



For customers

How to top up an ISA or GIA on the Aegon Platform



How to top up an ISA or GIA

This guide explains how to top up an ISA or general investment account (GIA) on the Aegon Platform.

It can take up to seven working days to process your top-up request.

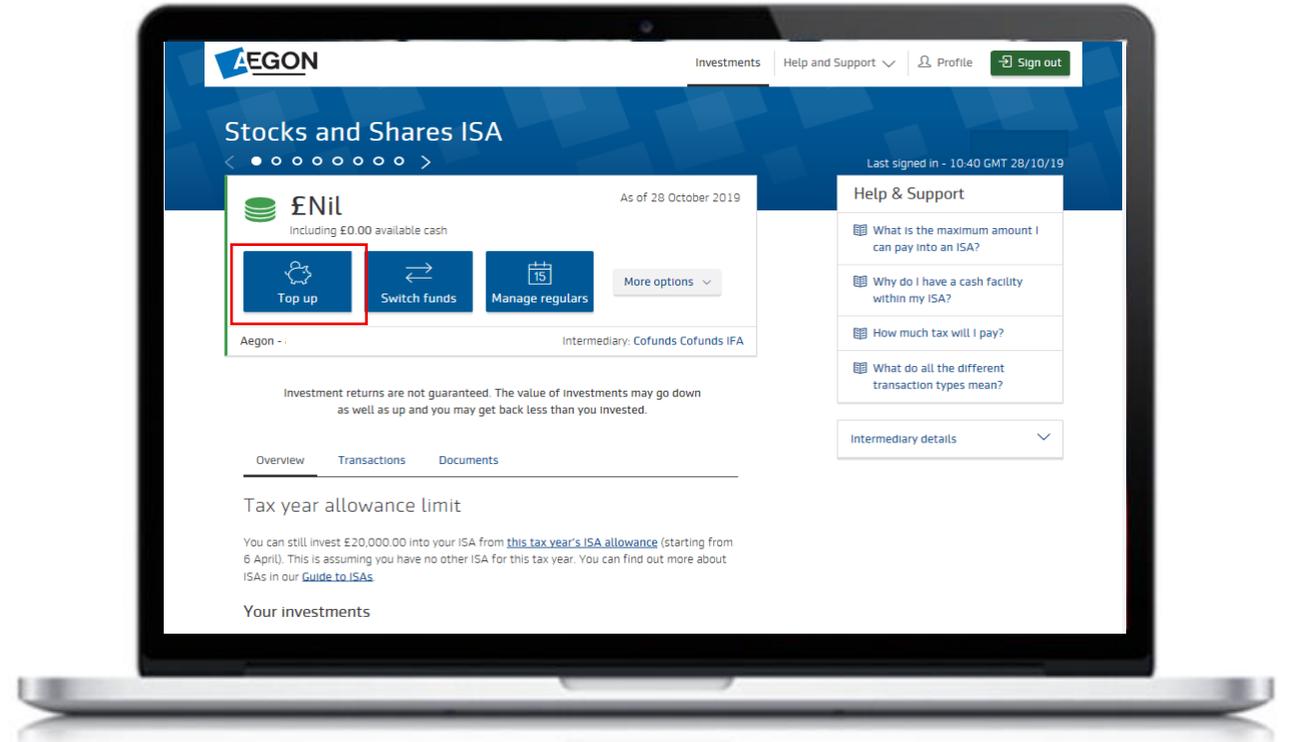
You can only complete this request online if you have transactional access.

If you have view only access to your account, you need to contact your financial adviser.



How to top up and ISA or GIA

1. Sign in to your Aegon Dashboard account.
2. Select the product you'd like to top up.
3. Then select **Top up**.



Starting your top-up request

1. Along the top of the screen you can see what stage of the process you're at.
2. Check and confirm your personal details are correct.
3. Select **Continue**.

