



For customers

How to request a one-off withdrawal on the Aegon Platform (ap3)

The screens shown are for demonstration purposes only. They don't represent a real customer.



How to request a one-off withdrawal

This guide shows how you can submit a one-off withdrawal online using the Aegon Platform (ap3) or by sending us a form.

If you've not yet activated your online access and want to manage your account online, you can request an activation code.



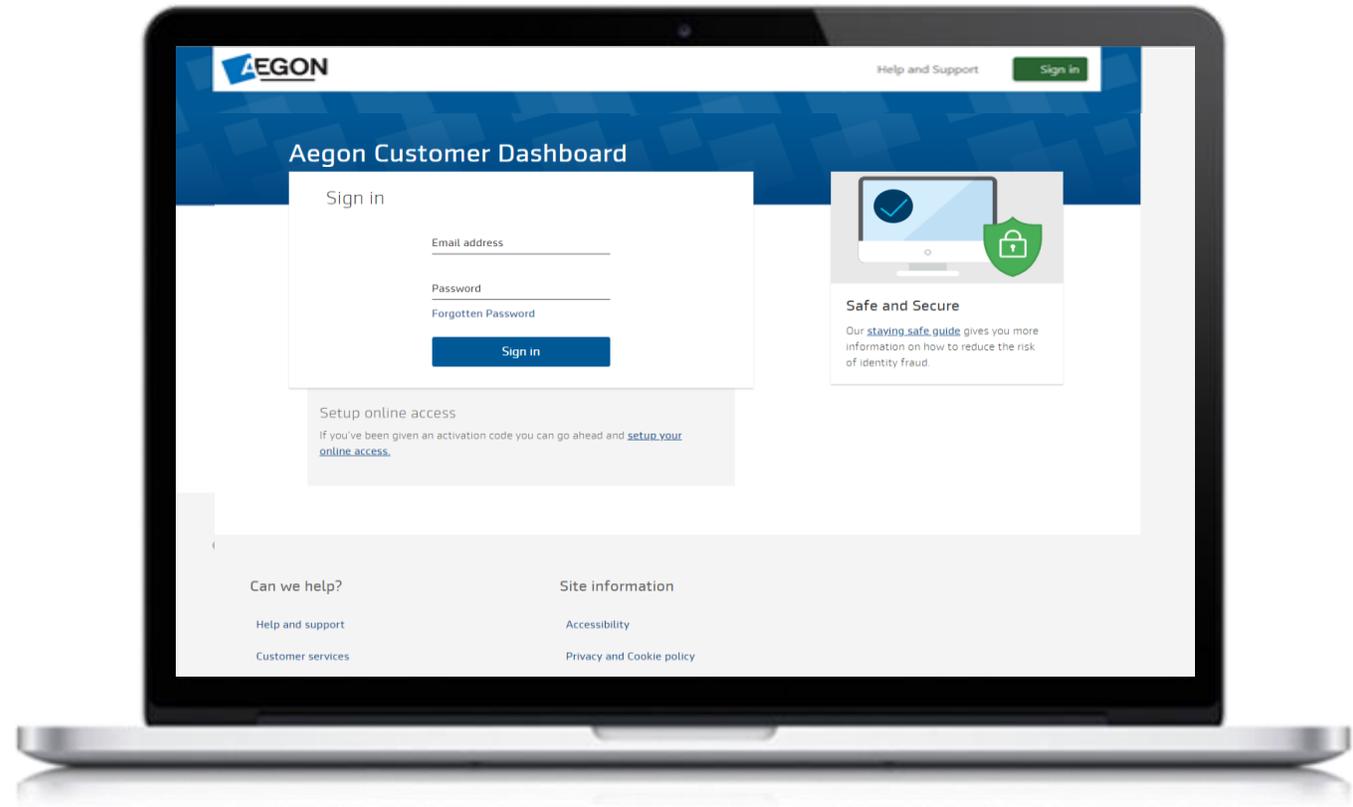


How to request a one-off withdrawal online



Signing in to the Aegon Customer Dashboard

- Go to ap3.aegon.co.uk/login
- Enter your **Email address** and **Password**
 - If you've forgotten your sign in details, please select **Forgotten Password**
- Then select **Sign in**



Finding the product

- Once you've signed in, you'll see all your products listed.
- Select **View & Manage** against the product you want to take the one-off withdrawal from.
- In this example we'll select the Aegon Stocks & Shares ISA.

AEGON Investments Help and Support ▾ Profile Sign out

Investments Last signed in - 14:00 GMT 24/01/20

Your total investments
£101,629.84
as of 23 January 2020

Investment returns are not guaranteed. The value of investments may go down as well as up and you may get back less than you invested.

