



For customers

How to request a top up on the Aegon Platform (ap3)

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



How to request a top up

This guide shows how you can submit a top up online to your Aegon Platform (ap3) account using the Aegon Customer Dashboard.

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



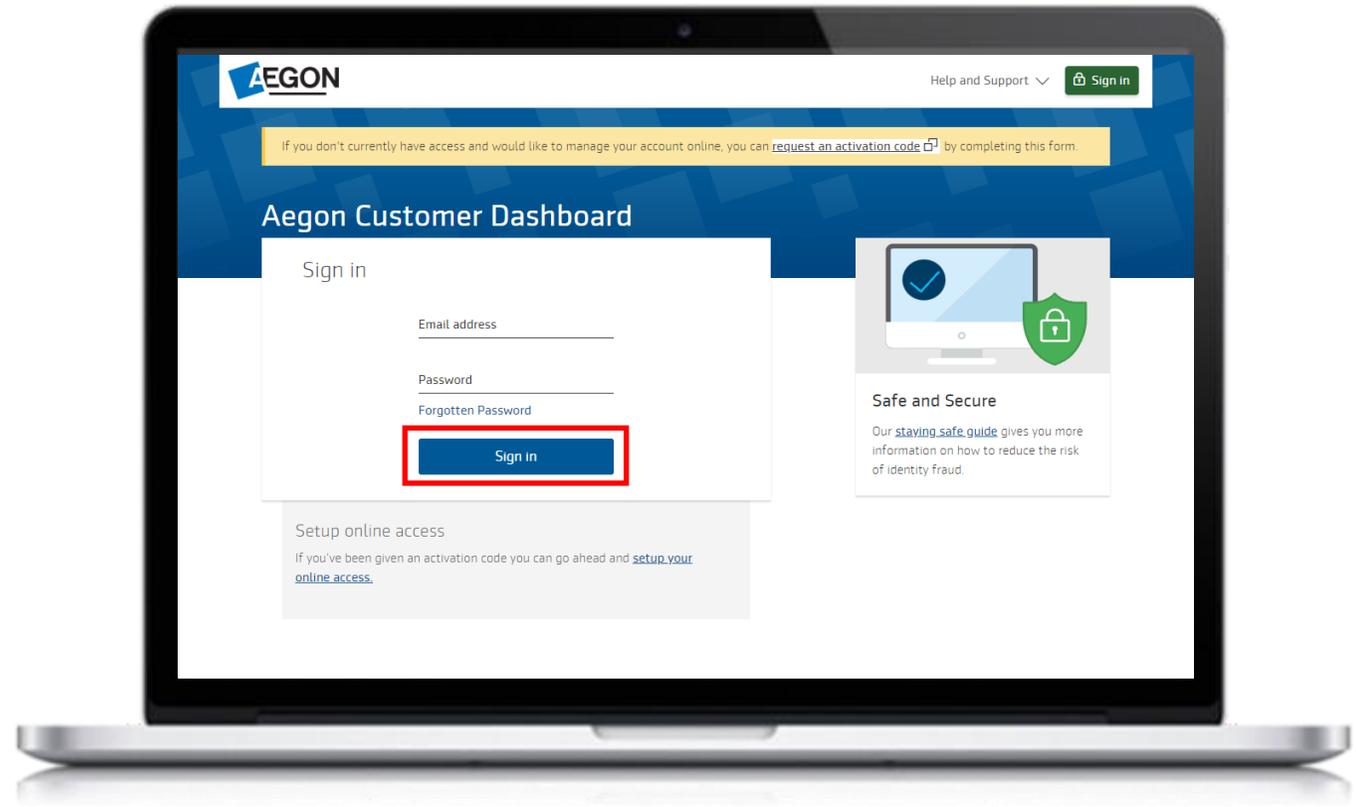
Signing in to the Aegon Customer Dashboard

Go to ap3.aegon.co.uk/login

Enter your **Email address** and **Password**

Then select **Sign in**.

If you've forgotten your sign in details, please select **Forgotten Password**.



Finding the product

Once you've signed in, you'll see all your products listed.

Select **View & Manage** against the product you want to top up.

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

63.67% GIAs
36.33% ISAs

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.

 Aegon Stocks & Shares ISA £36,924.38 Find out your remaining ISA allowance	View & Manage
 Aegon General Investment Account <small>Joint account</small> £64,703.45	View & Manage
 Aegon General Investment Account £2.01	View & Manage

Finding the top-up request

You'll now see a summary of your product.

Select **Top up**.

Aegon Stocks & Shares ISA

Last signed in - 15:41 GMT 14/11/18

As of 14 November 2018

£25,158.07
Including £1,100.00 available cash

Top up | Switch funds | Manage regulars | More options

Aegon - 90342144

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.

