

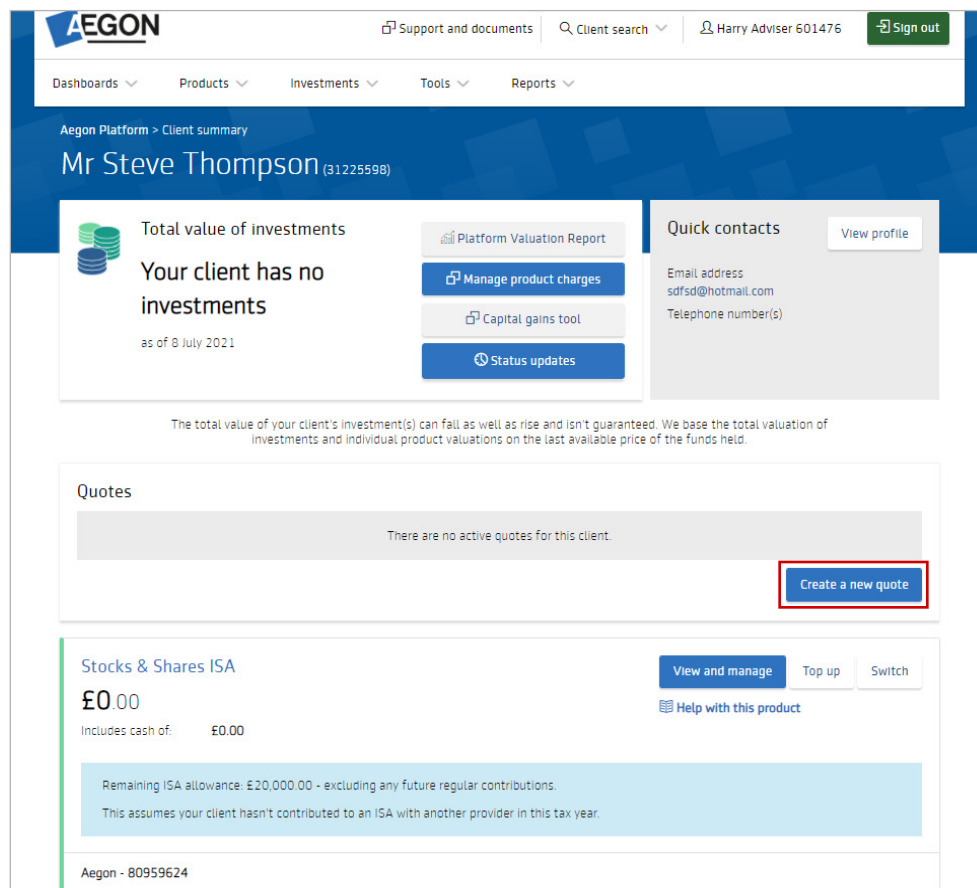
For financial advisers only

How do I... invest in an ISA or GIA online?

You can quickly and easily invest in an ISA or a GIA on the Aegon Platform online. This guide shows you how to do it, and gives you extra pointers should you need them.

Quote


1. To start, sign into your dashboard and search for your client, go to the Client summary and select Create a new quote.



The screenshot displays the Aegon Platform interface for a client named Mr Steve Thompson. The top navigation bar includes the Aegon logo, a search bar, and user information. The main content area is divided into several sections:

- Total value of investments:** A card indicating that the client has no investments as of 8 July 2021. It includes links for 'Platform Valuation Report', 'Manage product charges', 'Capital gains tool', and 'Status updates'.
- Quick contacts:** A section with a 'View profile' button and contact details for the client.
- Quotes:** A section showing that there are no active quotes for this client. A red box highlights the 'Create a new quote' button.
- Stocks & Shares ISA:** A section showing a balance of £0.00 and a remaining ISA allowance of £20,000.00.

2. Choose the product - in this example we show the ISA process.
Confirm your client's residency information, and your relationship.



Support and documents

Client search

Bri Kunzite

Sign out

Quote and apply

Exit quote and apply

Select options

You'll only need to enter the minimum information we require for the options you select.

Product choice

ISA

General investment account

Aegon SIPP

Offshore bond

Cofunds Pension Account

Is your client habitually resident in the United Kingdom (UK)?

Yes

No

Your client's address must be in the UK and reasonably appear to be their residential address with no evidence suggesting it isn't.

Client relationship

Discretionary

Advisory

Advisory is where your client has to agree to investment decisions you may recommend. Discretionary is where you can make investment decisions on their behalf. If you're carrying out execution only business select advisory.

Help and Support

How do I set up or change a model portfolio?

If I don't select how to manage income during quote and apply what will happen?

Can I re-register assets from another plan?

What do you mean by habitually resident in the UK?