Top up

Begin Payment details Buy funds Confirm Make payment Success

Before you begin

Please confirm your personal details before you continue

As part of our regulatory requirements we need check your personal details are up-to-date. You can [contact us](#) if any of your details have changed.

Personal details

Name	Date of birth	Address GBR
Nationality British	NI number	

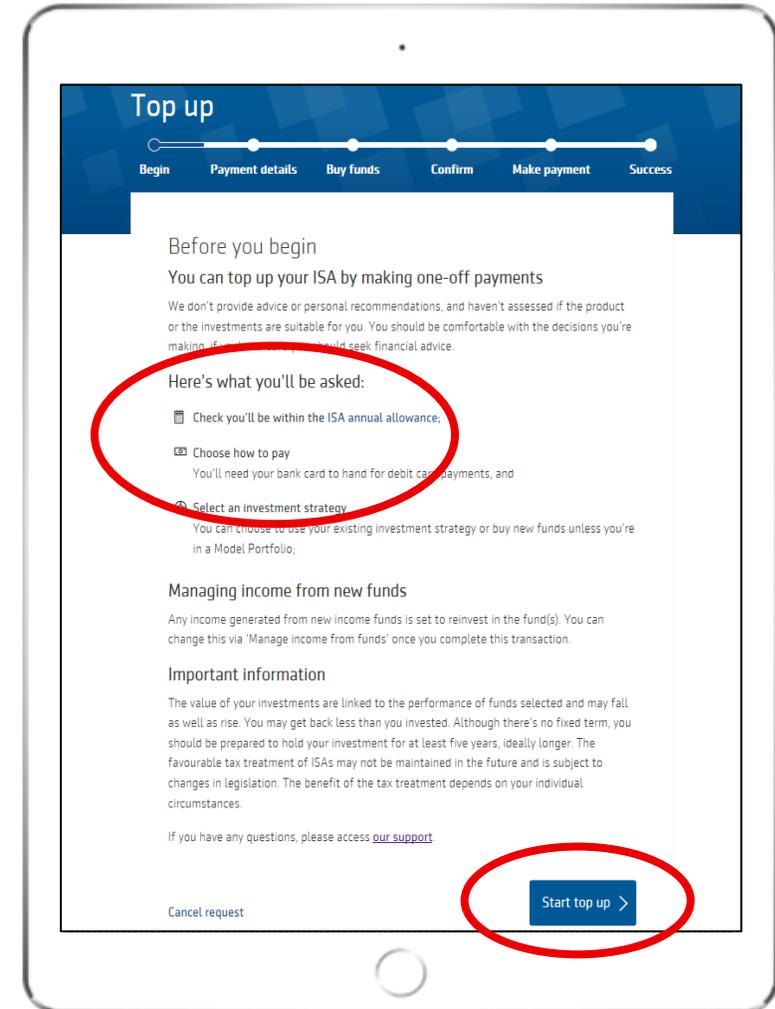
I confirm that my personal details shown above are correct.

Cancel request

Continue >

Starting your top-up request

1. Before you begin, we'll set out what you need to do to complete your request.
2. Read over everything here and select **Start top up** to continue.



Select your payment method

1. Select **Debit card**, **Cheque** or **Bank transfer**.
2. Enter how much you want to top up by.
3. Confirm the **Source of wealth** from the drop down menu options.
4. If you're topping up your ISA, confirm the payment falls within your ISA annual allowance.
5. Select **Buy funds**.

Top up

Begin Payment details Buy funds Confirm Make payment Success

Payment details

Please select a payment method.

Payment method

Debit card Cheque Bank transfer

One-off amount
£ 20000

Source of wealth

To comply with financial regulations, regular payments must pass our anti-money laundering checks.

My total payments are within the ISA annual allowance

[More about the ISA annual allowance](#)

How do you want to allocate this amount?

Choose funds to buy

Cancel request

Buy funds >

Selecting which fund(s) you want to buy

1. Select where you want to invest your top up.
 - If you want to invest in a fund(s) – select **Add new funds**. The following pages show you how to do this.
 - If you want to invest in cash - select **Add cash**.