Overview | Transactions | Charges | Documents

Tax year allowance limit

You can still invest £18,000.00 into your ISA from this tax year's ISA allowance ([starting from 6 April](#)). This is assuming you have no other ISA for this tax year. You can find out more about ISAs in our [Guide to ISAs](#).

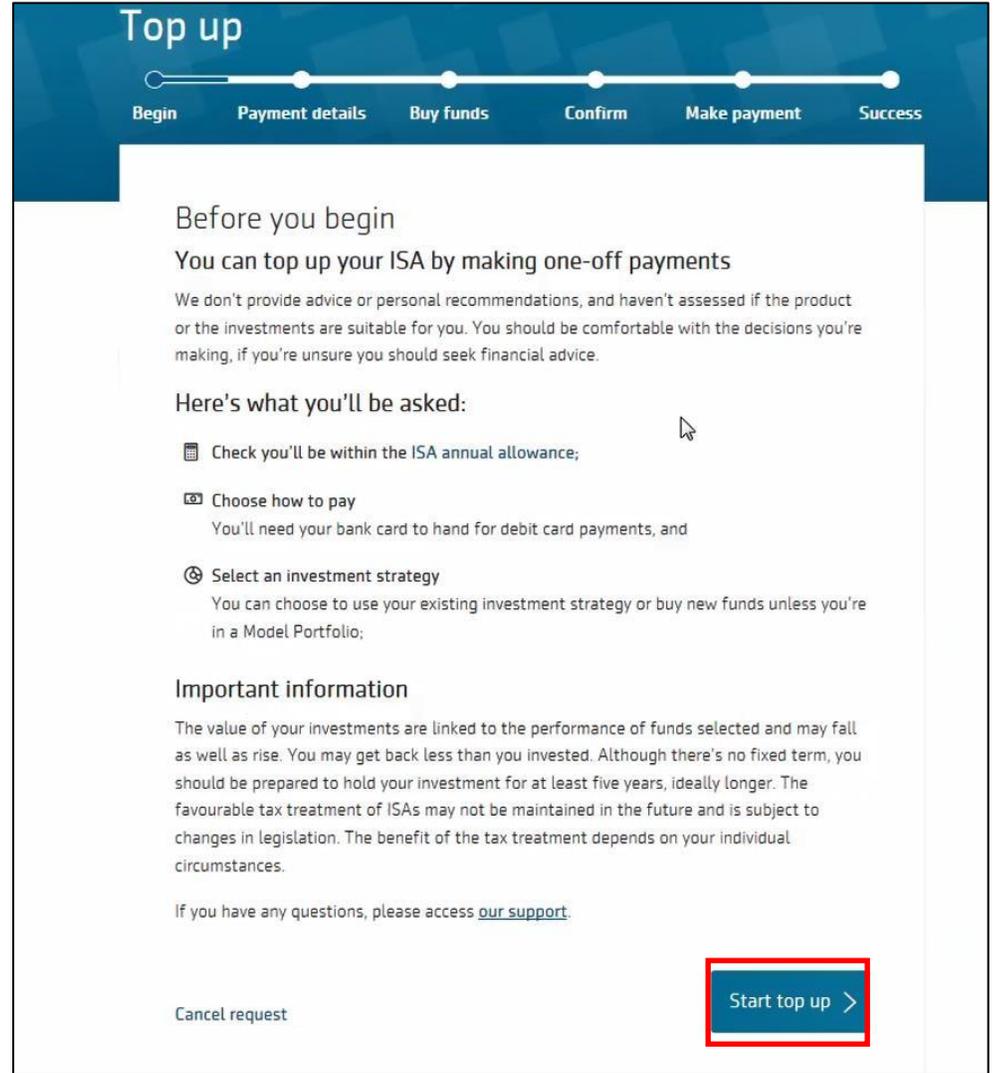
Your investments

L&G Sterling Corporate Bd Idx I Acc	11.99%
Invesco Perp Corporate Bd NT Acc	11.93%
Kames Invst Gr Bd B Acc	11.85%
Fidelity Strategic Bond Y Acc	11.80%
L&G International Index Trust I Acc	5.99%
L&G (N) Tracker Trust C Acc	5.85%
10 other funds	40.59%

Before you begin

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

Read over everything here and select **Start top up** to continue.



The screenshot shows a multi-step process flow for 'Top up'. The steps are: Begin, Payment details, Buy funds, Confirm, Make payment, and Success. The 'Begin' step is currently active and highlighted. The content of the 'Begin' step includes a warning about financial advice, a list of questions to be asked, and important information about investment risks. A red box highlights the 'Start top up >' button at the bottom right.

