



Aegon ISA application form

If your personal circumstances mean you need any additional support, or if you'd like a large print, braille or audio CD version of this document, please call 0345 604 4001 (call charges will vary) or visit aegon.co.uk/support

In this form, 'I', 'me', 'you' and 'your' refers to you, the customer named in section 1, and 'Aegon', 'we' or 'our' refers to Cofunds Limited.

Use this form to apply for an Aegon ISA for the 2023/2024 tax year. The overall ISA allowance for all customers is £20,000 for the 2023/2024 tax year. We'll automatically open an Aegon General Investment Account (GIA) with your new Aegon ISA if you don't already have one. If you want to add money into an existing Aegon ISA for the 2023/2024 tax year you should complete an Aegon ISA top-up form, you can get a copy on our website cofunds.aegon.co.uk.

You must have been provided with an illustration, terms and conditions Aegon ISA key features, Aegon Platform terms and conditions, and a Key Investor Information Document (KIID) or a Key Information Document for each fund you're investing in from us before completing this form. Please go to aegon.co.uk/support to download the form **Illustration request - Aegon GIA and Aegon ISA**. We'll send you the relevant documents along with your illustration.

Please send the completed form by post to: Individual Savings Accounts Ltd, 16 High Street, Kegworth, Derbyshire, DE74 2DA

Our email system and the way we deal with data internally is secure. However, we're unable to ensure the security of emails before they reach us so please consider this and do not include any personally sensitive, financial or banking information that has not been appropriately secured.

Whenever you see this icon *, you may have to send us additional information.

1. Customer details

1.1 Illustration number

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If you don't provide your illustration number, it may lead to your application being rejected.

1.2 Mr / Mrs / Miss / Ms / Other - please specify

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Full forename(s)

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Surname

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Date of birth

D	D	M	M	Y	Y	Y	Y
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Gender

☐ Female

☐ Male

1.3 For tax purposes, are you resident anywhere other than the UK?

☐ No

☐ Yes - download and complete the Individual self-certification form on our website and attach it to this form. *

1.4 Are you an existing Aegon customer?

☐ Yes

Please tell us your customer number

3							
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☐ No, please complete section 1.4

1. Customer details – continued

1.5 Please tell us

National Insurance number

You should be able to find your National Insurance number on a payslip, from a P45 or P60, or a letter from HM Revenue & Customs (HMRC).

☐ I don't have a National Insurance number

Permanent residential address

Postcode

Email address

We'll use your email address to contact you about your plan. We might also use it to keep you informed about our products and services but only where you've consented to this.

1.6 Did you get advice before completing this form?

☐ Yes

☐ No

☐ Tick this box to confirm that you've had the opportunity to read the Aegon ISA key features, terms and conditions and fund specific information and/or Key Investor Information Documents (KIIDs) relating to your investment/and Aegon Platform terms and conditions and illustrations. Failure to tick this box could result in your application being rejected.

2. Subscribing to your ISA

How will you be funding the investment into the Aegon ISA?

☐ Cheque

☐ Monthly direct debit - please download and complete the Direct debit mandate - ISA

Start date

D	D	M	M	2	0	Y	Y
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We must receive this form 17 working days before your first chosen date, otherwise your first collection will be the month after.

☐ Bank transfer

We might need to know where your money you are contributing and your funds have come from.

For a bank transfer we'll provide bank details when you receive your illustration from us. When making a payment, please make sure your National Insurance number or your surname and date of birth is used as the reference so we can tie it up with your account. Cheques must be made payable to Cofunds Limited. For a building society cheque or banker's draft your name must appear on the front of the cheque, or on the back of the cheque accompanied by the building society's or bank's official stamp and signature. Source of funds (your source of funds is the details of the bank account that your money to invest comes from).

☐ Use the investment choices below as my new default investment selection. If you select different investments for your regular and single contributions/transfer payments you can't select the default investment strategy and rebalancing options.

Please complete this section if you're making a single payment. The funds should match the illustration you received from us. If you want to invest in different funds, you'll need a new illustration.

