



For customers | Aegon Platform

Aegon General Investment Account application form

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 General Investment Account (GIA).

You must have been provided with an illustration, Aegon Platform terms and conditions, Aegon GIA key features, 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. If you haven't, we can't process your request. Please contact your financial adviser, or call us on 0345 604 4001 to request an illustration.

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

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

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

1. Customer details

Illustration reference

This must be completed to enable us to process your application – if this is blank it will result in your application being rejected.

1.1 Mr / Mrs / Miss / Ms / Other – please specify

Full forename(s)

Surname

Date of birth

D

D

M

M

Y

Y

Y

Y

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

☐ No

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

1.3 Are you an existing Aegon customer?

☐ Yes – tell us your existing customer number.

3

☐ No – please complete section 1.4.

Only complete 1.4 if you're a new Aegon Platform customer.

1.4 Please tell us:

National Insurance number

☐ I don't have a 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).

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.

Gender

☐ Male ☐ Female

1.5 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 GIA 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.

1.6 Use this section to specify a unique reference for this account. You can designate an account using alphanumeric characters.

Designation

This section is optional. Please ensure the reference doesn't make a meaningful word.

1.7 Is this a joint account?

☐ Yes

☐ No

Name of joint account. You can give this account a name that makes it easy for you to identify it.

2. Joint holders

2.1 Second joint holder

Mr / Mrs / Miss / Ms / Other – please specify

Full forename(s)

Surname

Date of birth

D	D	M	M	Y	Y	Y	Y
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For tax purposes, are you resident anywhere other than the UK

☐ No ☐ Yes – download and complete the Individual self-certification form our website and attach to this form. 

Are you an existing Aegon customer?

☐ Yes – tell us your existing customer number.

3							
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☐ No – please complete section 2.1.1.

2.1.1 Additional details

National Insurance number

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☐ I **don't** have a 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).

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.

Gender

☐ Male ☐ Female

2.2 Third joint holder

Mr / Mrs / Miss / Ms / Other – please specify

Full forename(s)

Surname

Date of birth

D	D	M	M	Y	Y	Y	Y
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For tax purposes, are you resident anywhere other than the UK

☐ No ☐ Yes – download and complete the Individual self-certification form our website and attach to this form. 

Are you an existing Aegon customer?

☐ Yes – tell us your existing customer number.

3							
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☐ No – please complete section 2.2.1.

2.2.1 Additional details

National Insurance number

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☐ I **don't** have a 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).

Permanent residential address

Postcode

2. Joint holders – continued

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.

Gender

☐

Male

☐

Female

2.3 Fourth joint holder

Mr / Mrs / Miss / Ms / Other – please specify

Full forename(s)

Surname

Date of birth

D	D	M	M	Y	Y	Y	Y
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For tax purposes, are you resident anywhere other than the UK

☐

No

☐

Yes – download and complete the Individual self-certification form our website and attach to this form. 

Are you an existing Aegon customer?

☐

Yes – tell us your existing customer number.

3							
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☐

No – please complete section 2.3.1.

2.3.1 Additional details

National Insurance number

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☐

I **don't** have a 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).

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.

Gender

☐

Male

☐

Female

3. Funding the investment

I will be funding my investment into the Aegon GIA by:

☐ Cheque

☐ Monthly direct debit

– please download and complete the Direct Debit Instruction – GIA

Start date

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

☐ Bank transfer

For a Bank transfer we'll provide bank details when you receive your illustration from us.

Important note: Make sure you enter your National Insurance number, if available, or your surname and date of birth as the reference when you make the payment 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.

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

Source of funds (your source of funds is the details of the bank account that your money to invest comes from).

Source of wealth (your source of wealth is how you got the money to invest, for example from regular savings from your salary, selling a property or an inheritance payment).

4. Investment details

In this section, you need to tell us how you'd like to invest your money into your Aegon GIA. Your adviser should complete section 4.3 if you're investing in a model portfolio.

The investment choices you make can be applied to all future investment choices in this product.

☐ 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.

4.1 Single payment

Please complete this section if you're making a single payment.

The funds should match the illustration you received from us, if they don't, we won't be able to process your request. If you want to invest in different funds, please contact us for a new illustration.

Full investment manager name, fund investment and share class	SEDOL code (this is shown in your KIIDs)	% to be invested
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
Aegon GIA cash facility	n/a	%
Total amount	n/a	100%

4. Investment details – continued

4.2 Regular payments

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

☐ Use the same investment selection as detailed in the single payment section.

☐ Use the investments listed below.

The funds should match the illustration you received from us, if they don't, we won't be able to process your request. If you want to invest in different investments, please contact us for a new illustration.

Full investment manager name, fund name and share class	SEDOL code (this is shown in your KIIDs)	% to be invested
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
Aegon GIA cash facility	n/a	%
Total amount	n/a	100%

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

4.3 Model portfolio (for adviser use only)

If you're setting up a new Aegon GIA product:

Name of existing model portfolio

4.4 Auto-rebalancing

Set up rebalancing on my investments.

☐ No

☐ Yes

Please confirm the frequency of rebalancing:

☐ Quarterly

☐ Yearly

5. Investment income options

If you have income generating investments, 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 GIA.