Top up

Begin Payment details Buy funds Confirm Make payment Success

Before you begin

You can top up your ISA by making one-off payments

We don't provide advice or personal recommendations, and haven't assessed if the product or the investments are suitable for you. You should be comfortable with the decisions you're making, if you're unsure you should seek financial advice.

Here's what you'll be asked:

- Check you'll be within the ISA annual allowance;
- Choose how to pay
You'll need your bank card to hand for debit card payments, and
- Select an investment strategy
You can choose to use your existing investment strategy or buy new funds unless you're in a Model Portfolio;

Important information

The value of your investments are linked to the performance of funds selected and may fall as well as rise. You may get back less than you invested. 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.

If you have any questions, please access [our support](#).

Cancel request **Start top up >**

Payment details

Now you can select your **Payment method**. You can choose from:

- Debit card
- Cheque
- Bank transfer – you'll need to arrange this with your bank, we don't collect it on your behalf.

Enter the **One-off amount** you want to top up by.

Complete **Source of wealth** and **confirm the top up is within your yearly ISA allowance**.

Now you need to decide if you want to **Use existing portfolio split** or **Choose funds to buy**.

Select **Buy funds** to continue.

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 (£)

Source of wealth

To comply with financial regulations, contributions 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?

Use existing portfolio split Choose funds to buy

Cancel request

Buy funds >

Buy funds

If you selected **Choose funds to buy** previously you'll now need to select where you want to invest your top up.

Select from:

- **Add existing funds**
- **Add new funds**
- **Add cash**

If you're adding new funds, use the search tool to find your chosen funds. Make your selection and then enter the percentage of your top up you want to us to allocate to each fund.

Make sure you read the Key Investor Information Document (KIID) for each fund you select and confirm that you've done this before selecting **Review and confirm**.

The screenshot shows the 'Buy funds' step in a 'Top up' process. A search bar is active with the text 'Search by fund name, SEDOL, ISIN or Ctticode.' Below the search bar, a list of 59 results is shown. The first three results are visible:

Fund Name	Distribution type	Ongoing charge (OCF/TER)
Artemis Global Income I Acc	Accumulation	0.82%
Artemis Global Income I Inc	Income	0.82%
Artemis Income I Acc	Accumulation	0.80%

Each result has a blue '+' button to its right and links to 'View KIID' and 'View factsheet'.

The screenshot shows the 'Buy funds' step in a 'Top up' process, focusing on the confirmation stage. It includes a 'Fund research' button and a checkbox for confirmation:

I confirm I have read the KIID for each fund listed above and would like to buy these funds.

A red box highlights the 'Review and confirm >' button at the bottom right.

Confirm

The **Confirm** screen shows the details of your top up.

Double check that you're happy with everything.

Confirm you give us permission to process your top-up request and then select **Make payment**.

Top up

Begin Payment details Buy funds **Confirm** Make payment Success

Review and confirm

Please check that the top up details are correct and read the important documents and declaration below.

Your one-off payment

Amount	Payment Method
£10	Bank Transfer

Source of wealth
Savings

[Change payment details](#)

Fund selection

You've chosen to invest in the following funds and/or cash. Where applicable, please ensure you've read the key investor information documents by selecting the fund names below.

Cash	100.00%
Find out more about cash	£10.00

[Change the funds you're buying](#)

Please read these important documents before confirming

Please take time to read these documents as they contain important information. Your personal illustration holds details of your fees and charges. You can refer to them at any time in your online document library. If you're unsure about any of the information they contain, please seek financial advice.

- [Terms and conditions](#)
- [Your personal illustration](#)
- [Documents](#)

Fees and charges

Your personal illustration holds details of the fees and charges associated with your product. You'll pay us for the services we provide and the fund manager of each fund you choose for managing the fund. You can find more information in the [charges document](#).

If you've received advice from a financial adviser, you should ask them to confirm their charges to you.

Legal declaration

Please read before proceeding

It's important that you read the following important information and declarations before proceeding with making a top up to your Aegon ISA. It's your responsibility to ensure that any payments you make to your Aegon ISA are within the ISA yearly subscription limits set by HM Revenue & Customs.

Your decision to make a top up 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 top up 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 top up 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 'Make payment' button to confirm acceptance.

In this declaration:

'I', 'you', 'your', 'me' or 'my' means you, the Investor,

'Aegon' means Cofunds Limited.

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

- the application,
- these declarations and any other declarations made when applying to make a top up to your Aegon ISA.

I confirm I've read the important information documents, including the KIID for each selected fund, the declaration and I apply to make a top up to my Aegon ISA on the basis set out above.

