| Date | Transaction | In | Out |
|-------------|-----------------------------------|---------|----------|
| 12 Aug 2019 | Consolidated natural income | | -£926.90 |
| 06 Aug 2019 | Income distribution re-investment | £132.50 | |
| 06 Aug 2019 | Switch | | |
| 02 Aug 2019 | Income distribution re-investment | £93.07 | |
| 26 Jul 2019 | Interest received | £0.25 | |

As you were upgraded to this new platform your historic transactions can be viewed here. [Historic transactions](#)

Navigating the customer dashboard

Documents

Your clients can view and download copies of correspondence from the **Documents** tab.

This will include illustrations, application summaries, client statements and contract notes.

AEGON Investments Help and Support Profile Sign out

Stocks and Shares ISA

Ind86579FirstName Ind10158 LastName
Last signed in - 15:35 BST 17/05/21

£956,448,583.02 As of 18 May 2021
Including £125,645,621.00 available cash

Top up Switch funds Manage regulars More options

Aegon - 80511330 Intermediary: Chelsea Financial Services

Investment returns are not guaranteed. The value of investments may go down as well as up and you may get back less than you invested.

Overview Transactions **Documents**

Here are your most recent personal documents. Please [call us](#) if you've any older documents you need to access.

Search table

| Date | Document | Type |
|----------|----------------------------|-------|
| 10/05/21 | Illustration (PDF 140KB) | Setup |
| 07/05/21 | Illustration (PDF 120.2KB) | Setup |

Help & Support

- What is the maximum amount I can pay into an ISA?
- Why do I have a cash facility within my ISA?
- How much tax will I pay?
- What do all the different transaction types mean?

Intermediary details



Transacting through the
customer dashboard

Transacting through the customer dashboard

Your clients can top up, switch and manage regulars from the **client summary** screen.

At the start of each transaction, they're given an overview of what we'll ask during the online process.

They can select **Cancel request** at any time before they submit the transaction.

Copies of illustrations and application summaries produced here are available in the **Documents** section of the dashboard.

The screenshot displays the AEGON customer dashboard interface. At the top left is the AEGON logo, and at the top right are links for 'Help and Support' and 'Sign out'. Below the logo is a 'Cancel request' link. The main heading is 'Top up', followed by a progress bar with six steps: 'Begin', 'Payment details', 'Buy funds', 'Confirm', 'Make payment', and 'Success'. The 'Begin' step is currently active. The content area contains the following sections:

- Before you begin**
 - You can top up your ISA by making one-off payments**

We don't provide advice or personal recommendations, and haven't assessed if the product or the investments are suitable for you. You should be comfortable with the decisions you're making. If you're unsure you should seek financial advice.
 - Here's what you'll be asked:**
 - Check you'll be within the ISA annual allowance.
 - Choose how to pay
 - You'll need your bank card to hand for debit card payments, and
 - Select an investment strategy
 - You can choose to use your existing investment strategy or buy new funds unless you're in a Model Portfolio.
 - Managing income from new funds**

Any income generated from new income funds is set to reinvest in the fund(s). You can change this via 'Manage income from funds' once you complete this transaction.
 - Important information**

The value of your investments are linked to the performance of funds selected and may fall as well as rise. You may get back less than you invested. Although there's no fixed term, you should be prepared to hold your investment for at least five years, ideally longer. The favourable tax treatment of ISAs may not be maintained in the future and is subject to changes in legislation. The benefit of the tax treatment depends on your individual circumstances.

If you have any questions, please access [our support](#).
- At the bottom left is a 'Cancel request' link, and at the bottom right is a 'Start top up >' button.

Transacting through the customer dashboard

Your clients should select **More options** on the **client summary** screen to:

- **Transfer in** – ISA transfers (cash).
- **Convert fund distribution type** – convert from accumulation to income.
- **Make a one-off withdrawal** – full or partial.
- **Manage income from funds** – select whether to hold in cash, reinvest or pay as a lump sum.
- **View profile** – see the personal details we have registered.

The screenshot displays the Aegon customer dashboard for a Stocks and Shares ISA. The main header shows the Aegon logo and navigation links for 'Investments', 'Help and Support', 'Profile', and 'Sign out'. The account title is 'Stocks and Shares ISA'. The current balance is £957,133,697.25, with a note that it includes £125,645,621.00 available cash, as of 20 May 2021. Below the balance are three primary action buttons: 'Top up', 'Switch funds', and 'Manage regulars'. A 'More options' dropdown menu is open, showing a list of actions: 'Transfer in', 'Convert fund distribution type', 'One-off withdrawal', 'Manage income from funds', and 'View profile'. A 'Help & Support' section is also visible on the right, with links to 'What is the maximum amount I can pay into an ISA?' and 'Why do I have a cash facility within my ISA?'. The user's name 'Ind86579FirstName Ind10158 LastName' and last sign-in time '10:02 BST 20/05/21' are shown in the top right corner.

