



For intermediaries only

# Aegon Platform improved transaction history

March 2020

We've made a number of improvements to transaction history to make it simpler and clearer for you and your clients to understand.

We've included a summary of the changes below.

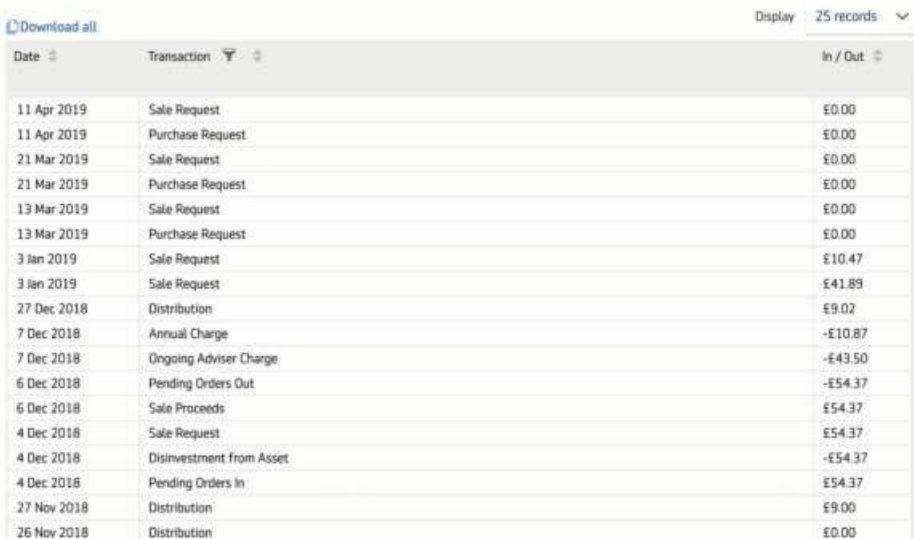
## Key differences of the improved transaction history

- **Simplified view of transaction history** – reduces the number of entries we show to make it easier to view at a glance.
- **Transaction grouping** – the summary view shows high level transaction details (for example, switch funds). You can then drill down by selecting the transaction to show detailed line items associated with it.
- **Removal of pending transactions once they complete** – after pending transactions complete we'll remove them and replace with the completed transaction.
- **Filtering** – narrow down your results using three categories of **Transaction type**, **Tax year** and **Date range**.
- **Totals** – we've introduced a new totals feature to show the total money in and out since your clients' Aegon Platform account was set up. If you apply filters you'll see the total values for just the filtered transactions.
- **Improved naming for the most frequent transaction types** – we've simplified the flow of transactions and the titles for transactions.

## Transaction history on the Aegon Platform

When you sign in, go to **Product summary** and under **Transactions** you'll see an improved view of transaction history.