Product	Value	View & Manage
Aegon Stocks & Shares ISA	£36,924.38	View & Manage
Aegon General Investment Account (Joint account)	£64,703.45	View & Manage
Aegon General Investment Account	£2.01	View & Manage

Donut Chart Data:

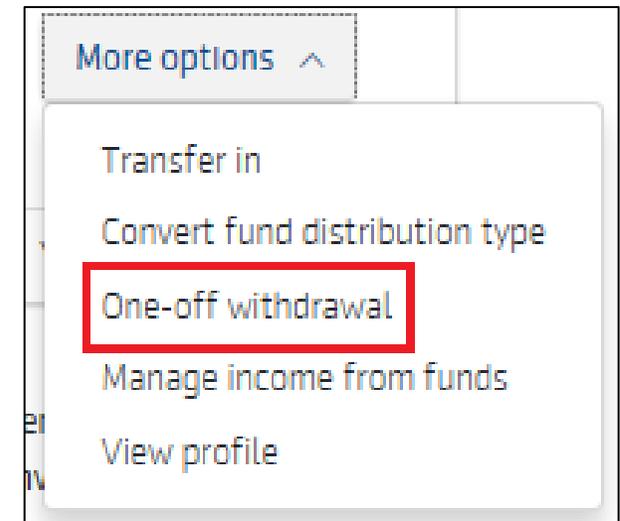
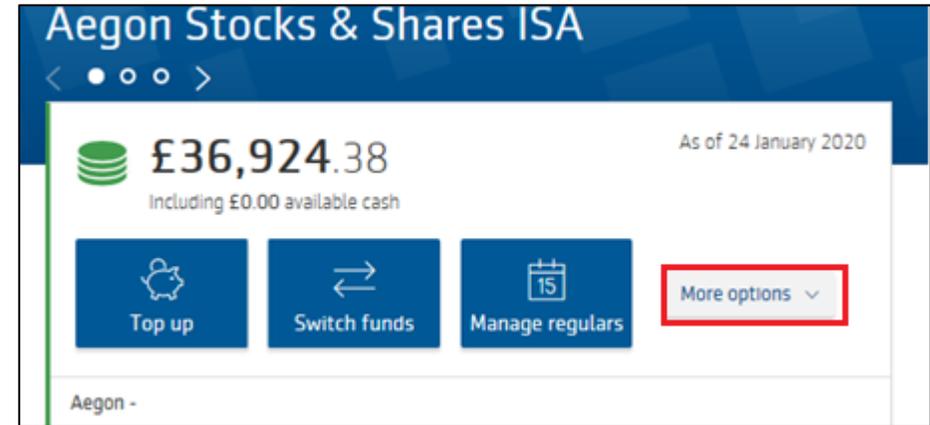
Category	Percentage
GIAs	63.67%
ISAs	36.33%

Finding the one-off withdrawal request

You'll now see a summary of your product.

From **More options** select **One-off withdrawal**.

If we don't already hold bank details for you, at the start of your request we'll ask you to add these. It may take a few minutes for new bank details to show on your account.



Begin

Before you begin, we'll set out what you need to do to complete your request.

Read over everything here and select **Start withdrawal** to continue.

AEGON Help and Support [Sign out](#)

Cancel request

One-off withdrawal

Begin Withdrawal details Sell funds Confirm Security Success

Before you begin

This process allows you to withdraw a one-off amount to your bank account at any time. The withdrawal process is free of charge. We don't provide advice or personal recommendations. You should be comfortable with the decisions you're making. If you're unsure you should seek financial advice or guidance.

Here's what you'll be asked:

- The amount you'd like to withdraw.
- The bank account you want your money paid into.
- Which funds you want to sell.
- Review and confirm all requests.
- Authorise this withdrawal using either your mobile or email.

Important information

The value of your investments are linked to the performance of funds selected and may go down as well as up. You may get back less than you invest. Although there's no fixed term, you should be prepared to hold your investment for at least five years, ideally longer. The favourable tax treatment of ISAs may not be maintained in the future and is subject to changes in legislation. The benefit of the tax treatment depends on your individual circumstances.

Please note, withdrawing money from your ISA won't affect [your annual allowance](#).

How long does a withdrawal take?

After processing your withdrawal, it generally takes three to five business days to reach your account. However, the full process may take up to 14 business days (if you need to sell funds, or change bank details).

If you have any questions, please visit [Help and Support](#).

Cancel request [Start withdrawal >](#)

Withdrawal details – single fund

First we'll look at the one-off withdrawal details if you're only invested in one fund.

