

Sending client forms to us by email – Aegon Platform

We've made several changes to make it easier to do business with us online, for the Aegon Platform. This guide shows our online and paper-based processes, listed by product and transaction type.

If we do ask for a form or supporting document and you're unable to send us the original, you can email a copy to us at aegoncofundsadministration@aegon.co.uk – without a wet signature from you or your client.

Please don't email any personal, financial or banking information as it's not a secure method of communication. If you have a dedicated secure email service with Aegon, for example Maillock, please use this service.

All we ask is that you complete the form by typing in the boxes instead of writing and:

If you're sending us the form on behalf of your client – you read and sign the adviser declaration, type your name into the adviser signature box and date the form.

If you're sending us a form that only needs a financial adviser signature – you read the adviser declaration, type your name into the adviser signature box and date the form.

If your client is sending us the form – they read the customer declaration, type their name into the customer signature box and date the form.

The typed name becomes the signature and confirms you're making the declarations and that you wish to proceed with the instructions in the form.

Completing forms on a mobile or tablet

If you want to complete the forms on a mobile or tablet device, you'll need to open the forms in a PDF reader application – there are several free ones available to download from your app store.

Use e-signatures to send us forms more quickly and easily

We accept selected forms with an e-signature through the providers below. The completed form must be emailed to us by you, a firm administrator or a paraplanner at your firm, not your client.

E-signature provider	The document we need
Adobe Sign (we can't accept Adobe Fill and Sign)	Adobe Final Audit Report
AlphaTrust (iPipeline)	Document Audit Report
DocuSign (we can't accept In-Person signing)	Certificate of Completion
Signable	Certificate of Signature
Xplan	Digital Signature Certificate
Hello Sign (we can't accept In-Person signing)	Audit trail

In accordance with our [terms of business](#) please be aware that you're fully liable for making sure your client has duly signed the document(s).

Important information for forms that we need an email declaration for

Most of the forms include a declaration, but we do still need a declaration emailed to us for the forms below, when they're downloaded as part of the online process:

- Transfer authority forms
- Re-registration authority forms
- Direct debit instruction forms
- Death benefit nomination/expression of wish forms

When sending us the forms above, please make sure you copy and paste the below wording in your email, adding your name, customer reference and the date, when you attach the completed form.

I confirm that by returning the attached completed form(s) to you with this email I wish it/them to be treated by you as signed by me. In particular I confirm that:

- I have read and agree to all legal and other declarations contained in the form(s).
- Where I am an employer confirming records of contributions and payments, I have read the declarations and confirm the accuracy of these statements.
- I have considered the declarations which relate to tax limitations, requirements, allowances and liabilities for GIA, ISA, JISA and pension contributions.
- I have the requisite authority to make these declarations.
- For accounts with more than one account holder, party who can act or other parties with rights to the account I act with the consent, authority and knowledge of all of the other account holders and parties.
- Where I am applying for a new account I am over 18 and habitually resident in the United Kingdom.

You should treat this email as if I have returned the signed form[s] to you dated today. I accept that you will act on these instructions on that basis.

Name:

Customer reference:

Date:

Email checklist

- ✓ If you decide to email forms to us, it will need to come from the email address that's registered with us.
- ✓ Only include one instruction on each email.
- ✓ Make sure you include the declaration above.



Use the links below to navigate to the forms for the relevant product.

**E-signature
accepted**

Where you see this identifier, we can accept this form through one of the e-signature providers above.

[GIA and ISA](#)

[Junior ISA](#)

[Aegon SIPP](#)

[Administration](#)

[Defined benefit/safeguarded benefit transfers](#)

[Cofunds Pension Account \(CPA\)](#)

Can't access the online processes?

If you can't use or access the online processes for the transactions we show in this document, you can download the paper forms from our [document library](#). You can complete these forms online, without having to print them.

If you choose to send us a form please remember to add your client's illustration number. If the **Illustration number** field isn't complete, we won't be able to progress the request.