Full investment manager name, fund name and share class	SEDOL code	% to be invested
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
Aegon ISA cash facility	N/A	%
Total amount	N/A	100%

☐ If you need to add additional funds, please provide the information on a separate sheet of paper in the format above, sign and date it and attach it to this form.

Please complete this section if you're making regular payments.

- The funds should match the illustration you received from us. If you want to invest in different funds, you'll need a new illustration.

☐ If you need to add additional funds, please provide the information on a separate sheet of paper in the format above, sign and date it and attach it to this form.

If you're setting up a new Aegon ISA product please provide the name of the existing model portfolio.

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Do you want to set up rebalancing on your investments?

- Please confirm the frequency of rebalancing:

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4. Investment income options

If you have selected income generating investments in section 3, this section lets you choose how any income distributions paid from those investments should be dealt with when we receive them from the investment provider. We'll apply your selection to all income generating investments you hold within the Aegon ISA.

Please tick one of the following options:

- ☐ Reinvest in fund (default) – reinvest any income received back into the same fund.
- ☐ Leave in cash – pay any income into Aegon ISA cash facility.
- ☐ Consolidated natural income - pay any income received to your nominated bank account as a monthly payment. (Complete section 6 to nominate a bank account).

If you've chosen consolidated natural income or regular withdrawals, this will count as a withdrawal from your Aegon ISA.

5. Regular withdrawals

This section lets you take a regular withdrawal from your Aegon ISA.

You can't take regular withdrawals if:

- You're making regular payments into your Aegon ISA
- You chose consolidated natural income in section 4

Regular withdrawal amount

Do you want your regular withdrawal to increase each year?

- ☐ No
- ☐ Yes - by the Retail prices index
- ☐ Yes - by a fixed amount of 1% to 5%

 %

or, percentage of product value

 %

Percentages are calculated as a monetary amount based on the product value when the withdrawal is processed.

Start date

Please choose the month in which you want to make your first withdrawal.

		2	0		
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For example, if you select withdrawals of 10% on a monthly basis, we'll calculate 10% of your product value each month and then divide this by twelve. This means that your monthly withdrawal amounts will vary.

Withdrawal frequency

- ☐ Monthly
- ☐ Quarterly
- ☐ Half yearly
- ☐ Yearly

Payment day

- ☐ 9th
- ☐ 18th
- ☐ 27th

Your withdrawal will be paid out of your product on the day selected and will take approximately three additional business days to clear into your chosen account.

If we receive this form within 10 working days of the requested start date, we'll start withdrawals from the following month.

6. Bank details for payments out of investments

Please provide details of the bank/building society account your consolidated natural income, or regular withdrawals are to be paid to. Payments can only be made to a personal account in your name. If this is the first payment to your nominated bank account, you may need to give us a certified copy of your bank statement and driving licence (as proof of signature). We'll contact you if we need this. Rather than send us an original document, send us a certified copy. Please see the 'Who can certify a document and how do they do it?' FAQ on our website for how to do this.

Name of Bank/Building society

Account name

Branch sort code

Bank/Building society account number

Building society roll number (if applicable)

Payments to Building society accounts may take up to 10 days longer than payments to bank accounts.

7. Adviser details (for adviser use only)

7.1 Adviser name

Firm name

Please detail any adviser or service charges below.

7.2 Initial adviser charge

This instruction must be completed if you want to take an initial adviser charge.

☐ Percentage of the lump sum payment

%

Is this subject to Value Added Tax (VAT)?

☐ Yes

☐ No

VAT will be added to the amount entered or added after the amount has been calculated.

7.2.1 Initial adviser charge on the single premium

Enter the amount or percentage to be deducted. Tick one option only.

☐ Amount

£

Or

%

Is VAT to be added to the above?

☐ Yes

☐ No

7. Adviser details (for adviser use only) – continued

7.3 Ongoing adviser charge

Use this section to set up monthly ongoing adviser charge.

Is the charge to be linked to a charge model?