### Previous transaction history

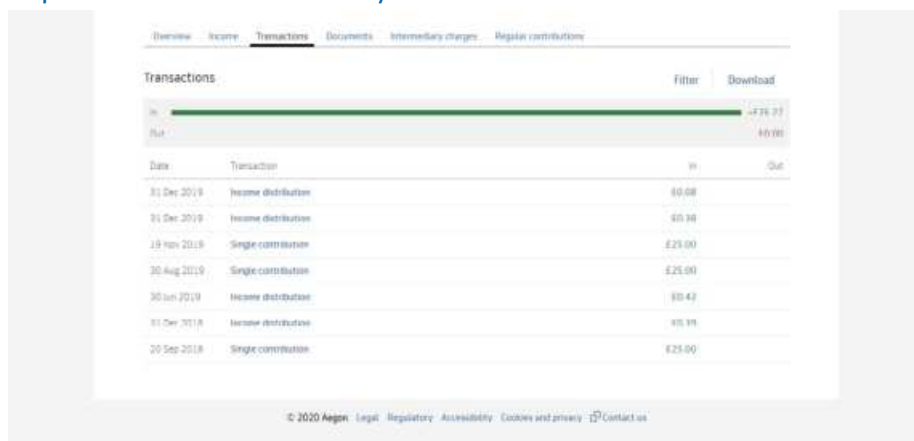


Download all Display 25 records

Date	Transaction	In / Out
11 Apr 2019	Sale Request	£0.00
11 Apr 2019	Purchase Request	£0.00
21 Mar 2019	Sale Request	£0.00
21 Mar 2019	Purchase Request	£0.00
13 Mar 2019	Sale Request	£0.00
13 Mar 2019	Purchase Request	£0.00
3 Jan 2019	Sale Request	£10.47
3 Jan 2019	Sale Request	£41.89
27 Dec 2018	Distribution	£9.02
7 Dec 2018	Annual Charge	£-10.87
7 Dec 2018	Ongoing Adviser Charge	£-43.50
6 Dec 2018	Pending Orders Out	£-54.37
6 Dec 2018	Sale Proceeds	£54.37
4 Dec 2018	Sale Request	£54.37
4 Dec 2018	Disinvestment from Asset	£-54.37
4 Dec 2018	Pending Orders In	£54.37
27 Nov 2018	Distribution	£9.00
26 Nov 2018	Distribution	£0.00

The old view of transaction history included lots of separate line items within transactions.

### Improved transaction history



Overview **Income** Transactions Documents Intermediary charges Regula contributions

Transactions Filter Download

In: £476.22  
Out: £476.22

Date	Transaction	In	Out
31 Dec 2019	Income distribution	£0.00	
31 Dec 2019	Income distribution	£0.38	
19 Nov 2019	Single contribution	£25.00	
30 Aug 2019	Single contribution	£25.00	
30 Jun 2019	Income distribution	£0.43	
31 Dec 2018	Income distribution	£0.38	
20 Sep 2018	Single contribution	£25.00	

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Our improved transaction history simplifies transactions by providing clearer labelling and introduces grouping of items that relate to a transaction.

## Transaction history – expanded view

Select a transaction grouping from the initial view to see all the details.

22 Nov 2018 Single contribution £1,500.00

Reference: 1786446898234347

Transaction	Fund	In	Out
<b>Payment for asset purchase</b> 23 Nov 2018	Cash Units 1.500.0000000000 Price 1.0000000000		-£1,500.00
<b>Asset purchase</b> 22 Nov 2018	BlackRock Corporate Bond D Acc Units 1.301.23456789102 Price 1.15275142316	£1,500.00	
<b>Contribution</b> 22 Nov 2018	Cash Units 1.500.0000000000 Price 1.0000000000	£1,500.00	

In this example, selecting **Single contribution** shows all the related transactions.

14 Oct 2018 Switch

Reference: 1786446898234347

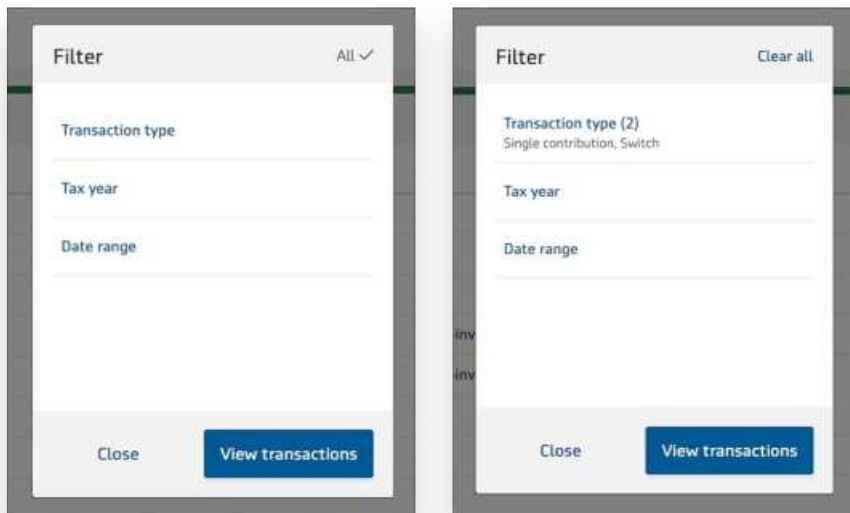
Transaction	Fund	In	Out
<b>Switch in</b> 17 Oct 2018	Ballie Gifford American B Acc Units 2.104.67291827156 Price 1.32209881929	£1,762.85	
<b>Switch in</b> 16 Oct 2018	Aberdeen Emerging Markets Equity I Acc Units 5.701.20391726731 Price 1.20574708426	£6,874.21	
<b>Switch in</b> 16 Oct 2018	Aberdeen Japan Equity I Acc Units 2.302.92110123423 Price 1.50219952987	£3,459.45	
<b>Switch out</b> 14 Oct 2018	Artemis Income R Inc Units 6.971.19823748195 Price 1.18971225856		-£8,293.72
<b>Switch out</b> 14 Oct 2018	BlackRock Cont Eurpn Inc D Acc Units 1.091.48093849526 Price 1.49269670458		-£1,629.25
<b>Switch out</b> 14 Oct 2018	BlackRock Corporate Bond D Acc Units 2.782.10263647566 Price 1.14789430431		-£3,193.56

In this example, selecting **Switch** shows all the related transactions.