Transaction type		Form	Online process
E-signature accepted	GIA application – set up a new Aegon GIA, add money and/or set up regular withdrawals		✓
	ISA application – apply for an ISA in the current tax year		✓
	GIA/ISA regular contributions – set up a new regular payment or amend or cancel an existing regular payment into a GIA or ISA		✓
	GIA direct debit ¹ – set up a new direct debit for an existing GIA		✓
	ISA direct debit ¹ – set up a new direct debit for an existing ISA		✓
E-signature accepted	Inheritable ISA application ¹ – to make cash subscriptions (also known as additional permitted subscriptions) into a new or existing Aegon ISA	<u>Inheritable ISA allowance application form</u>	✗
E-signature accepted	Withdrawal from an Aegon GIA to be paid as an additional subscription into an Aegon ISA – withdraw part or all of the value of the GIA and pay as a cash subscription (also known as additional permitted subscriptions) into a new or existing Aegon ISA	<u>Withdrawal from an Aegon GIA to be paid as an additional subscription into an Aegon ISA</u>	✗
E-signature accepted	GIA to ISA switch for joint holders ¹ – perform a GIA to ISA switch in the current tax year	<u>Withdrawal from a GIA into an ISA for joint holders</u>	✗

¹ This form must be emailed to us by the client. If you're forwarding us an email your client has sent to you, that includes the forms and declaration, we must be able to clearly see their original email.

Transfers		
Transaction type	Form	Online process
E-signature accepted	ISA/GIA re-registration authority – to tell us the details of the previous plan manager, so we can request the re-registration. This form is generated as part of the online process	<u>✓</u>
E-signature accepted	ISA transfer authority – to tell us the details of the previous plan manager, so we can request the transfer. This form is generated as part of the online process	<u>✓</u>
E-signature accepted	Asset transfer – transfer investments between GIAs held by two different clients – either between two existing GIAs or from an existing GIA to a new GIA	<u>Asset transfer form</u> <u>✗</u>
E-signature accepted	Inheritable ISA allowance – transfer of inherited investments from an Aegon ISA – transfer inherited investments from an Aegon ISA to another Aegon ISA using the additional permitted subscription	<u>Inheritable ISA allowance – transfer of inherited investments from an Aegon ISA</u> <u>✗</u>
Withdrawals		
Transaction type	Form	Online process
GIA/ISA ad hoc withdrawal – request a withdrawal from an Aegon GIA or ISA		<u>✓</u>
GIA/ISA regular withdrawal – start, change or cancel a regular withdrawal instruction for your client's Aegon ISA and Aegon GIA.	<u>Change to product details form</u>	<u>✗</u>

Track your transactions

Use the **Latest status updates** on your dashboard to track the progress of a transaction.

Contributions			
Transaction type		Form	Online process
E-signature accepted	New application¹ – to apply for a Junior ISA in the current tax year	<u>Aegon Junior ISA application form</u>	<u>x</u>
E-signature accepted	Top up form – add money to an existing Junior ISA	<u>Aegon Junior ISA top up form</u>	<u>x</u>
E-signature accepted	GIA to Junior ISA switch¹ – perform a GIA to Junior ISA switch in the current tax year	<u>Withdrawal from a GIA into a Junior ISA</u>	<u>x</u>
E-signature accepted	Regular contributions¹ – set up a new regular payment or amend or cancel an existing regular payment into Junior ISA	<u>Aegon Junior ISA regular contributions amendment form</u>	<u>x</u>
Transfers			
Transaction type		Form	Online process
E-signature accepted	Transfer application¹ – transfer an existing Junior ISA with another plan manager to an Aegon Junior ISA	<u>Aegon Junior ISA transfer application form</u>	<u>x</u>
E-signature accepted	Transfer authority¹ – to tell us the details of the previous plan manager, so we can request the transfer	<u>Aegon Junior ISA transfer authority</u>	<u>x</u>
E-signature accepted	Child Trust Fund to Junior ISA transfer application – transfer an existing child trust fund to an Aegon Junior ISA	<u>Child Trust Fund to Aegon Junior ISA transfer application form</u>	<u>x</u>
E-signature accepted	Child Trust Fund to Junior ISA transfer authority¹ – to tell us the details of the previous provider, so we can request the transfer	<u>Child Trust Fund to Aegon Junior ISA transfer authority</u>	<u>x</u>

¹ This form must be emailed to us by the client. If you're forwarding us an email your client has sent to you, that includes the forms and declaration, we must be able to clearly see their original email.

Junior ISA

Administration		
Transaction type		Online process
E-signature accepted	Switch funds¹ – in an existing Junior ISA	<u>Aegon Junior ISA switch form</u> x
E-signature accepted	Change registered contact – to change the registered contact for an existing Junior ISA	<u>Aegon Junior ISA change of registered contact form</u> x

¹This form must be emailed to us by the client. If you're forwarding us an email your client has sent to you, that includes the forms and declaration, we must be able to clearly see their original email.