If you're unsure of which fund(s) to invest in, use **Fund Research** to find out more about the fund(s).

2. To continue, select **Review and confirm**.

The screenshot shows the 'Top up' mobile app interface. At the top, there is a progress bar with six steps: Begin, Payment details, Buy funds, Confirm, Make payment, and Success. The 'Buy funds' step is currently active. Below the progress bar, the text reads: 'Buy funds'. A grey box contains the text: 'If you're not sure which investments are right for you, research the funds available. If you're at all unsure, seek advice or guidance.' To the right of this text is a 'Fund Research' button. Below this, there is a paragraph: 'Please tell us which funds you want to invest in, and how much you want to hold in each one. You can view the Key Investor Information Document (KIID) and other important information by selecting a fund name.' Another paragraph follows: 'The value of investments may go down as well as up and you may get back less than you invest.' Below these paragraphs are two buttons: '+ Add new funds' and '+ Add cash'. At the bottom, there is a checkbox with the text: 'I confirm that I want to proceed with the instruction above and, where relevant, I've read the KIID(s)'. To the right of this is a 'Review and confirm' button. The 'Review and confirm' button is circled in red. There is also a 'Cancel request' link at the bottom left.

Selecting which fund(s) you want to buy

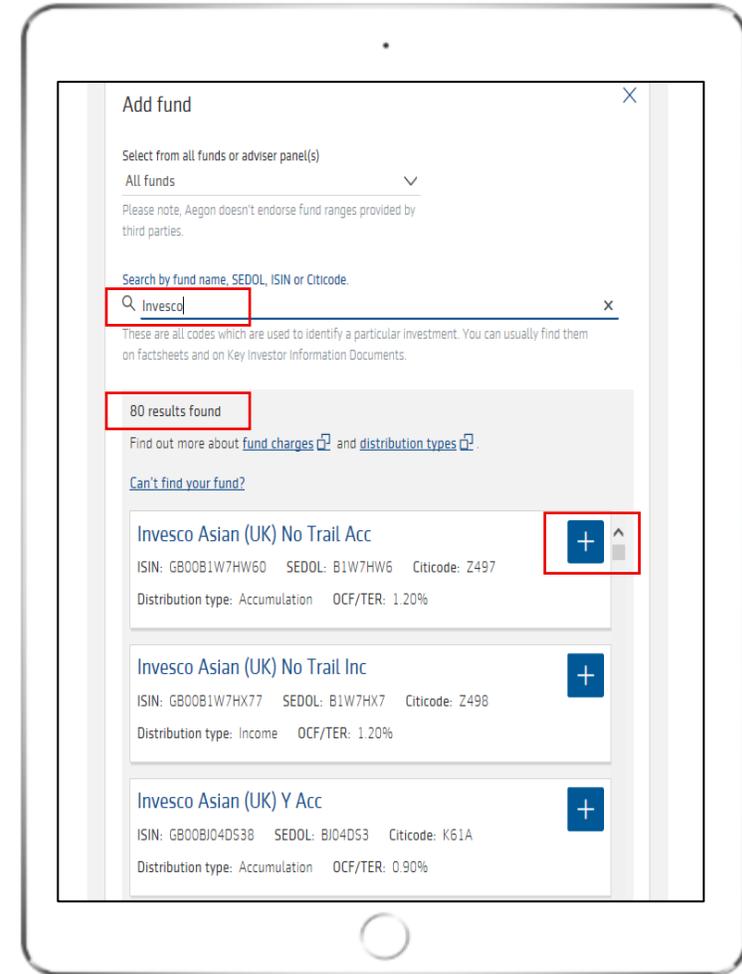
Finding the funds

You can search for the fund using any of the following:

- Name
- SEDOL
- ISIN
- Citicode
- Fund manager

If you search by fund manager name, we'll show all the funds available for that manager.

Find the fund you want by scrolling through the results. Add it by selecting the + sign.