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 the GIA cash facility.
- ☐ **Consolidated natural income** – pay any income received to your nominated bank account as a monthly payment, but only if income is received from investments. (Complete section 7 to nominate a bank account)

6. Regular withdrawals

This section lets you take a regular withdrawal from your GIA. If you are making a regular payment into your GIA, then regular withdrawal is not an option.

If you have chosen consolidated natural income in section 5 then you can't choose to have regular withdrawals as well.

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% - 5%

%

or

Percentage of product value

%

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

For example, if you select to receive 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.

Start date

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

M	M	2	0	Y	Y
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If we receive this form within ten working days of the requested start date, we'll start withdrawals from the following month.

7. 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.

8. Adviser details (for adviser use only)

8.1 Adviser name

Firm name

Please detail any adviser or service charges below.

8.2 Initial adviser charge

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

If any charge chosen in this section is to be subject to Value Added Tax (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 8.2.1 and 8.3.

8.2.1 Initial adviser charge on the single payment

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

☐ Amount

☐ Percentage of the lump sum payment

Is this subject to VAT?

☐ Yes ☐ No

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

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

8.3 Ongoing adviser charge

Use this section to set up a monthly ongoing adviser charge.

Is the charge to be linked to a charge model? ☐ Yes ☐ No

If yes – Model name

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If no – ongoing adviser charge £ p.a. or % p.a.

Is VAT to be added to the above? ☐ Yes ☐ No

8.4 Service charge

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

Service charge model name

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

I confirm that:

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

9.2 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); or

☐ 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

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Position

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Date _____

D	D	M	M	2	0	Y	Y
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Signature

x	x
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10. 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.

	Primary account holder	Second account holder	Third account holder	Fourth account holder
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.

11. Customer declaration

In this declaration:

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

General declaration

11.1 Aegon relies on the information contained in the following documents as they form the basis of the contract being applied for:

- the application;
- these declarations and any other declarations made when applying for the Aegon General Investment Account (GIA);
- the first contract note, and
- the Aegon Platform terms and conditions.

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

11.2 I confirm that I have had the opportunity to read our Order execution policy and I agree to its terms.

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

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

I declare that:

11.5 I apply for the Aegon GIA and services outlined in the application and agree to be bound by the Aegon Platform terms and conditions.

11.6 I am over 18 years of age.

11.7 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.

11.8 And 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 terms and conditions that are relevant to this application.

11.9 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.

11.10 Any payment into the Aegon GIA, including contributions and transfers, will be placed in the cash facility. Thereafter, investments will be purchased in accordance with the investment instructions given by me or their appointed adviser.

11.11 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.

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

11.13 Where I have requested Aegon to pay regular withdrawals from my Aegon GIA, 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:

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

11.15 Arrange any transfer of an existing GIA held with a different provider to my Aegon GIA, as and when I request that Aegon do so.

11.16 Obtain details from my existing GIA provider(s) and authorise the giving of any such details to Aegon.

11. Customer declaration – continued

- 11.17

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 GIA.
- 11.18

Make any payments specified by me (including any adviser or service charge set out in section 8) to my appointed adviser on my behalf from my 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 that is deducted and paid to my appointed adviser. If I disagree with the payment then I must advise my appointed adviser of this.

Date

D	D	M	M	2	0	Y	Y
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Capacity

Print name

Primary account holder signature

X

X

Date

D	D	M	M	2	0	Y	Y
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Capacity

Print name

Second account holder signature

X

X

- 11.19

You should sign and date this form in the signature box below.
When you sign the form, you are making the declarations and confirming that you wish to proceed with the instructions in this form.

Date

D	D	M	M	2	0	Y	Y
---	---	---	---	---	---	---	---

Capacity

Print name

Third account holder signature

X

X

Date

D	D	M	M	2	0	Y	Y
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Capacity

Print name

Fourth account holder signature

X

X

12. Adviser declaration

Where you have completed this form on behalf of the customer named in section 1, when you sign the form, by typing your name in this box, you are making the declarations and confirming that the customer wishes to proceed with the instructions in this form.

By signing this form, by typing your name in the box below, you make the following additional declarations:

You declare that:

- to the best of your knowledge and belief, the information supplied to Aegon on behalf of the customer is true and complete;
- you have the appropriate authority from the customer to complete this form, to make the declarations in this form on their behalf and to provide Aegon with the instructions set out in this form, acknowledging that Aegon reserves the right to request a copy of the authority and failure to provide a copy when requested may result in Aegon being unable to proceed with the instructions; and

- you have discussed the form with the customer and they are aware of its content, they agree to the declarations and agree to you submitting this application on their behalf.
- you hereby indemnify Aegon against all claims, losses, tax charges, penalties and interest incurred or due to be paid by Aegon as a result of my failure to obtain the appropriate authority from the customer and/or supplying incorrect or inaccurate information and Aegon relying on and following the instructions given in this application form.

Date

D	D	M	M	2	0	Y	Y
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Adviser Signature

X											X
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Aegon is a brand name of both Scottish Equitable plc (No. SC144517) registered in Scotland, registered office: Edinburgh Park, Edinburgh EH12 9SE, and Cofunds Limited, Registered in England and Wales No.03965289, registered office: Level 26, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AB. Both are Aegon companies. Scottish Equitable plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Cofunds Limited is authorised and regulated by the Financial Conduct Authority (FCA). Their FCA Financial Services Register numbers are 165548 and 194734 respectively. An Aegon company. © 2021 Aegon UK plc.