Contributions		
Transaction type	Form	Online process
New applications – single or multiple applications for a new Aegon SIPP without taking benefits immediately		<u>✓</u>
Top up – add money into an existing Aegon SIPP, and add financial adviser charges for the contribution		<u>✓</u>
Direct debit ¹ – set up a new direct debit for an existing Aegon SIPP	<u>Direct debit form – Aegon SIPP</u>	<u>✗</u>
<div>E-signature accepted</div> Set up or change regular contributions – into an existing Aegon SIPP	<u>Record of payments due</u>	<u>✗</u>
Transfers		
Transaction type	Form	Online process
<div>E-signature accepted</div> Drawdown to drawdown transfer – transfer an existing pension in capped or flexi-access drawdown with another provider to an Aegon SIPP	<u>Aegon SIPP drawdown to drawdown transfer form</u>	<u>✗</u>
<div>E-signature accepted</div> Immediate drawdown – transfer an existing pension and start taking benefits immediately	<u>Aegon SIPP full immediate drawdown application form</u>	<u>✗</u>

¹ This form must be emailed to us by the client. If you're forwarding us an email your client has sent to you, that includes the forms and declaration, we must be able to clearly see their original email.

Transfers		
Transaction type	Form	Online process
<div>E-signature accepted</div> <p>Transfer authority – to tell us the details of the previous plan manager to request the transfer to an existing Aegon SIPP. This form is also generated as part of the online process</p> <p>You, or your client can either complete these questions electronically or copy and paste into the email, along with the declaration:</p> <p>Re-registration – this transfer authority is for a full or partial re-registration.</p> <ul style="list-style-type: none"> No Yes <p>Cash transfer payment – cash transfer payment from another pension arrangement or scheme. Is the transferring scheme a defined benefit pension scheme, for example final salary, or does the transferring scheme or policy include Guaranteed Annuity Rates or any other safeguarded benefits that provide a guarantee or a promise such as a Guaranteed Minimum Pension or guaranteed growth rates?</p> <ul style="list-style-type: none"> No Yes – both you and your financial adviser must complete the relevant questions in the Financial advice section on this authority. 		✓
<div>E-signature accepted</div> <p>In-specie transfer – although the transfer process is online and generates a transfer authority, we also need a re-registration authority form. This is so we can request an in-specie transfer at the same time</p>	<u>Re-registration authority</u>	✗

Drawdown		
Transaction type	Form	Online process
<div>No signature required</div> <p>From 6 April 2020, in line with new rules, clients must get an illustration for pension income withdrawals to show the impact that the withdrawal could have on their retirement savings.</p> <p>To request an illustration, complete the Aegon SIPP illustration data capture form</p>		✓
<div>E-signature accepted</div> <p>Small pots lump sum – to tell us to pay a small pots lump sum from a client's existing Aegon SIPP</p>	Small pots lump sum	✗

Client administration		
Transaction type	Form	Online process
<div>No signature required</div> <p>Use this form to send us the letter of authority you hold from your client granting you authority to service and/or access information about their products</p>	<p><u>Grant adviser authority or appoint a new adviser</u></p>	<p>X</p>
<div>E-signature accepted</div> <p>Add, remove or change a financial adviser or third party (letter of authority) – signed by your client granting authority to access information about their products</p>	<p><u>Add, remove or change a financial adviser or third party</u></p>	<p>X</p>
<div>E-signature accepted</div> <p>Change customer details – to change a client's personal details</p>	<p><u>Change of customer details</u></p>	<p>X</p>
<div>E-signature accepted</div> <p>Nominate beneficiaries¹ – to tell us who your client would like to benefit from their funds on their death for all uncrystallised pensions savings and drawdown funds held now, and in the future, under an Aegon SIPP. This form also generates part of the new business application online process</p>	<p><u>Death benefit/ expression of wish nomination</u></p>	<p>X</p>
<div>E-signature accepted</div> <p>Entity self-certification – confirm details of an entity for tax purposes</p>	<p><u>Entity self-certification declaration</u></p>	<p>X</p>
<div>E-signature accepted</div> <p>Individual self-certification – confirm details of an individual for tax purposes</p>	<p><u>Individual self-certification declaration</u></p>	<p>X</p>
<div>E-signature accepted</div> <p>Confirm a client's identity – manually verify the identity of any private customer</p>	<p><u>Confirmation of verification of identity</u></p>	<p>X</p>


E-signature accepted	Confirm the identities of all third parties – manually verify third party identities connected to your customer that you’ve verified	<u>Power of attorney/third party confirmation of verification of identity</u>	x <hr/>
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¹ This form must be emailed to us by the client. If you’re forwarding us an email your client has sent to you, that includes the forms and declaration, we must be able to clearly see their original email.