Selecting which fund(s) you want to buy

Once you've selected your funds, you need to specify how much of your top up you want to allocate to each fund.

You can allocate by % or £ amount.

The value of investments may go down as well as up and you may get back less than you invest.

Allocate using **%** £ Entering allocation method clears any values already entered

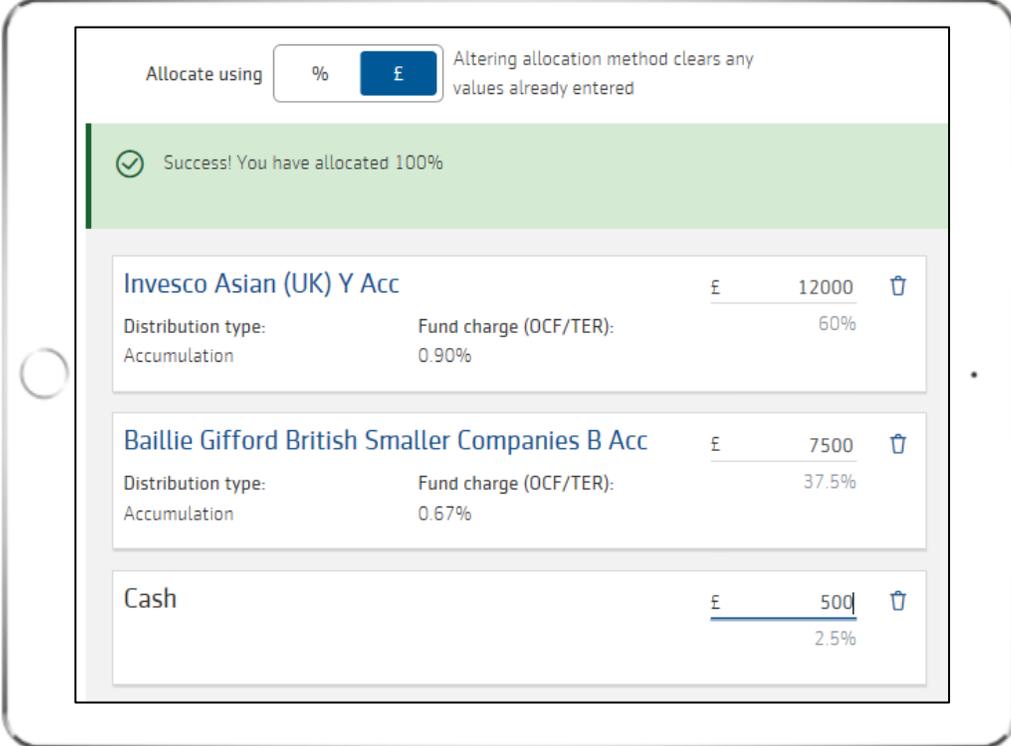
Amount left to allocate: **100%**
£20,000.00

Invesco Asian (UK) Y Acc	<input type="text" value=""/>	%
Distribution type: Accumulation	Fund charge (OCF/TER): 0.90%	£0.00
Baillie Gifford British Smaller Companies B Acc	<input type="text" value=""/>	%
Distribution type: Accumulation	Fund charge (OCF/TER): 0.67%	£0.00
Cash	<input type="text" value=""/>	%
		£0.00
Add fund		×

Selecting which fund(s) you want to buy

Example of allocating by £ amount

- Even if you select £ amount – you need to make sure you allocate the full amount over the fund(s).
- Once you've allocated 100% against the fund(s) you'll be able to continue.



