For customers

Your investments – all in one place

Contents

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Investing made easy

When it comes to mapping out your financial future there are a lot of options out there. And, once you've made your decision, it can be difficult to keep an eye on your investments. This is where an investment platform comes in.

A platform is a service that lets investors buy, sell and hold investments online – all in one place. By keeping your investments in one place you get a clear view of what you have – making it easier to plan for your future.

Platforms usually consist of a collection of tools and services that you, and your financial adviser, can use to arrange, manage and track your investments more easily.

At Aegon, we've designed our platforms to help you and your financial adviser keep things simple. You benefit from having one place to view your investments online.

But this doesn't mean you lose out on choice. As the UK's largest investment platform[1], we offer a wide variety of funds to support investors through the different stages of their lives.

The upshot is, using a platform can save you time – and potentially worry. It's all about giving you and your financial adviser control of your investments.

[1] Source: Fundscape Q4 2023 article

Investment platforms make arranging, managing and tracking your investments easy.

The ability to choose

With long-term investments, you and your financial adviser need flexibility, choice and the right tools for the job. This is why, at Aegon, we offer a wide range of funds from leading investment groups and specialist providers.

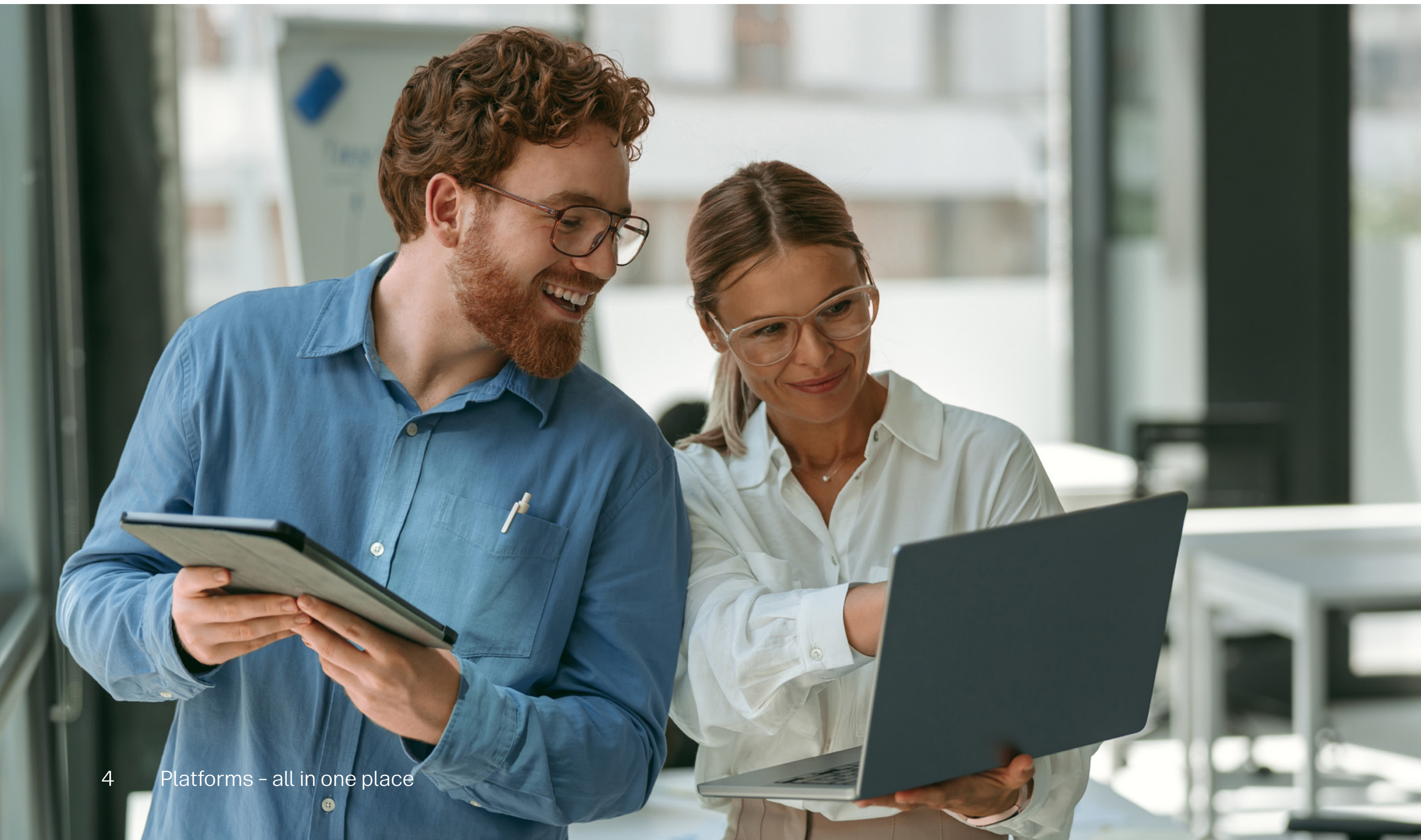
Using our platform your financial adviser can create exactly the right portfolio for you, as well as:

- Analyse your investment performance over time and make any adjustments to your portfolio quickly and easily.
- Find in-depth information about products and services, including key features and terms and conditions.
- Access information on potential new investments available through us.

All this is done through the platform. Alongside your financial adviser's knowledge and expertise, it's got everything you need to make informed decisions about your investment goals and risk profile.

Many financial advisers who use our platform can now offer you the option to directly sign in to your account. You can see how your portfolio is performing online whenever you want – making it easier to plan for the future.

Platforms make it easier for you and your financial adviser to view your investment portfolio as a whole and analyse the gaps you need to fill to help secure the future you want.



Keeping things simple

Achieving your goals will be dependent on two important factors – having the right product and the right investment solutions.

Access a range of products

With our platform you can invest your money in a range of different ways. Each has different benefits and are designed for different types of saving. The range of products and investments can adapt with your changing financial needs, as you progress through your working life into retirement. Each product has different tax rules and allowances – you should speak to a financial adviser if you're not sure which product is right for you.

Platform

Self-invested personal pension (SIPP)

A flexible, personal pension – giving you a tax-efficient way to save for your future.

Individual savings account (ISA)

Our flexible ISA is a tax-efficient way of saving – no personal liability to capital gains tax or income tax.

General investment account (GIA)

A general purpose savings account that lets you make additional savings if you've maximised your tax-efficient savings allowances.

Each product has a cash facility, making it easier for you to keep track of incoming and outgoing investments and credits and debits related to the product.

The favourable tax treatment of SIPPs and ISAs may not be maintained in the future. The value of any tax relief depends on your individual circumstances.

This information is based on our understanding of current taxation law and HMRC practice, which may change.

A wide range of investments

Our platform offers over 5,000 funds (as at December 2023), which your financial adviser can use to build investment portfolios that exactly meet your savings needs and risk.

The value of an investment, and any income you take from it can fall as well as rise, isn't guaranteed and you could get back less than you invest.

How it all works

If you have a financial adviser

Working with us is a step-by-step process. If you have a financial adviser, discuss your finances with them as you would normally – and decide which investments and products are right for you. When you've agreed the actions you're going to take, your financial adviser will put them in place using our platform.

We'll look after all the administration for your investments, including the processing involved with your application. You'll receive quarterly statements from us and we'll always keep your financial adviser up to speed with what's happening.

And that's all there is to it. Your relationship with your financial adviser stays exactly the same. The only difference is that with us taking care of your investments, planning for your future becomes even easier and more straightforward.

We'll look after all the administration for your investments, including the processing involved with your application.

If you don't have a financial adviser

There are a range of guidance and advice services available to help you invest your savings in the right way and at the right level of risk for you.

If you don't have a financial adviser, you can visit **moneyhelper.org.uk/choosing-a-financial-adviser** to find the right one for you. There may be a charge for financial advice.

So why choose us?

We've been helping our customers achieve financial security since we started out as Scottish Equitable back in 1831. Over the years, we've evolved our brand and proud heritage with the global strength of Aegon N.V.

With our scale and experience to rely on, we're well placed to offer you and and your adviser solutions and support to get you closer to your financial goals. We've designed our platform to help you feel in control of your future, prepare for the moments that matter and help you achieve a lifetime of financial security.

You can find out more by visiting **aegon.co.uk/about-us**.

It all adds up to a service you can rely on – and a way of having a clear view of the total value of your investments at all times.

What to do next

If you think our platform could be right for you please speak to a financial adviser.

aegon.co.uk @aegonuk Aegon UK

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