Enter the **Amount to withdraw (£)**

You'll be able to view:

- **Available balance**
- **Cash balance**
- **Fund balance**

If you've any money in cash, we'll use that before we take money from your fund balance.

Select the bank account you'd like us to pay the one-off withdrawal to, then select **Review and confirm**.

The screenshot shows the AEGON One-off withdrawal interface. At the top, there's a navigation bar with the AEGON logo, 'Help and Support', and a 'Sign out' button. Below this is a 'Cancel request' link. The main heading is 'One-off withdrawal', followed by a progress bar with steps: Begin, Withdrawal details (active), Sell funds, Confirm, Security, and Success. The 'Withdrawal details' section is highlighted and contains the following information:

Amount to withdraw (£)	
Available balance:	£36,924.38
Cash balance:	£0.00
Fund balance:	£36,924.38

Below the table is a 'Select bank account' dropdown menu and a 'Review and confirm >' button. At the bottom of the page, there is a footer with '© 2020 Aegon UK plc. Terms of Service Regulatory' and a 'Back to top ^' link.

Withdrawal details – multiple funds

Now we'll look at the one-off withdrawal details if you're invested in more than one fund.

- Enter the **Amount to withdraw**
- You'll be able to view:
 - **Available balance**
 - **Cash balance**
 - **Fund balance**

If you've any money in cash, we'll use that before we take money from your fund balance.

- Confirm if you'd like to:
 - **Choose funds to sell**, or
 - **Use current portfolio split**
- Lastly, select the bank account you'd like us to pay the one-off withdrawal to and **Sell funds**.

The screenshot shows the AEGON 'One-off withdrawal' interface. At the top, there's a 'Cancel request' link and a 'Sign out' button. A progress bar indicates the current step is 'Withdrawal details'. The main content area displays the following information:

Withdrawal details

Amount to withdraw
£ 50

Available balance:	£135.19
Cash balance:	£4.91
Fund balance:	£130.28

Your cash balance will only cover £4.91 of your withdrawal, how would you like to split the remaining £45.09?

- Choose funds to sell
Choose which funds to take money from
- Use current portfolio split
This takes money in line with your current fund split

The amount may change by the time the withdrawal is processed.

Select bank account

Cancel request

Withdrawal details – sell funds

Now we'll look at what you have to do if you selected **Choose funds to sell**.

If you use portfolio split instead, please skip to the next page.

You'll see a list of all the funds you hold and the amount in each one.

- Enter against each fund the amount you want to sell.

If you don't want to use your Cash facility, make sure you remove this and select to withdraw from the other funds.

Once you've entered amounts to match the one-off withdrawal amount you'll be able to proceed.

- Select **Review and confirm**.

Cancel request

Help and Support [Sign out](#)

One-off withdrawal

Begin Withdrawal details **Sell funds** Confirm Security Success

Sell funds

Select which funds you want to sell and how much. Before making a decision, you can [research funds you're currently invested in](#), and read our [guide to choosing funds](#).

Success! You have allocated 100%

Cash	£	4.91	Sell all
Value: £4.91			100.00%
Find out more about cash			
LF Aegon Multi-Asset 4 A Acc	£	20	Sell all
Value: £78.18			25.58%
View KIID	View factsheet		
LF Aegon Multi-Asset 5 A Acc	£	25.09 X	Sell all
Value: £52.10			48.16%
View KIID	View factsheet		

Cancel request [Review and confirm](#)

Confirm

The **Confirm** screen shows the details of your one-off withdrawal.

Double check that you're happy with everything.

Confirm you give us permission to process your one-off withdrawal request and then select **Confirm and withdraw**.

The screenshot displays the AEGON 'One-off withdrawal' Confirm screen. At the top, there is a 'Cancel request' link and a 'Sign out' button. The main header reads 'One-off withdrawal' with a progress bar showing steps: Begin, Withdrawal details, Sell funds, Confirm (active), Security, and Success. The 'Review and confirm' section prompts the user to check withdrawal details. Below this, the 'Withdrawal details' section shows an amount of £1000 and account information. The 'Selling these funds' section lists 'L&G Mixed Investment 20-60% C Ad' with links to 'View KIID' and 'View factsheet'. The 'Important information' section provides details about investment values and tax treatment. A 'Legal declaration' section is highlighted with a red box, containing a 'General declaration' form with a 'Confirm and withdraw' button.

Security

Just before you complete your one-off withdrawal request we need to verify it's you making the request.

This is just to protect you and make sure it's genuinely you withdrawing the money.