Switch funds		
Transaction type	Form	Online process
Switch funds – in an existing Aegon GIA, ISA or Aegon SIPP		<u>✓</u>
E-signature accepted	Recurring switch into cash – set up a regular switch from funds into the cash facility. We'll need one form for each product <u>Recurring switch to cash</u>	<u>✗</u>
E-signature accepted	Recurring switch from cash – set up a regular switch from the cash facility into a product. We'll need one form for each product <u>Recurring switch from cash</u>	<u>✗</u>
Changes to existing investments		
Transaction type	Form	Online process
Change regular contributions – in an existing Aegon GIA or ISA		<u>✓</u>
E-signature accepted	Change regular withdrawals/income distribution options – increase or decrease regular withdrawals or change client's bank details <u>Change to product details form</u>	<u>✗</u>
E-signature accepted	Set up or change an investment strategy – plus apply rebalancing for the first time, or change an existing rebalancing instruction <u>Investment strategy instruction</u>	<u>✗</u>
E-signature accepted	Unit and share class conversion – convert existing investment between different share classes within the same investment or between income paying and income reinvestment share classes <u>Unit and share class conversion form</u>	<u>✗</u>
E-signature accepted	Merge products – merge two or more products held by the same person(s) <u>Merge instruction</u>	<u>✗</u>

Financial adviser administration		
Transaction type	Form	Online process
Set up a new firm – instruction for us to set up a new financial adviser firm on the Aegon Platform	<u>Financial adviser application form</u>	<u>x</u>
<div>No signature required</div> Novation notification – to tell us about a novation if you’ve changed networks, left your current firm and joining a new firm and more	<u>Novation notification</u>	<u>x</u>
<div>No signature required</div> Transfer clients to another financial adviser – transfer all or some of your clients to another adviser under the same company FCA reference number	<u>Adviser bulk transfer request</u>	<u>x</u>

Defined benefits or any safeguarded benefit transfers

Defined benefit transfers/safeguarded benefit transfers		
Transaction type	Form	Online process
<div>E-signature accepted</div>	Transfer authority² – to tell us the details of the previous plan manager, so we can request the transfer. This form is generated as part of the online process	

² Your client must complete and sign the investor section. We also require you to sign the form to confirm the financial advice given to your client for the transfer. And:

- You **must complete and include** the following in the email to us:

FCA registered adviser / pension transfer specialist has given a personal recommendation and this advice was to transfer:

- Yes
- No

Financial adviser name:

Financial adviser FCA number:

- If you're not able to sign the form (electronic or wet sign), you can copy and paste the declaration on page two of this guide into the body of an email.
- If a paraplanner sends us the email on your behalf, they must carbon copy (cc) you, the financial adviser who gave the advice, into the email.

Cofunds Pension Account (CPA)

Contributions					
Form	Transaction type	Electronic / wet signature? (wet signed docs may be submitted by email as a PDF)	Who must sign the form	Can financial adviser sign on behalf of client?	Notes
<u>Cofunds Pension Account provided by Curtis Banks</u>	Apply for a new CPA (including transfer of uncrystallised funds only)	Wet or electronic	Client and financial adviser	<u>x</u>	Where applicable, direct debit forms and any employer or third-party instructions must be wet signed.
<u>Additional contribution form</u>	Single contribution (client / employer / third party)	Wet or electronic	Either client or financial adviser or employer or third party	<u>✓</u>	Financial adviser must complete CVI section where an employer/third party contributes for the first time.
	Regular contributions (client)	Wet or electronic	Client	<u>x</u>	Direct debit form required when setting up new contributions (wet signed). If the client wants to cancel personal regular contributions, we can accept an email from the client or financial adviser confirming this.
	Regular contributions (employer / third party)	Wet or electronic	Bank account holder	<u>x</u>	Financial adviser must complete CVI section where an employer / third party contributes for the first time. Direct debit form required when setting up new contributions (wet signed).

Cofunds Pension Account (CPA)

Contributions					
Form	Transaction type	Electronic / wet signature? (wet signed docs may be submitted by email as a PDF)	Who must sign the form	Can financial adviser sign on behalf of client?	Notes
<u>Direct debit</u>	To provide us with the bank details to collect regular contributions set up	Wet	Bank account holder	<u>x</u>	Where contributions are made by an employer, they should enter the name the bank account is held in under the Name(s) of account holder(s) section. For example, enter Smith Builders Ltd rather than John Smith, where Mr Smith is the company director.

