

For customers

How to transfer an ISA to the Aegon Platform



How to transfer an ISA

This guide explains how to transfer an ISA to the Aegon Platform.

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 or intermediary.



Signing in to your account

- 1. Sign in to your Aegon Dashboard account.
- 2. Select your ISA.
- 3. Under the **More options** drop down menu, select **Transfer in**.

For re-registration transfers into a general investment account (GIA) or ISA, please see the notes at the end of this guide.





Starting your transfer in

- 1. Along the top of the screen you can see what stage of the process you're at.
- 2. Check your personal details in the **Before you begin** section.
- 3. Confirm your personal details are correct.
- 4. Select Continue.

Regin Details Options Buy funds Confirm Caccess
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 <u>contact us</u> if any of your details have changed.
Personal details
Name Date of birth Address GBR
Nationality NI number British
I confirm that my personal details shown above are correct.
Cancel request Continue >



Starting your transfer in

- 1. You'll now see some important information that you need to consider before making a transfer, including a **Guide to transferring into an ISA**.
- 2. We <u>must receive a signed</u> <u>transfer authority</u> for each transfer you want to do.
- 3. Select Start transfer to continue.



Transferring your investments and consolidating your investments portfolio into one place could be beneficial for you. This process allows you to transfer an existing Individual Savings Account (ISA) from another provider to your ISA with Aegon.

> Guide to transferring into ISA A full guide to transferring to a Stocks and Shares ISA. If you're unsure you should seek financial advice.

Important information

- If you're transferring an ISA that holds current tax year subscriptions, you must transfer that amount in full.
- You can transfer ISAs from previous tax years in full or in part and this won't affect this year's ISA allowance.
- Don't just withdraw your money from an existing ISA, use the transfer process, or you'll lose your tax benefits.
- Any ISA transfer will be made in cash. During a transfer your ISA isn't invested, so you won't make any investment losses or gains. This may not work in your favour.
- As with any investment, there's no certainty your ISA will perform better than your existing one.
- You should be comfortable with the investment choices that you
 make as you may lose features, protections, guarantees or other
 benefits when you transfer. If you're not sure, you should get
 financial advice there may be a charge for this.



Alternatively the transfer could be from a cash ISA to our stocks and shares ISA. In this scenario you need to be aware that you are transferring between two very different products. Unlike money held on deposit as it is in a cash ISA, your money in a stocks and shares ISA is at risk; its value could fall as well as rise and you could get back ties than you put in in addition, because the value of a stocks and shares ISA can fall as well as rise, although there is no fixed term, you should be prepared to hold your investment for at least five year- ideally longer.

Any new funds you move your money into will have their own set of risks that will be detailed in the fund information that will be available to you.

What you'll need:

- Details of your current provider(s) and the account number you want to transfer.
- Amount you want to transfer.
- You'll need to confirm that your profile details are up-to-date such as address and date of birth. If you believe these may not be up-to-date, please update from the

 After completing this online application, we need you to complete and sign an ISA Transfer authority form for each transfer and post back to us. This allows Aegon to act on your behalf and progress the transfer(s).

We also recommend you review your current product key features.



Start transfer >

Confirm details for your transfer request

- 1. Confirm the **Providers name**.
- 2. Enter the **Account/scheme number** for the ISA you want to transfer.
- 3. Confirm the **Type of ISA** you want to transfer.
- 4. Enter the Transfer amount from this ISA.
- Confirm whether you've paid any money into this ISA in the current tax year.
- 6. Select Allocate funds to continue.



Confirm how you want us to invest the transfer

- 1. You now need to confirm how you'd like us to invest your transfer.
- 2. You can:
 - i. Choose funds to buy
 - ii. Use your current ISA fund split (if you already have an ISA with us)
 - iii. Put the money into your cash facility
- 3. Select **Buy funds** to continue.

C		Ontions	Buy funds	Confirm	Surre
ocym	DEXILO	options	bay railes		Jucce
Но	w do you wa	nt to inves	t your mone	y?	
Tran £20,	sfer value: Thi 000.00 you	s <u>amount may char</u> Ir full account trans	nge by the time the t sfer value may be difi	ransfer is processed as Ferent.	
Ø	Choose funds to buy This allows you to all ISA.	ocate the transfer a	amount into new or e	xisting funds in your	
0	Automatically select This places money pro	fund allocation	s all your funds in yo	ur ISA.	
0	Place into your ISAs (You can transfer into process.	C ash facility a Cash facility and	allocate funds later t	hough a 'Switch'	
lf ha	you're unsure about y we one, or <u>contact us</u>	our fund allocation 습.	please speak to your	intermediary if you	

Selecting which fund(s) you want to buy

You can search for a 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



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Allocating your transfer to funds

- Once you've selected your funds, you need to specify how much of your transfer you want to allocate to each fund.
- 2. You can allocate by % or £ amount.