Select if you'd like your security check by:

- **sending you a text message**
- **sending you an email**

Depending on the option you selected, we'll send you an email or text message. Look out for it coming through.

The screenshot shows the AEGON website interface for a 'One-off withdrawal' request. At the top, there is a navigation bar with the AEGON logo, 'Help and Support' with a dropdown arrow, and a 'Sign out' button. Below the navigation bar, the page title is 'One-off withdrawal' and there is a progress indicator with six steps: 'Begin', 'Withdrawal details', 'Sell funds', 'Confirm', 'Security', and 'Success'. The 'Security' step is currently active. A central white box contains the following text: 'Before you can complete your request', 'To keep your account safe, please follow these security steps.', 'Security check by:', and two radio button options: 'sending you a text message' (with phone number 075****702) and 'sending you an email' (with email address me*****@aegon.co.uk). A 'Cancel request' link is located at the bottom of the box.

Security

Now you need to **Enter authorisation code** you received.

Select **Submit code**.

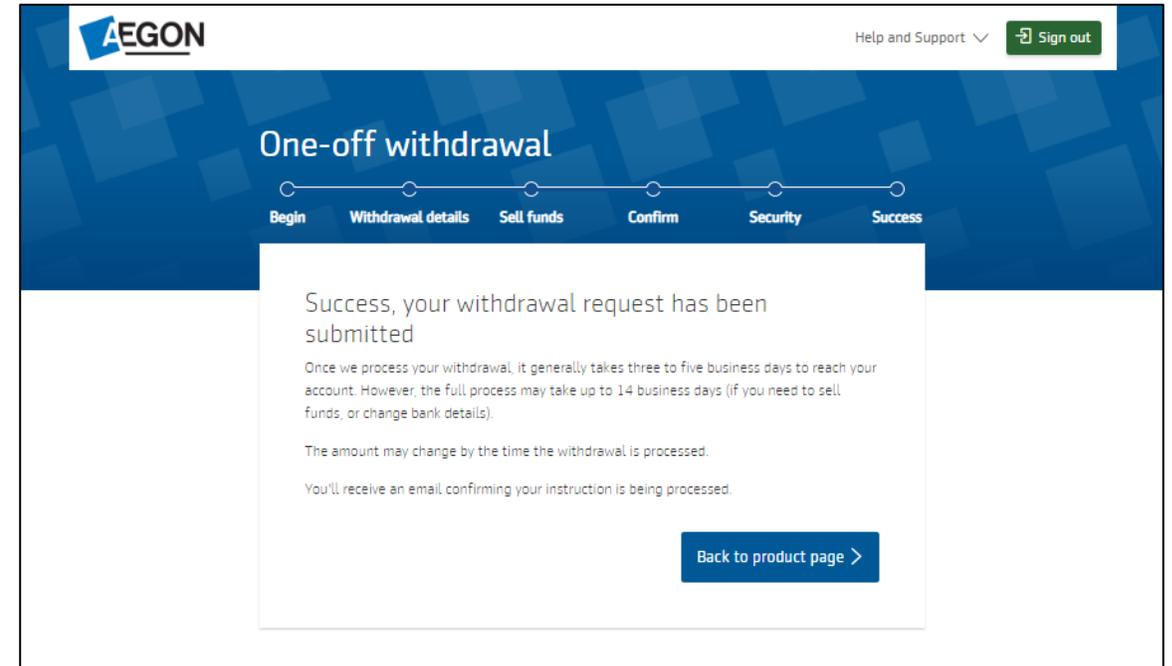
The screenshot shows the AEGON website interface for a 'One-off withdrawal'. At the top, there is a navigation bar with the AEGON logo, 'Help and Support' with a dropdown arrow, and a 'Sign out' button. Below this, a progress bar indicates the current step is 'Security', with other steps being 'Begin', 'Withdrawal details', 'Sell funds', 'Confirm', and 'Success'. A 'Cancel request' link is visible in the top left of the main content area. The main content area is titled 'Authorising with your mobile' and features two icons: a database with a lock and a mobile phone with a speech bubble. Below the icons, it states 'Text message sent with authorization code to: 075*****702'. There is a text input field labeled 'Enter authorisation code' containing the value '526837'. A yellow button below the input field says 'Haven't received your code yet? Request a new code...'. At the bottom of the form, there is a 'Cancel request' link on the left and a blue 'Submit code >' button on the right.

Success

You'll then get confirmation that your one-off withdrawal request has been submitted.

It can take up to 14 working days for the one-off withdrawal to reach your bank account.