View all support and documents

3. Select the options that apply to your client and select Next.

ISA options

Select the options below you'd like to include in your client's quote, if you don't want to include any of these select 'Next'.

☐ **Re-register from another provider**

If you re-register income producing funds, we'll reinvest any income produced. If you'd like to change this, please select 'Manage income' from the 'Income' tab of the product summary page once you complete this transaction.

☐ **Use an existing model portfolio**

☐ **Manage income distribution options (GIA and ISA only) / set up regular withdrawals**

Next >



Handy hint

If you're carrying out a quote for a GIA – you'll also have the option to add a designation.

4A. Add the contribution details – single and/or monthly – making sure you select Update if you amend it, then select Add.

Sign out

ISA quote and apply

Anne Example (P0028301)

Options

Client details

Contributions

Assets

Income

Charges

Confirm

Complete

Contributions

Your client's remaining ISA allowance for the current tax year is £20,000.00, including any withdrawals your client may have taken. This doesn't include any future regular payments (if applicable) and assumes your client hasn't contributed to another ISA in this tax year.

Single contribution of £10,000.00

Amount

Minimum single contribution is £1.00

Cancel

Delete

Update

Add regular contribution

Amount

Minimum monthly contribution is £1.00

Monthly collection date

Select the day of the month (between 1st and 28th) that we'll collect the contribution from your client's bank account. It takes 12 working days to set up the first collection.

Cancel

Add

We'll collect the next contribution on 25 January 2024 if your client completes the direct debit instruction online today. Sending it in by post may delay collection to a later month.

Help and Support

What kind of contributions can my client pay?

When will you collect a regular contribution?

What is your transfer in/re-registration process?

View all support and documents



Handy hint

Flexible ISA rules allow your client to withdraw and replace money from their ISA in the same tax year without losing any of their tax-free allowance. Any amount they withdraw will be added to the remaining amount they can invest in this tax year.

4B. You can also add a transfer from an existing ISA held with another provider. Then select Next.

Transfers

Transfer in from unknown of £0.00

Is this a full transfer?

Yes

No

Transfer amount

£ 20,000.00

Contributions this tax year

£ 0.00

Transferring provider reference

ABCISA

ISA type

Cash

Stocks and shares

Transferring provider contact details

Search for the provider, if you can't find them, select 'Add new provider'

Providers

Add new provider...

Selected scheme details

Hargreaves Lansdown

Address:

Telephone:

Cancel

Add

< Back

Next >



Important

Don't forget to send us a completed transfer authority for each transfer request. This form is generated as part of the process.

5A. Confirm the advice basis for the transaction. Then, use the Select asset source dropdown to tell us which funds (assets) you'd like to invest in. Use the plus icon next to each fund you want to add.

Advice basis

What is the advice basis of this transaction?

Advised

Non-advised

Assets

Single and transfer contribution assets

Allocate using £

Add asset

Select asset source

Aggressive Growth EasyISA

Search fund name, SEDOL, ISIN or Citicode

Search

6 results found

BlackRock European Dynamic FD Acc

ISIN: GB00BCZRN30 SEDOL BCZRN3 Citicode: JVIW

Distribution type: Accumulation OCF/TER: 0.92%

+

Fundsmith Equity I Acc

ISIN: GB00B41YBW71 SEDOL B41YBW7 Citicode: LSX6

Distribution type: Accumulation OCF/TER: 0.95%

Restrictions apply to buying this fund. [Contact us](#) for further information.

JOHCM UK Dynamic Y Acc

ISIN: GB00BDZRJ101 SEDOL BDZRJ10 Citicode: JRQI

Distribution type: Accumulation OCF/TER: 0.67%

+

Help and Support

Why can't I find the fund(s) I'm looking for?

What's the maximum number of funds I can add?

View all support and documents



Handy hint

Select the fund name to access its factsheet.

5B. If your client is also paying regular monthly contributions, you can copy the assets. Select your rebalancing options, then Next.

Copy assets to regular contributions

Regular contribution assets

% allocation only

✓

You've allocated 100%

BlackRock European Dynamic FD Acc

Distribution type: Accumulation OCF/TER: 0.92%

35.00%

£35.00

Stewart Investors Asia Pacific Leaders B Acc GBP

Distribution type: Accumulation OCF/TER: 0.88%

25.00%

£25.00

JPM Africa Equity C (perf) Dis NAV GBP

Distribution type: Income OCF/TER: 0.96%

30.00%

£30.00

Cash

10.00%

£10.00

+ Add asset

Set up rebalancing

No **Quarterly** Yearly

Use as default strategy

No **Yes**

< Back

Next >

Important

If you select an income generating fund that your client isn't already invested in, we'll reinvest any income distributions into the same fund. You can change this after completing this transaction by going to Manage income from funds on the Income Distribution tab of the product summary.