The value of investments may invest.	y go down as well as up and you may ge	t back less than you
Allocate using %	£ Atering allocation method cle alues already entered	ars any
() Amount left to allocate:		100% £20,000.00
Invesco Asian (UK) Y A	cc 🖉	%
Distribution type: Accumulation	Fund charge (OCF/TER): 0.90%	£0.00
Baillie Gifford British S	maller Companies B Acc	%
Distribution type: Accumulation	Fund charge (OCF/TER): 0.67%	£0.00
Cash		% 🗘
		£0.00
Add fund		×

Allocating your transfer to funds

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 values already entered	clears any		
Success! You have allocat	ted 100%			
Invesco Asian (UK) Y A Distribution type: Accumulation	Acc Fund charge (OCF/TER): 0.90%	£	12000 60%	Û
Baillie Gifford British Distribution type: Accumulation	Smaller Companies B Acc Fund charge (OCF/TER): 0.67%	£	7500 37.5%	Û
Cash		£	500 2.5%	Û

Review and confirm

The **Review and confirm** screen shows the details of your transfer request.

Double check that you're happy with everything.

in	Details	Options	Buy funds	Confirm	Success
Revi	iew and cor	nfirm trans	fer details		
Please	review your transfe	er details carefully	y before confirming.		
Trans	sfer request or	ne			
Name o Aviva	of provider		Type of ISA Stocks and Shares	ISA	
Refere	nce ID		Approximate transf £20,000.00	er amount	
Edit t	hese details		Tax year ISA contrit £0.00	oution value	
Your	details				
Name			Home address		
Date of	f birth				
Are t	hese details wrong	?			
Fund	allocation				
You've you've	chosen to invest in read the key investo	the following fun or information doc	ds and/or cash. Where cuments by selecting t	e applicable, please e he fund names belo	ensure w.
<u>Inves</u> Distri	ico Asian (UK) Y A bution type: Accun	Acc nulation OC	F/TER: 0.90%	60.	00%
<u>Bailli</u> Distri	e Gifford British ! bution type: Accun	Smaller Compar nulation OC	nies B.Acc F/TER: 0.67%	37.	50%
Cash	bution type:	OCF/TER:		2.	50%

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Print, sign and post transfer authority

1. You need to print, sign and post a **Transfer Authority** for each transfer so that we can request the ISA from your existing provider.

Charg	es
We don	t charge a transfer fee for transferring to or away from us, but other providers might.
All prod Klustrat	ucs and fund charges can be viewed in our Charges guide and Your personal on below
Pleas	e read these important documents before confirming
Please to refer to informa	ake time to read these documents as they contain important information. You can shem at any time in vitur online document library. If you're unsure about any of the tion they contain, please seek financial advice.
To contr authorit	nue with your transfer(s), you must also download and complete the ISA transfer y form for each transfer request and send it back to us
D	Terms and conditions
G	Key features
B	Charges guide
ß	Your personal diastration
B	ISA transfer authority
	0

Completing your transfer

- 1. You can view illustrations for your transfer. 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 transfer.
- 4. Select Complete transfer(s).

Legal declaration
Please read before proceeding
It's important that you read the following important information and declarations before proceeding with making a transfer payment(s) to your Aegon ISA.
Your decision to make a transfer payment(s) to your Aegon ISA will be based solely on your interpretation of the information we've given and we haven't taken your individual needs and circumstances into account. If you're not sure if making a transfer payment(s) to your Aegon ISA is right for you, you should get some financial advice (there might be a cost for this).
Before submitting this application to make a transfer payment(s) to your Aegon ISA, you need to:
 read and accept these Declarations, and tick the checkbox at the bottom of the page and select the 'Complete transfer(s)' button to confirm acceptance.
General declaration
In this declaration:
'l', 'you', 'your' or 'my' refers to you, the Investor, and
'Aegon' refers to Cofunds Limited.
Aegon relies on the information contained in the following documents as they form the basis of you making a transfer payment(s) to your Aegon ISA:
 the application, these declarations and any other declarations made when applying to make a transfer payment(s) to your Aegon ISA, the contract note, and
I confirm I've read the important information documents, including the KIID for each selected fund, the declaration and I apply to make a transfer payment(s) to my Aegon ISA on the basis set out above.
Cancel request Complete transfer(s) >

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Making a transfer into an ISA

If you want to make a GIA or ISA re-registration transfer in, please <u>contact us</u> to request an illustration and an application form.

Please have the following information ready:

- The names and SEDOL numbers of the funds you'd like to re-register to us.
- The current value of these funds.

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