



For financial advisers only

## Source of wealth requirements

At all times we must make sure your clients and their investments are secure, and understanding their source of wealth helps us to identify unusual activity.

This guide outlines the evidence we may ask for and our certification requirements, for Aegon Retirement Choices (ARC), One Retirement and the Aegon Platform.

We'll also need an email from you or a letter on your company headed paper confirming your client's source of wealth, alongside the evidence.

### Where to send evidence to

#### ARC and One Retirement

Post: Aegon Digital Solutions, Sunderland SR43 4DL

#### Aegon Platform

Post: Aegon Cofunds Administration, Sunderland SR43 4DN

**For all other products, contact us on 03456 10 0010 to find out what evidence we need.**

Telephone lines are open Monday to Friday 9am to 5pm. Calls may be recorded for training and quality purposes. Call charges will vary.



Source of wealth	Evidence we need
Savings from salary (basic and/or bonus)	<ul style="list-style-type: none"><li>• Original or certified copy of a payslip (or bonus payment) or evidence of salary deduction</li><li>• Letter from employer confirming salary</li><li>• Latest audited accounts (if self-employed) and company bank statement</li><li>• Recent bank statement evidencing overall accumulated wealth</li></ul>
Sales of shares or other investments/ liquidation of investment portfolio	<ul style="list-style-type: none"><li>• Certified investment or savings certificates, contract notes or surrender statements</li><li>• Bank statement clearly showing receipt of funds and investment company name</li><li>• Signed letter detailing funds from a regulated accountant</li></ul>
Sale of property	<ul style="list-style-type: none"><li>• Signed letter from solicitor</li><li>• Certified copy sale contract</li><li>• Signed letter from estate agent</li></ul>
Inheritance	<ul style="list-style-type: none"><li>• Grant of Probate (with a copy of the will), which must include the value of the estate</li><li>• Signed letter from solicitor</li></ul>
Company Sale	<ul style="list-style-type: none"><li>• Signed letter from solicitor or regulated accountant</li><li>• Copy of contract of sale, plus bank statement showing the sum of money from the sale</li><li>• Copies of media coverage (if applicable) as supporting evidence</li></ul>
Gift	<ul style="list-style-type: none"><li>• Donor's source of wealth – requirements of evidence as stated above for each individual source of wealth and a signed letter from the donor confirming details of the gift</li></ul>
Lottery win	<ul style="list-style-type: none"><li>• Letter from lottery provider confirming win</li><li>• Copy of bank statement showing deposit of funds from lottery provider</li></ul>
Employer paying premium	<ul style="list-style-type: none"><li>• Employer letter confirming our customer is an employee of the contributing company</li><li>• Payslip (showing single premium contribution)</li></ul>

Please make sure all documents are original or certified copies. We can't accept online, printed bank statements.

The documents we ask for may be subject to change if the evidence provided doesn't meet our anti-money laundering verification, and in some circumstances we may ask for additional documents.

## How to certify documents

We can accept documents certified by one of the following:

- Accountant
- Armed forces officer
- Bank/Building society official
- Commissioner of Oaths
- Councillor (local or county)
- Doctors/Nurses or dentists
- Embassy, consulate or high commission officer in the country of issue
- FCA regulated financial advisers
- FCA regulated financial services adviser, such as a stockbroker or insurance broker
- FCA regulated person (identified using the FCA authorised persons lists)
- Government department, member of staff or official
- Job centre employee
- Member, Associate or Fellow of a financial services professional body
- Member of the judiciary or justice of the peace
- Member of parliament or Scottish/Welsh/Northern Ireland assembly member
- Minister of religion
- Notary Public
- Paralegal (certified or qualified, or Associate Member of the Institute of Paralegals)
- Serving police officer
- Post office official, through the post office certification service
- Social worker
- Solicitor/Lawyer/Advocate
- Teacher/Lecturer

The certifier must write I declare this is a true likeness of the original document on the copy of the the original document and:

- print their name in block capitals;
- write or stamp the name of the company they work for on the copy;
- state their occupation and role within the company;
- sign their declaration;
- provide contact telephone number, and
- date the copy with the date that the certification took place.

### Post office certification service

You can also use the post office certification service, for a small fee:

[postoffice.co.uk/document-certification-service](https://postoffice.co.uk/document-certification-service)

If you use this service, you **must** send us the covering sheet which has the declaration and signature of the post office staff member on it.