☐ Yes

☐ No

If yes - Model name

If no - ongoing adviser charge

£	p.a.
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If any charge chosen in this section is to be subject to VAT, we'll add VAT to the selected 'Amount', or where 'Percentage' is selected, we'll calculate the charge amount and then add the VAT to it, this applies to section 7.2.1 and 7.3.

7.4 Service charge

This section lets you agree and set up a monthly service charge model to your client's Aegon ISA to pay you a service charge.

Service charge model name

8. Confirmation of Verification of Identity (for adviser use only)

I confirm that:

8.1 The information in section 1 was obtained by me in relation to the customer.

8.2 The evidence I have obtained to verify the identity of the customer: (tick only one)

☐ Meets the standard evidence set out within the guidance for the UK Financial Sector issued by Joint Money Laundering Steering Group (JMLSG).

☐ Exceeds the standard evidence - where the client is a Politically Exposed Person.

(Written details of the further verification evidence taken are attached to this confirmation).

Name

Position

Date

D	D	M	M	2	0	Y	Y
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Signature (type name here)

X		X
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9. How we treat personal information

Here at Aegon, we're committed to protecting and respecting your privacy. We collect your personal information so that we can verify your identity, set up your plan and provide ongoing administration. We need this information to carry out our obligations and to provide you with the products and services under the terms of your contract with us. Without it, we wouldn't be able to provide you with a plan. As part of our administration process, we work with carefully selected service providers (in other words suppliers) that carry out certain functions on our behalf. We only share the appropriate level of personal information necessary to enable our suppliers to carry out their services and they need to keep the information safe and protected at all times. Our suppliers must only act on our instructions and can't use your personal information for their own purposes. The personal information we collect may be transferred to, and stored at a destination outside the European Economic Area (EEA). This could be to other companies within the Aegon Group or to our service providers. Where any such processing takes place, appropriate controls are in place to make sure your information is protected. We may disclose your information to licensed credit reference and/or fraud prevention agencies to help make financial or insurance proposals and claims decisions (this will be during the application or enrolment process and on an ongoing basis), for

you and anyone you're linked with financially or other members of your household. Our enquiries or searches may be recorded. You can find more information on how we use and share your personal information, including how long we keep it and details of your rights at customerdashboard.aegon.co.uk/site-info/privacy-and-cookie-policy/ or by contacting us to request a copy. We'd like to keep you up-to-date with information about our news, products and services. If you'd like to hear more from us, please tick the relevant box below.

- ☐ Mail
- ☐ Phone
- ☐ SMS
- ☐ Email

By ticking the box(es), you're consenting to receiving marketing messages in this way from us. You can change your mind and unsubscribe at any time simply by contacting us. For more information on how to do this go to customerdashboard.aegon.co.uk/site-info/privacy-and-cookie-policy/

We won't pass your information to other companies outside of the Aegon Group for marketing purposes.

10. Customer declaration

In this declaration:

'I', 'me', 'you', 'your' or 'my' refers to you, the customer named in section 1, and 'Aegon', 'we' or 'our' refers to Cofunds Limited.

General declaration

10.1 I acknowledge that Aegon will rely on the information contained in the following documents as they form the basis of the contract(s) being applied for:

- This application form and any additional application forms

- The declarations given in this section 10 and any other declarations made when applying for an Aegon ISA, and where relevant, an Aegon GIA
- The first contract note for the Aegon ISA and, where relevant, the first contract note for the Aegon GIA
- The Aegon Platform terms and conditions

10. Customer declaration – continued

I confirm that I have had the opportunity to read these documents carefully (other than the first contract note(s) which will be given to me in accordance with the Aegon Platform terms and conditions), along with the key features document(s), my personal illustration for the Aegon ISA, key investor information document(s) and the declarations in this application, before completing this application process.

10.2 I confirm that I have had the opportunity to read the Aegon UK Retail Order Execution Policy and I agree to its terms.

10.3 I confirm that I am habitually resident in the United Kingdom.

10.4 I accept that Aegon has not and will not assess my suitability for the Aegon ISA, and where relevant an Aegon GIA, or any investment decisions I make. This means that I will not benefit from the protection of the Financial Conduct Authority's rules on assessing suitability in relation to Aegon.