## Transaction history filtering

Using the filter in transaction history you're now able to narrow down your results based on three types of categories:

- Transaction type
- Tax year
- Date range



- Ability to filter your full transaction history – to see just the records you're interested in at any point of viewing transactions.
- The options available are relative to a client's history - so we don't include options that would return no results.
- A new design that will automatically adapt to display on phone, laptop, PC, tablet etc.
- **All** and **Clear** options to either add all or remove all filters you apply.

## Transaction history totals

We've introduced a new totals feature to show the total money in and out since your clients' Aegon Platform account was set up.

As these values are dynamic if you select any filters then the total values we show are just for the filtered transaction types or dates.

Transactions		Filter (2)	Download
In	<div style="width: 100%; height: 10px; background-color: green;"></div>		+£20,500.00
Out			£0.00

Transactions		Filter	Download
In	<div style="width: 100%; height: 10px; background-color: green;"></div>		+£101,485.49
Out	<div style="width: 100%; height: 10px; background-color: red;"></div>		-£2,429.34
Transaction		In / out	
Fund manager rebate			£250.00
18 Jul 2019			£250.00
Ad hoc rebalance			£250.00
16 Jul 2019			£17,000.00
Ongoing adviser charge			£250.00
11 Jul 2019			£250.00
Annual charge - monthly amount			£250.00
11 Jul 2019			£250.00
Income distribution re-investment			£250.00
09 Jul 2019			£250.00
Automated asset sale			£250.00
02 Jul 2019			£250.00

## Improved transaction history groupings

There are new groupings for the transactions. Below you can see we've updated all of the names with only one left to go.

<b>Money in</b>	<b>Transfers (continued)</b>
Single contribution (GIA or ISA)	Transfer out returned
Regular contribution (GIA or ISA)	Transfer in (ISA / GIA)
Regular contribution (pension)	Transfer in (pension)
Regular contribution (pension – employer)	Transfer in returned
Single contribution (pension)	<b>Charges</b>
Single contribution (pension – employer)	Ad hoc adviser charge
Contribution (pension)	Initial adviser charge
Contribution returned	Initial adviser charge – fixed term
Regular contribution returned	Ongoing adviser charge
Additional permitted subscription	Service charge
<b>Money out</b>	Initial adviser charge adjustment
Asset sale	Ongoing adviser charge adjustment
Automated asset sale	Service charge adjustment
Withdrawal	Annual charge – monthly amount
Withdrawal returned	Annual charge – half-yearly amount
Regular withdrawal	Annual charge adjustment
Withdrawal for product change	<b>Adjustments/pre-funding</b>
Withdrawal (from pension via product provider)	Asset adjustment
<b>Switch</b>	Cash adjustment
Switch	Pre-funding
Recurring switch	<b>Interest/corporate actions/distributions/rebates</b>
Ad hoc rebalance	Fund manager rebate
Regular rebalance	Rebate payment
Conversion	Interest received
GIA to ISA	Income distribution re-investment
<b>Transfers</b>	Income distribution
Opening balance	Consolidated natural income
Asset transfer	Consolidated natural income returned
Re-registration in	Corporate action – fund manager
Re-registration out	Corporate action – fund conversion
Transfer out	Corporate action – fund closure

### Simplified transaction available

■ Included ■ To follow

We'll continue to make further refinements and improvements to transaction history through a series of developments throughout the year. Over the coming months you can expect to see:

- **Bulk Data** – we'll introduce the changes we've made to transaction history into Bulk Data files you can download.
- **Improved naming of less frequent transactions** – we'll make the names of less frequent transaction types more meaningful.

## Questions and answers

**Q: Are my clients able to see the improved transaction history?**

**A:** Yes. Your clients are able to benefit from the same improvements.

**Q: How often do you update transaction history?**

**A:** We update transaction history overnight so you'll see transactions in respect of the previous business day. We're looking at ways to make transactions within the same business day available as part of a future improvement.

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