6A. Add any new initial adviser charge you've agreed with your client. You can also add an ongoing adviser charge and/or service charge.

Initial adviser charge

We can take the initial adviser charge (IAC) from the client's contribution or they can pay it on top of their contribution.

If the client wants to pay the IAC on top of their contribution they'll pay an additional amount, equal to the IAC, to their general investment account (GIA). If the client doesn't have a GIA, we'll set one up for them. The amount we invest in their ISA will be their contribution amount and we won't take the IAC off this amount.

Source for initial adviser charge

From contribution

On top of contribution

^ Add initial adviser charge on your investment of £30,100.00

Type

Percentage

Fixed amount

Amount

£ 300.00

Select GIA initial adviser charge should be taken from

GIA - 80950402

Cancel

Add

The initial adviser charge will be £300.00

The total contribution due from your client will be £10,300.00

Help and Support

How can my client pay my initial adviser charge?

View all support and documents

Handy hint

You can add an initial adviser charge (IAC) on top of ISA and GIA contributions, or take it from the contribution. This makes it easier for you to manage charges and makes sure your client maximises their full yearly ISA allowance.

6B. Ongoing adviser charges can be a fixed amount, a percentage of the product or from a pre-defined fee model. You can apply VAT if applicable. Select Next.

Ongoing adviser charge

^ Ongoing adviser charge

Type

Fixed amount

Percentage of product

Model

Model name

0.25% fee model

Cancel

Add

0.25% fee model

0.25% fee model

Fee type	Yearly rate	Frequency
Flat rate	0.25%	Monthly
Minimum amount	Maximum amount	VAT payable
N/A	N/A	No

Service charge

Model name

None

< Back

Next >

7. The relevant documents will then appear. Select Download all and then Apply. Or Save and exit to later retrieve the quote if you're not ready to apply just yet.

Documents

Documents are in Portable Document Format (PDF)

Documents generated successfully

Download all

Quotes

Illustration - single contribution/transfer payment of £20,000.00

Supporting documents

Aegon Platform terms and conditions

Key features

< Back

Save and exit

Apply

Application

8. You'll see your client's information pre-populated. You'll need to add their National Insurance number and an email address if we don't already have them.

ISA quote and apply

Exit quote and apply

Options

Client details

Contributions

Assets

Charges

Documents

Applicant

Summary

Submit

Compl...

Client details

Title

Mr

First name(s)

Tony

Surname

Goss

Date of birth

25

12

1940

Gender

Male

Female

National Insurance Number

AB123456C

This client is solely a UK resident for tax purposes.

Yes

No

We're unable to accept applications where your client is a US citizen.

Help and Support

How long will it take for you to process my client's application?

What documents do I need to send you?

What if a company doesn't have a PSTN number?

Correspondence address

Use same as residential address?

Yes

No

Address

PO Box 17491

EDINBURGH

EH12 1PB

UNITED KINGDOM

Change address?

Contact details

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

Email address

no-email@aegon.co.uk

We may use this email address to contact your client to invite them to set up online access.

Home telephone number

Work telephone number (direct line)

Mobile telephone number

Back

Next



Handy hint

We use the email address provided to confirm transactions such as applications, transfers and withdrawals.

9. You can review the full application on the Summary screen.

ISA quote and apply

Mr Tony Goss (P0005125)

Exit quote and apply

OptionsClient detailsContributionsAssetsChargesDocumentsApplicantSummarySubmitCompl...

Summary

Please review your client's request below. If you need to edit any of the details please use the navigation bar at the top of this page or the 'Back' button until you reach the relevant screen. If all the details are correct, select 'Next'

Documents are in Portable Document Format (PDF)

Supporting documents

Application summary

- 10.** Once your request is complete you'll see your reference number. You'll also see all the documents to support your client's application. There may be some you need to send us so please take time to review these. Select Download all to access them.

Confirmation and documents

✓ Your request has been received

Your request reference number: **AP191028-TopUp-20192019**

We'll generate a Confirmation of application document and upload this to your client's document library. This can take up to 30 minutes so it may not show straight away, please check back later if it's not showing.

Documents are in Portable Document Format (PDF)

Documents generated successfully [Download all](#)

Quotes

- Illustration - top up single/transfer of £100.00

Supporting documents

- Key features
- KIIDs
- Fund factsheets
- Application summary - top up
- Instructions for bank transfer payments

Help and Support

- [How long will it take for you to process my client's application?](#)
- [What documents do I need to send you?](#)
- [View all support and documents](#)

- 11.** You can now return to your dashboard.

If you require any further support please visit aegon.co.uk/support