I declare that:

10.5 I apply to subscribe for a stocks and shares ISA for the tax year 2023/2024 and each successive year until further notice.

10.6 I apply for an Aegon ISA, and where relevant an Aegon GIA, and services outlined in the application and agree to be bound by the Aegon Platform terms and conditions.

10.7 All subscriptions made, and to be made, to the Aegon ISA belong to me.

10.8 I am 18 years of age or over.

10.9 Except where allowed by legislation, I have not subscribed/made payments, and will not subscribe/make a payment more than the overall subscription limit in total to any combination of permitted ISA types in the same tax year.

10.10 Except where allowed by legislation, I have not subscribed, and will not subscribe, to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA.

10.11 Where I am applying for an Aegon GIA, through self-certification I will provide details of all countries in which I am resident for tax purposes. If I do not provide these details, I will be reportable to HM Revenue & Customs (HMRC) as undocumented.

10.12 I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties, which by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a registered civil partnership with, a person who performs such duties. I will inform Aegon if I cease to be so resident or to perform such duties or be married to, or in a registered civil partnership with, a person who performs such duties.

10.13 I agree to the Aegon ISA and, where relevant, the Aegon GIA terms and conditions.

10.14 I agree that any direct debit instructions in the application will continue into subsequent tax years until I tell Aegon to stop taking payments.

10.15 The information supplied in this application, and any supplementary forms related to it, including transactional data, is correct and complete to the best of my knowledge and belief, I am aware that it is a serious offence to knowingly provide false or misleading information on the application.

10.16 I confirm that, if I have not received face to face advice from an appointed adviser in connection with this application, I have received and had the opportunity to read the key features document, illustration, key investor information document(s) and the Aegon Platform terms and conditions that are relevant to this application.

10.17 Where regulations allow, I nominate my appointed adviser to receive correspondence in relation to my investments. This instruction will remain in force unless my appointed adviser has informed Aegon that they wish for this correspondence to be sent directly to me, or I no longer have an appointed adviser to whom Aegon can send these.

10.18 Any payment into the Aegon ISA, or where relevant, the Aegon GIA, including contributions and transfers, will be placed in the appropriate cash facility. Thereafter, investments will be purchased in accordance with the investment instructions given by me or my appointed adviser.

10. Customer declaration – continued

10.19 Where required to under UK law, Aegon can share information about me and my Aegon GIA to HMRC, who will then share that information with tax authorities in the relevant countries and territories.

10.20 Where I have requested Aegon to pay regular withdrawals from my Aegon ISA, if the sum total of the amount in the product's cash facility and the amount realised by this instruction does not meet the amount of the regular withdrawal request, I am aware that Aegon will sell the largest value investment to cover any shortfall.

I authorise Aegon to:

10.21 Hold my cash, subscriptions, investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.

10.22 Make on my behalf any claims to relief from tax in respect of any of my ISA investments.

10.23 Arrange any transfer of an existing ISA or GIA I hold with a different provider to my Aegon ISA, or Aegon GIA (as appropriate), as and when I request that Aegon do so.

10.24 Obtain details from my existing ISA Manager(s) or existing GIA provider(s) (as appropriate) and authorise the giving of any such details to Aegon.

10.25 Where regulations allow, accept investment and disinvestment instructions from my appointed adviser and to accept instructions from my appointed adviser with regard to all aspects of the running of the Aegon ISA, and where relevant, the Aegon GIA.

10.26 Make any payments specified by me to my appointed adviser on my behalf from the Aegon ISA, (including any adviser or service charges set out in section 7) and where relevant, the Aegon GIA. I agree that these payments reflect the terms of the agreement I have entered into with my appointed adviser. The contract note will confirm the actual amount of the payment to be deducted and paid to my appointed adviser. I agree that once any adviser charge has been deducted from my Aegon ISA, or Aegon GIA where relevant, Aegon cannot return it to me and I will have to discuss any refund of the adviser charge direct with my adviser.

10.27 I confirm that I have received an illustration showing the impact of the charges.

Date (dd/mm/yyyy)

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Print name

Signature

X		X
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