If this is the first payment to your nominated bank account, you may need to provide an original or certified copy of a bank statement to verify the details. We'll contact you if we need this.





How to request a one-off withdrawal by completing a form



Completing the form

If there's **more than one account holder** please complete the **Withdrawal instruction** form in black ink, and email it to **aegonipsadministration@aegon.co.uk** or post to:

Aegon Platform 3
Sunderland
SR43 4DP

This will take longer to process than if you submit online.

If you're unable to submit your request online and you're the only account holder you can type your name in the signature box and email it to the mailbox shown on the form.

If you want to withdraw money from more than one product, you'll have to complete a separate request for each product.

For customers | Aegon Platform 

Withdrawal instruction

In this form, 'Aegon' means Cofunds Limited and 'adviser' means the Aegon Financial Planning Manager.
Please complete this form to request a withdrawal from an Aegon General Investment Account (GIA) or Aegon ISA. You should complete separate forms for each product you want to make a withdrawal from.

If you're an individual customer you can complete this form electronically. Please type in the box(es), including your name in the signature box and email it to: aegonipsadministration@aegon.co.uk

Our email system and the way we deal with data internally is secure. However we're unable to ensure the security of emails before they reach us. Please consider this when sending us sensitive information.

For more than one account holder you must complete this form in black ink and email it to aegonipsadministration@aegon.co.uk or post to: Aegon Platform 3, Sunderland SR43 4DP.

For the purpose of our records we'll process this instruction on the basis that you haven't received financial advice.

If your personal circumstances mean you need any additional support, or if you'd like a large print, Braille or audio CD version of this document, please call 0345 272 0089 (call charges will vary) or visit aegon.co.uk/support

 **AEGON** Pensions | Investments | Protection

Completing the form

To take a one-off withdrawal, select **Partial withdrawal** or **All**.

You can then choose if you want to withdraw a monetary amount or a percentage of your product value.

1. Customer details

Please confirm the product number from which this withdrawal should be taken.

Product number
9

Mr / Mrs / Miss / Ms / Other – please specify

Full forename(s)

Surname

Date of birth

2. Withdrawal instruction

2.1 I/We want to withdraw the following amount from the product detailed in section 1.

All – your product will be closed.

Partial withdrawal – your product will remain open and any Direct Debits will continue.

Please give the amount or percentage below, then go to 2.2.

Withdrawal amount £ Percentage of product value %

Payments will typically take up to 14 working days to reach your nominated bank account.

Any sale or switch of funds could have Capital Gains Tax implications depending on your individual circumstances. Please contact a tax adviser for more information or visit gov.uk/capital-gains-tax.

Completing the form

All that remains is for you to complete the **Declaration**.

As you're completing the form online and if you are the only account holder, please type your full name in both the **Print name** and **Signature** boxes.

If there's more than one account holder, please sign your full names in both the **Print names** and **Signatures** boxes.

4. Declaration

In this declaration, 'I', 'me', 'we' or 'us' means the customer(s), and 'Aegon' means Cofunds Ltd.
I/We authorise Aegon to carry out the instructions as set out by me/us in this form.
I/We declare that:

If the sum total of the amount in the product's cash facility and the amount realised by my/our withdrawal instruction in section 2 does not meet the amount of the withdrawal I/we have requested, I'm/we're aware that Aegon will sell the largest value fund to cover any shortfall.

- For an Aegon ISA or individual Aegon GIA – one signature is required.

You (the customer(s)) should sign and date this form by typing your full name(s) in the signature box(es) below and typing the date in the date box(es) or by using any other electronic signature method we have agreed, in writing with your adviser, to accept. Your typed name(s) or agreed electronic signature method in the signature box will be your signature. When you sign the form electronically, by typing your name(s) in this box or using the agreed electronic signature method, you are making the declarations and confirming that you wish to proceed with the instructions in this form.

- For a joint Aegon GIA – both registered holder(s) signature(s) are required.

Please complete the form in black ink and email to aegonipsadministration@aegon.co.uk or post to: Aegon Platform 3, Sunderland SR43 4DP

Customer Aegon ISA holder and Aegon GIA primary holder.	Aegon GIA joint holder (if applicable) Secondary holder
Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Print name <input type="text"/>	Print name <input type="text"/>
Signature (type name or sign here) <input type="text"/>	Signature (sign name here) <input type="text"/>

AEGON

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Sending us the completed form by email

Our email system and the way we deal with data internally is secure. However, we're unable to ensure the security of emails before they reach us so please consider this and do not include any personally sensitive, financial or banking information that hasn't been appropriately secured.

Email the completed form to us at
aegonipsadministration@aegon.co.uk



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