

How do I... switch funds?



Switching funds on the Aegon Platform is easy to do and fully online – this guide shows you what you need to do.

Switch funds

1. From your dashboard, enter the key client details into the search bar. Or, select **View all clients** and use the **Advanced search** or **Filter search results**.

The screenshot displays the 'Intermediary dashboard' with two main sections: 'Search for an existing client' and 'Create a new client'. The search section includes a search bar, a 'Search' button, and a 'View all clients' button highlighted with a red box. Below this, the 'Aegon Platform > Client search' section shows 'Search results' with a search bar, 'Advanced search' options, and a 'Filter search results' button highlighted with a red box. The search results indicate 392 records and a 'Display 25 records' dropdown.

Intermediary dashboard

Search for an existing client

Search

For example, client surname, client full name, company name, client ID, postcode.

View all clients

Create a new client

Generate quotes or apply for products for a brand new client.

Create a new client

Aegon Platform > Client search

Search results

Search

Advanced search

For example, client surname, client full name, company name, client ID, postcode.

Advanced search options

You can narrow down your search results further by applying any of the following options.

Name Postcode Product ID

Date of birth DD MM YYYY NI Number Prospect/Client ID

Clear options Apply

Your client search has returned 392 records.

Filter search results

Display 25 records

2. Select **Switch** from the relevant product in the **Client summary**.

Stocks and shares ISA [View and manage](#) [Top up](#) [Switch](#)
£13,578.00
Includes cash of: £500.00
[Help with this product](#)

Remaining ISA allowance: £20,000.00 - excluding any future regular contributions.
This assumes your client hasn't contributed to an ISA with another provider in this tax year.

Provided by **Aegon** - 71087623

General investment account [View and manage](#) [Top up](#) [Switch](#)
£20,199.00
Includes cash of: £4,000.00
[Help with this product](#)

Provided by **Aegon** - 700157



Handy hint

You'll also see the option to **Switch** in the **Product summary**. Select **View and manage** next to the product name to access the product summary.

3. We'll now ask you to confirm the client relationship and advice basis. Highlight either **Discretionary** or **Advisory**, and **Advised** or **Non-advised**.

Sell funds Buy funds **Summary** Documents Submit Complete

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.

Advice basis

What is the advice basis of this transaction? [Advised](#) [Non-advised](#)

Help and support

[How do I switch my client into cash?](#)

4. Select the funds you want to switch from (sell). Toggle between the tabs to enter a percentage, a monetary amount or number of units. Or choose **Sell all**.

Your client's valuation takes into account any pending transactions your client may have.

Sell funds

% £ Units

Available Cash Total cash: 0.52 Available cash: £0.52	<input type="text" value="0.00%"/> Sell all £0.00
Janus Henderson ChOpp A A Units 0.02 Current value £0.28	<input type="text" value="0.00%"/> Sell all £0.00
Janus Henderson ErpSI0p A A Units 0.01 Current value £0.18	<input type="text" value="0.00%"/> Sell all £0.00
M&G Corporate Bond Inst Acc GBP Units 0.417 Current value £0.33	<input type="text" value="0.00%"/> Sell all £0.00

Estimated total: **£0.00**

[Next >](#)

5. Now choose the funds you'd like to switch in to (buy). You can search for funds using part of the fund name, SEDOL, ISIN or Citicode.

The screenshot shows a web interface with a blue header containing four tabs: 'Sell funds', 'Buy funds', 'Summary', and 'Documents'. The 'Buy funds' tab is active. Below the header is a white box titled 'Buy funds' with a '% allocation only' label in the top right corner. Inside this box is a light gray panel with a close button (X) in the top right. The panel contains the following elements: a label 'Add fund', a 'Select fund source' dropdown menu currently set to 'All funds', a search input field with the placeholder text 'Search fund name, SEDOL, ISIN or Citicode' and a blue 'Search' button to its right, and two dashed-line boxes at the bottom containing '+ Add fund' and '+ Add cash allocation' buttons respectively.



Handy hint

If a fund doesn't appear it means that fund isn't currently available to trade through the Aegon Platform.

6. Use the plus icon next to the fund to add the ones you want to switch in to (buy).

The screenshot shows a web interface for buying funds. At the top, there is a navigation bar with four tabs: 'Sell funds', 'Buy funds', 'Summary', and 'Documents'. The 'Buy funds' tab is active. Below the navigation bar, the page title is 'Buy funds' and there is a sub-header '% allocation only'. The main content area is titled 'Add fund' and contains a search form. The search form has a dropdown menu for 'Select fund source' set to 'All funds', a search input field containing 'fidelity', and a 'Search' button. Below the search input, it says '25 results found'. Two search results are visible: 'Fidelity Allocator World Y Acc' and 'Fidelity America W GBP'. Each result includes its ISIN, SEDOL, and Citicode. A blue plus icon is highlighted with a red box next to the first result, indicating it can be added to the portfolio. The second result also has a plus icon.

Fund Name	ISIN	SEDOL	Citicode	Action
Fidelity Allocator World Y Acc	GB00B9777B62	SEDOL B9777B6	Citicode: I3B5	+
Fidelity America W GBP	LU1033662245	SEDOL BJVDYP3	Citicode: K5LG	+

7. Next, allocate how you want to split the total amount you're switching from (selling) to the funds you're switching in to (buying).