Allocate using % £ Altering allocation method clears any values already entered

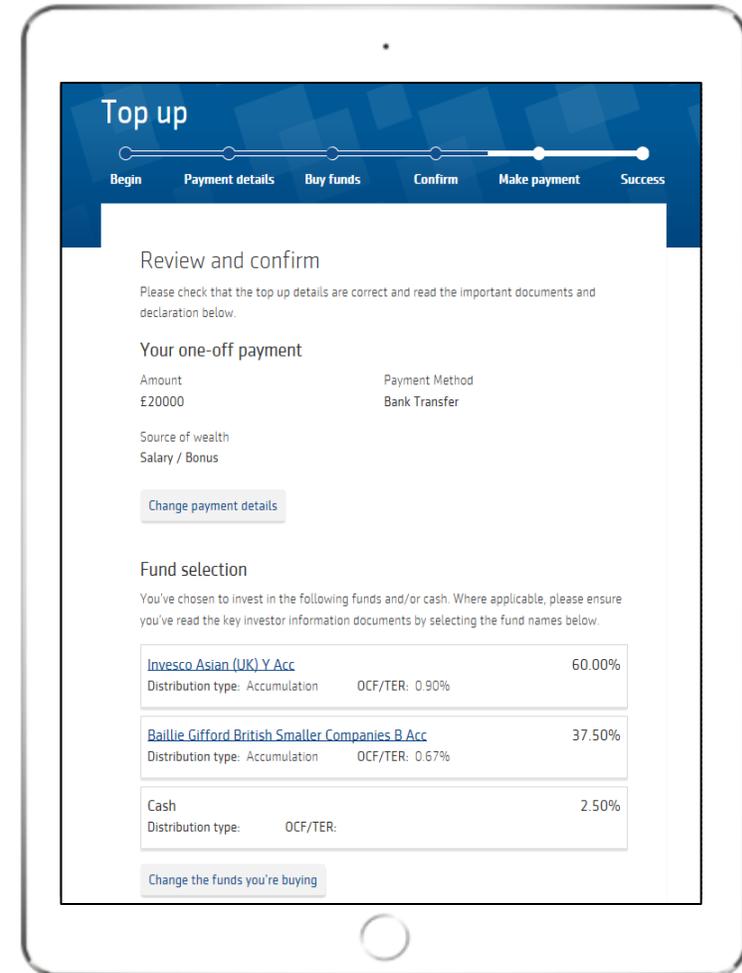
✓ Success! You have allocated 100%

Invesco Asian (UK) Y Acc	£	12000	🗑️
Distribution type:	Fund charge (OCF/TER):	60%	
Accumulation	0.90%		
Baillie Gifford British Smaller Companies B Acc	£	7500	🗑️
Distribution type:	Fund charge (OCF/TER):	37.5%	
Accumulation	0.67%		
Cash	£	500	🗑️
		2.5%	

Review and confirm your top-up request

The **Review and confirm** screen shows the details of your top-up request.

Double check that you're happy with everything.



Completing your top up

1. You can view illustrations for pre and post the change. We'll also save these in your document store.
2. Read the **Legal declaration** and **General declaration**.
3. Confirm that you give us permission to carry out your top up.
4. Select **Make payment** to complete your request.

General declaration

Aegon relies on the information contained in the following documents as they form the basis of you making a further payment to your Aegon ISA:

1. the application,
2. these declarations and any other declarations made when applying to make a further payment to your Aegon ISA,
3. the contract note (where applicable), and
4. the Aegon Platform terms and conditions.

I confirm that I have had the opportunity to read these documents carefully (other than the contract note in relation to making the further payment which will be given to me in accordance with the Aegon Platform terms and conditions), along with my personal illustration, key investor information documents and the declarations in this application before completing this application process.

In this declaration:

1. "I", "you", "your" or "my" refers to you, the Investor.
2. "Aegon" refers to Cofunds Limited.
3. 'make a further payment' means one or more of the following:
 - starting to make a regular payment,
 - increasing your regular payment,
 - making a single payment, and/or
 - paying a transfer value,to your Aegon ISA.

General declaration

I confirm that I am habitually resident in the United Kingdom.

I confirm I've read the important fund(s) information documents, including the KIID for each selected fund, the declaration and I apply to make a further payment to this product on the basis set out above.

Cancel request Make payment >



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Aegon UK



Aegon UK

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