[Cancel request](#) [Make payment >](#)

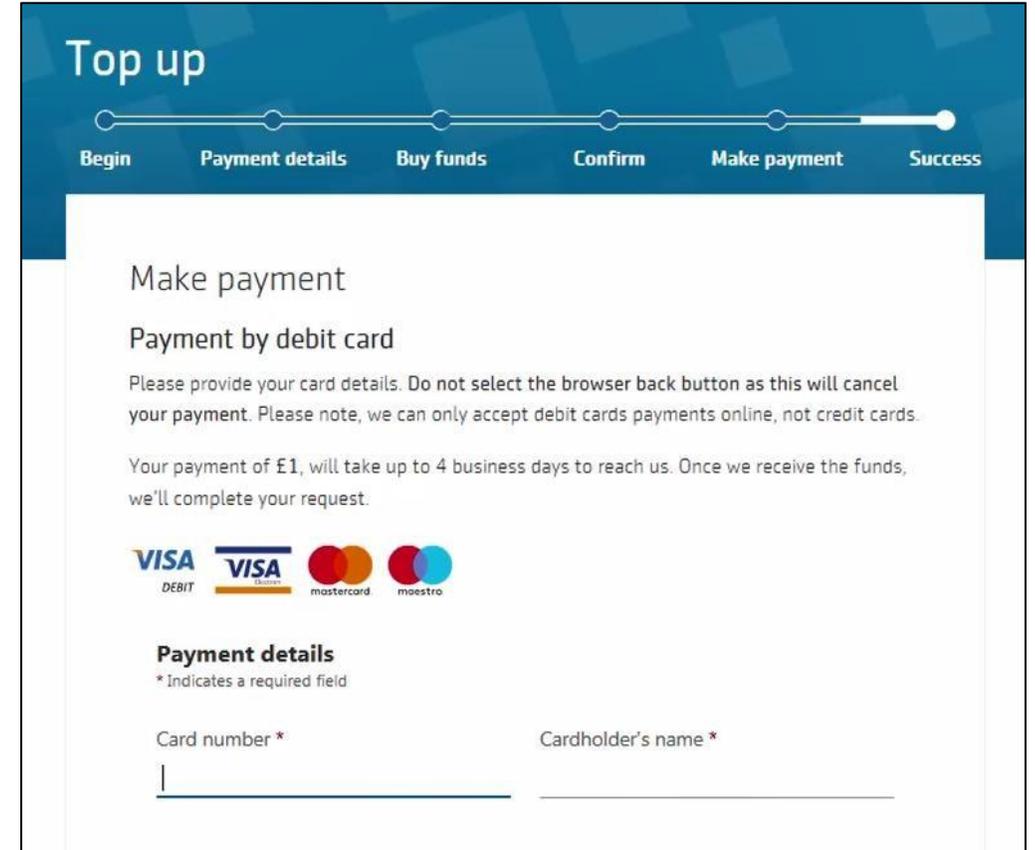
Make payment – debit card

If you selected **Debit card** on the **Payment details** screen you'll need to give us the details of the card you'd like to pay with.

Don't select your **back** button on your browser during the transaction as this will cancel your payment.

Enter the details we request and select **Make payment**.

It takes around four working days for the payment to reach us. We'll complete your request once we receive the money.



The screenshot shows a 'Top up' interface with a progress bar at the top. The progress bar has six steps: 'Begin', 'Payment details', 'Buy funds', 'Confirm', 'Make payment', and 'Success'. The 'Make payment' step is currently active. Below the progress bar, the heading 'Make payment' is followed by 'Payment by debit card'. A note states: 'Please provide your card details. Do not select the browser back button as this will cancel your payment. Please note, we can only accept debit cards payments online, not credit cards.' Another note says: 'Your payment of £1, will take up to 4 business days to reach us. Once we receive the funds, we'll complete your request.' Below these notes are logos for VISA DEBIT, VISA Electron, mastercard, and maestro. Under the heading 'Payment details', there is a note '* Indicates a required field'. There are two input fields: 'Card number *' and 'Cardholder's name *', both with empty text boxes below them.

Make payment – cheque

If you selected **Cheque** on the **Payment details** screen you need to:

- make the cheque payable to **Aegon Platform**
- write your **National Insurance number on the back of the cheque**
- post the cheque to:
Aegon Platform 3
Sunderland
SR43 4DP

It can take up to eight working days for the cheque to clear. We'll complete your request once we receive the money.

Make payment – bank transfer

If you selected **Bank transfer** on the **Payment details** screen you need to arrange the bank transfer with your bank. Here are the details you'll need:

- Payee – **Cofunds Ltd Dorset Clearing Client Account or Cofunds Ltd**
- Sort code – **40 02 50**
- Account number – **41423681**
- Payment reference – **Your National Insurance number and surname**

It can take up to seven working days for your payment to reach us. We'll complete your request once we receive the money.

Success

At the end of the process you'll receive confirmation your request has been successful and we're currently processing it.

You can now return to the product page.



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