The screenshot shows a 'Buy funds' interface with a progress bar at the top indicating the current step. Below the progress bar, there are four tabs: 'Sell funds', 'Buy funds', 'Summary', and 'Documents'. The 'Buy funds' tab is active. The main heading is 'Buy funds' with a sub-heading '% allocation only'. A green banner at the top of the main content area says 'You've successfully allocated 100%'. Below this, there is a table of funds with their respective allocations and values. A red box highlights the allocation percentages and values for the two funds shown.

Fund Name	Distribution type	OCF/TER	Allocation %	Value
Fidelity Allocator World Y Acc	Accumulation	%	90.00 %	£626.76
Cash			10.00 %	£69.64

Below the table, there is a dashed box containing a '+ Add fund' button.



Handy hint

You may also want to switch (sell) part of a fund, or all of a fund to cash for:

- Income
- Ongoing fees
- Withdrawals - especially if you want to sell 100% of a fund

8. If you do choose to allocate to cash, you'll need to confirm how the cash should be used by selecting either **Yes** or **No**.

If you select **Yes** we'll ring fence the cash. This means the amount won't be available to pay income, fund withdrawals or ad hoc adviser charges. Select **Next**.

Use cash allocation for fees and charges

If you select yes, we'll ring fence the money and it won't be part of any rebalancing.



Handy hint

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.

To change this option, you'll need to complete and send us the Change to product details form.

9. Check the **Switch summary** to make sure the details are correct. If the details are correct, select **Next** to proceed. Navigate back if you need to change any details.

Summary

Please check your client's switch instruction details. If you need to make changes, please use the navigation bar at the top of this page or the 'Back' button at the bottom.

Documents are in Portable Document Format (PDF)

Supporting documents

[Switch summary](#)

Funds being sold

Invesco Perp Corporate Bd Y I Units 3,478.69 Current value £6,963.99	10.00% £696.40
---	--------------------------

Funds being bought

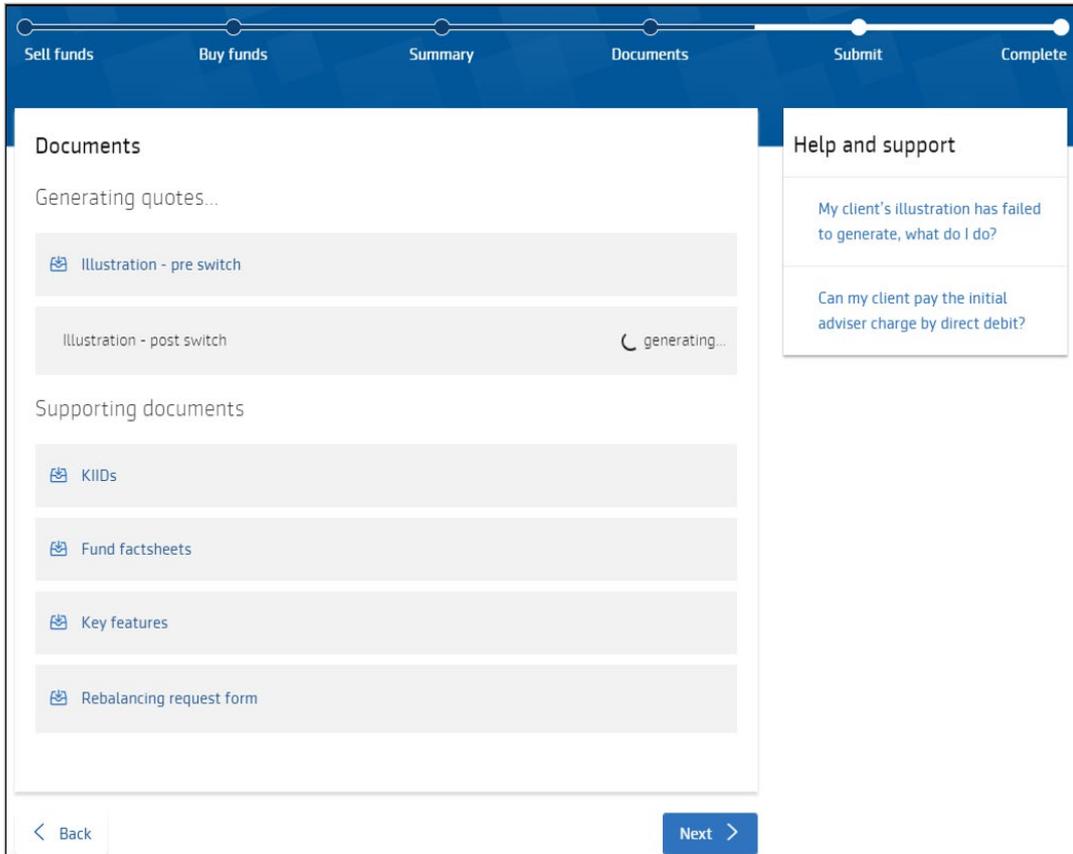
Fidelity Allocator World Y Acc Distribution type: Accumulation OCF/TER: %	90.00% £626.76
Cash	10.00% £69.64

Rebalancing and default investment strategy – these won't be affected by this switch. If you want to change these instructions you need to complete the Rebalancing instruction form. This is generated on the documents page once you complete this switch.

Income distribution choice – 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.
If you'd like to change this option, please select 'Manage income' from the 'Income' tab of the product summary page once you complete this transaction.

[Back](#) [Next](#)

10. You'll now see the generated pre and post switch illustrations, key investor information documents (KIID), fund factsheets and key features.



11. Select **Next** to complete the online declaration and submit the switch instruction.
12. Once you've submitted the instruction you'll go to the **Complete** screen where we'll give you a deal reference. Make a note of this as you may need it if you contact us about the transaction. Now you can return to your dashboard.

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