

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 image shows two screenshots of the Aegon Platform interface. The top screenshot is the 'Intermediary dashboard' with a search bar and a 'View all clients' button highlighted with a red box. The bottom screenshot is the 'Search results' page, showing a search bar, an 'Advanced search' button, and a 'Filter search results' button highlighted with a red box. The search results page also displays a table of search results and a 'Display 25 records' dropdown menu.

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

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 manageTop upSwitch

£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 manageTop upSwitch

£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 fundsBuy fundsSummaryDocumentsSubmitComplete

Client relationship

DiscretionaryAdvisory

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?AdvisedNon-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		<div>0.00 %</div>	<div>Sell all</div>
Total cash: 0.52	Available cash: £0.52	£0.00	
Janus Henderson ChOpp A A		<div>0.00 %</div>	<div>Sell all</div>
Units 0.02	Current value £0.28	£0.00	
Janus Henderson ErpSIOp A A		<div>0.00 %</div>	<div>Sell all</div>
Units 0.01	Current value £0.18	£0.00	
M&G Corporate Bond Inst Acc GBP		<div>0.00 %</div>	<div>Sell all</div>
Units 0.417	Current value £0.33	£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 the 'Buy funds' interface. At the top, a progress bar indicates the current step is 'Buy funds'. The main area is titled 'Buy funds' with a subtitle '% allocation only'. Below this, there is a search bar labeled 'Add fund' with a dropdown menu for 'Select fund source' set to 'All funds'. A search input field is highlighted with a red border, containing the placeholder text 'Search fund name, SEDOL, ISIN or Citicode'. A 'Search' button is next to the input field. At the bottom, there are two buttons: '+ Add fund' and '+ Add cash allocation'.



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).

Sell fundsBuy fundsSummaryDocuments

Buy funds

% allocation only

Add fund

Select fund source

All funds

Search fund name, SEDOL, ISIN or Citicode

fidelity

Search

25 results found

Fidelity Allocator World Y Acc

+

ISIN: GB00B9777B62 SEDOL B9777B6 Citicode: I3B5

Distribution type: Accumulation OCF/TER: %

Fidelity America W GBP

+

ISIN: 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 web interface for buying funds. At the top, there's a progress bar with four steps: 'Sell funds', 'Buy funds' (current step), 'Summary', and 'Documents'. Below the progress bar, the title 'Buy funds' is displayed, followed by the text '% allocation only'. A green banner with a checkmark icon states 'You've successfully allocated 100%'. Below this, there's a table of fund allocations:

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's a dashed box with 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.

Sell fundsBuy fundsSummaryDocumentsSubmitComplete

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 3,478.69Current value £6,963.99

10.00%£696.40

Funds being bought

Fidelity Allocator World Y Acc

Distribution type: AccumulationOCF/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.

The screenshot shows a web interface for a fund switch process. At the top, a progress bar has six steps: 'Sell funds', 'Buy funds', 'Summary', 'Documents' (the current step), 'Submit', and 'Complete'. The 'Documents' section is titled 'Documents' and shows 'Generating quotes...'. Below this, there are two rows of document placeholders. The first row contains 'Illustration - pre switch'. The second row contains 'Illustration - post switch' with a circular arrow icon and the text 'generating...'. Below these are four 'Supporting documents' listed as 'KIIDs', 'Fund factsheets', 'Key features', and 'Rebalancing request form', each with a document icon. On the right side, there is a 'Help and support' section with two links: 'My client's illustration has failed to generate, what do I do?' and 'Can my client pay the initial adviser charge by direct debit?'. At the bottom of the main content area, there are two buttons: '< Back' and 'Next >'. The 'Next >' button is highlighted in blue.

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