

For employers only – it mustn't be distributed to, or relied on by, members/customers or any other persons.

# More ways to save

## We've enhanced our ISA savings proposition

**More ways to save** gives your employees an Aegon Stocks and Shares ISA, based on the service charge they currently pay for their workplace pension.

They can access this through their Retiready account.



## Key benefits and functionality

- Access to an Aegon Stocks and Shares ISA with the choice of over 5,000 investment funds (as at December 2023).
- Employees will pay the same [service charge](#) they currently pay for their workplace pension. The investment charge they'll pay on top of this will depend on the fund(s) they choose to invest in.
- Payroll funding – your employees can make payments into their ISA through payroll, you can choose whether or not to enable this facility.
- The option to transfer, top up, switch, and withdraw funds through the Retiready online service.
- The ability to view this alongside their pension product in Retiready and on our app.
- Your employees will be able to save money in a tax-efficient way.

## What's coming in the next phase?

We're committed to making **More ways to save** market leading for your employees, and we'll continue to work on this to bring you access to:

- General investment account (GIA) – employees will be given access to a GIA to sit alongside their ISA, this will allow members to roll any ISA oversubscriptions into their GIA.
- Family pricing – giving family members access to the same scheme workplace pension charges as the members, when taking out an ISA of their own with Aegon.

The value of any tax benefits will depend on individual circumstances. The favourable tax treatment of ISAs may not be maintained in the future.

The value of an investment can fall as well as rise and isn't guaranteed. Your employees could get back less than invested. Members should be prepared to hold the investment for at least five years, ideally longer.

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