Transacting through the customer dashboard

View only versus view and transact

| Action | View only | View and transact |
|---------------------------|-----------|-------------------|
| Valuations | ✓ | ✓ |
| Transactions | ✓ | ✓ |
| Correspondence | ✓ | ✓ |
| Buy | | ✓ |
| Sell | | ✓ |
| Switch | | ✓ |
| Unit conversions | | ✓ |
| Manage income | | ✓ |
| Regular withdrawals | | ✓ |
| ISA transfer in (cash) | | ✓ |
| Access to Research Centre | ✓ | ✓ |



Questions and answers

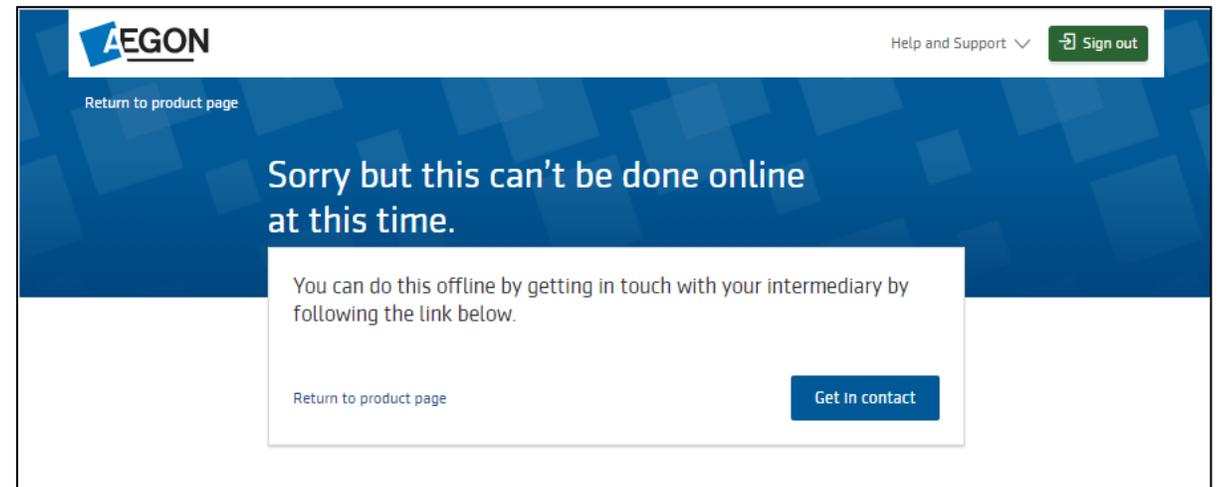
Questions and answers

What's the difference between view only and view and transaction access?

View only – although your clients will see the transaction options on the client summary screen, if they do select an option they'll then see notification advising them to contact you (their intermediary) instead.

Application forms aren't available to your clients online and must be obtained through you (their adviser).

View and transact – as above, your clients will see the transaction options on the client summary screen but will be able to start the relevant transaction.



Questions and answers

How can my clients reset their password?

Your clients can select the **Forgotten password** link on the sign in page.

What if my clients have trouble registering or signing in?

Your clients can [view our support page](#) for assistance.

Can joint holders access the customer dashboard?

Yes – but only if they're the primary account holder of the joint account. We don't give access to any other registered account holders.

Can corporate holders access the customer dashboard?

No, we don't provide corporate account holders with access to the customer dashboard.

Can my clients access junior ISA accounts online?

No, we don't provide online access for our junior ISA accounts.

How do I change my client's access from view only to view and transact?

You can amend client access from **View profile** under the **Client summary**.

Questions and answers

How can my clients open a new product?

New products must be opened by you, the adviser. Your clients can top up existing products online if they have view and transact access.

Are there any products my clients can't access completely online?

Your clients can't currently view a Junior ISA online or transact for an Aegon SIPP (including switch).

You should also note that some third-party products may have restrictions on certain transactions.

Can my client transact on or select model portfolios?

If your client is assigned to a model portfolio, they'll have the option to buy new funds or allocate using existing fund allocation (such as a model portfolio).

If they're not in a model portfolio, then they won't have the option to select a new model from the fund drop down menu in the online process.

Can my client transact on or select a fund panel?

Yes – but only if the option to show fund panels on the customer dashboard was selected when the fund panel was set up.



Learning outcomes

Learning outcomes

- 1 You should now be able to register to use the customer dashboard for your clients.
- 2 You should now understand how your clients can use the customer dashboard.
- 3 You should now know how your clients can transact using the customer dashboard.



aegon.co.uk



@aegonuk



Aegon UK



Aegon UK