Cofunds Pension Account (CPA)

Applications					
Form	Transaction type	Electronic / wet signature? (wet signed docs may be submitted by email as a PDF)	Who must sign the form	Can financial adviser sign on behalf of client?	Notes
<u>Annuity purchase form (open market option)</u>	To allow the purchase of an open market option annuity using a CPA	Wet or electronic	Client, financial adviser and annuity provider	<u>x</u>	If the annuity provider will make a tax-free cash allowance payment, you should complete the <u>Annuity purchase form (immediate vesting option)</u> instead.
<u>Annuity purchase form (immediate vesting option)</u>	To allow the purchase of an immediate vesting option annuity using a CPA	Wet or electronic	Client, financial adviser and annuity provider	<u>x</u>	If a tax-free cash payment is being made from the CPA before the annuity purchase, or if benefits have already been taken from the plan, you should complete the <u>Annuity purchase form (open market option)</u> instead.
<u>Bypass trust form</u>	To set up a bypass trust	Wet (by post only)	Settlor, witness and trustees	<u>x</u>	

Cofunds Pension Account (CPA)

Drawdown					
Form	Transaction type	Electronic / wet signature? (wet signed docs may be submitted by email as a PDF)	Who must sign the form	Can financial adviser sign on behalf of client?	Notes
<u>Flexi-access drawdown application form</u>	Request a tax-free lump sum and a pension income, if required, through flexi-access drawdown	Wet or electronic	Client and financial adviser	X —	If taxable income only is required from already crystallised funds, complete the <u>Income payment or amendment form</u> instead.
<u>Capped drawdown application form</u>	Request a tax-free lump sum and a pension income, if required, through capped drawdown	Wet or electronic	Client and financial adviser	X —	If taxable income only is required from already crystallised funds, complete the <u>Income payment or amendment form</u> instead.
<u>Uncrystallised Funds Pension Lump Sum application form</u>	Request an UFPLS	Wet or electronic	Client and financial adviser	X —	

Cofunds Pension Account (CPA)

Transfers ³					
Form	Transaction type	Electronic / wet signature? (wet signed docs may be submitted by email as a PDF)	Who must sign the form	Can financial adviser sign on behalf of client?	Notes
<u>Drawdown transfer request (existing clients)</u>	To transfer a plan (where already taking full or partial benefits) into an existing CPA	Wet or electronic	Client and financial adviser	<u>x</u>	
<u>Drawdown transfer request (new clients)</u>	To transfer a plan (where already taking full or partial benefits) and set up a new CPA	Wet or electronic	Client and financial adviser	<u>x</u>	Where applicable, direct debit forms must have your client's wet signature. Any employer or third-party instructions must be detailed on an <u>Additional contribution form</u> and wet-signed.
<u>Transfer request for uncrystallised funds only (existing clients)</u>	To transfer a plan (where benefits aren't being taken) into an existing CPA	Wet or electronic	Client and financial adviser	<u>x</u>	

Cofunds Pension Account (CPA)

Transfers ³					
Form	Transaction type	Electronic / wet signature? (wet signed docs may be submitted by email as a PDF)	Who must sign the form	Can financial adviser sign on behalf of client?	Notes
<u>Transfer out form</u>	To transfer out a CPA to another pension provider	Wet or electronic	Client and receiving pension provider	<u>x</u>	Please direct any cash transfers through Origo Options to Cofunds Pension Account (not Aegon). For in-specie transfers, your client needs to complete this form.

³ We can accept cash transfers into the CPA through Origo Options. But, if the ceding scheme doesn't use this system, or if it's an in-specie transfer (as stock), please make sure you provide us with the appropriate transfer forms and an email address for the ceding scheme where possible.

Cofunds Pension Account (CPA)

Administration					
Form	Transaction type	Electronic / wet signature? (wet signed docs may be submitted by email as a PDF)	Who must sign the form	Can financial adviser sign on behalf of client?	Notes
<u>Income payment or amendment request</u>	Request or change an income payment from existing crystallised funds	Wet or electronic	Client or financial adviser	<u>✓</u>	
<u>Expression of wish</u>	To set up beneficiaries on an existing plan	Wet	Client	<u>✗</u>	
<u>Birth certificate verification</u>	Verify an individual's date of birth	Wet or electronic	Financial adviser	N/A	
<u>Marriage/registered civil partnership certificate verification</u>	Verify an individual's marriage or registered civil partnership	Wet or electronic	Financial adviser	N/A	
<u>Adviser charging application form</u>	For clients to agree to the adviser charges set up	Wet or electronic	Client	<u>✗</u>	The financial adviser may complete and sign this form as an exception, only when providing a copy of their own company forms signed by client agreeing specifically to the charges.

