



For Customers | Aegon Platform

# Aegon ISA transfer application form

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

In this form, Aegon means Cofunds Limited and 'I', 'me', 'my', 'you' and 'your' refer to the applicant named in section 1. Use this form to transfer investments from an ISA held with another ISA manager to an Aegon ISA. The Aegon ISA is a Stocks and Shares ISA. If you're applying for a new Aegon ISA, we'll automatically set up a new individual Aegon GIA unless a suitable one exists.

You must have been provided with an illustration, Aegon Platform terms and conditions, Aegon ISA 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 go to [aegon.co.uk/support](https://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.

The Aegon ISA is a flexible ISA. This means when you make a withdrawal from your ISA you can replace it, in the same tax year, without it counting against your annual ISA allowance for the current tax year.

If you transfer from a Lifetime ISA (LISA) to this Aegon ISA, your LISA status will be lost along with any other benefits specific to the LISA. As your Aegon ISA is not a LISA, there may be a government charge applied to the amount transferred.

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.

You'll also need to complete an Aegon ISA transfer authority form for each ISA you're transferring. You'll find a copy on our website [aegon.co.uk](https://aegon.co.uk).

|                                                 |
|-------------------------------------------------|
| The number of transfer authorities attached is: |
|-------------------------------------------------|

# 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

Full forename(s)

Surname

## 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?

☐ No - please complete section 1.5

☐ Yes

Please tell us your customer number

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Only complete 1.5 if you're a new Aegon customer.

## 1.5 Please tell us:

National Insurance number

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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 |

Date of birth

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Gender

☐ Male

☐ Female

Email address

## 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 and fund specific information and/or KIIDs relating to your investment. Failure to tick this box could result in your application being rejected.

- ## 2. Transfer in details

### 3. Investment income options

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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 ISA.

**If you have an existing Aegon ISA with us:**

- For any income units or shares you hold and you don't tick one of the boxes, we'll apply your existing income option.
- If you want to take consolidated natural income and you're currently taking regular withdrawals, please select 'consolidated natural income' below and we'll cancel your existing regular withdrawals.

**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 ISA 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 5 to nominate a bank account.)

If you've chosen consolidated natural income, this will count as a withdrawal from your Aegon ISA and can be replaced in the same tax year under flexible ISA rules without the replacement counting towards your annual ISA allowance.

Please note, if you don't maintain the required minimum balance, we may close your Aegon ISA in accordance with the terms and conditions. If your Aegon ISA is closed, you'll lose the ability to replace any money that has been withdrawn.

# 4. 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 ISA
- You chose consolidated natural income in section 3

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.

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.

## Start date

Please choose the month in which you want to make your first withdrawal (mm/yyyy).

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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.

If you choose to take regular withdrawals this will count as a withdrawal from your ISA and can be replaced in the same tax year under flexible ISA rules without the replacement counting towards your annual ISA allowance.

Please note, if you don't maintain the required minimum balance, we may close your ISA in accordance with the terms and conditions. If your ISA is closed, you'll lose the ability to replace any money that has been withdrawn.

## 5. 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.

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

## 6. Adviser details (for adviser use only)

### 6.1 Adviser name

Firm name

Please detail any adviser or service charges below.

### 6.2 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 6.2.1 and 6.3.

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

### 6.2.1 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

## 6. Adviser details (for adviser use only) – continued

### 6.3 Ongoing adviser charge

Use this section to set up monthly ongoing adviser charge.

☐ Yes

☐ No

Is the charge to be linked to a charge model?

If yes - Model name

If no - ongoing adviser charge

£  p.a.

Or

% p.a.

### 6.4 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

## 7. Confirmation of verification of identity (for adviser use only)

In this section, 'I', 'me' refers to the Adviser named in this section 7.

7.1 The customer information in section 1 has been verified by me.

7.2 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

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Signature

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## 8. How we treat your personal information

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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/](https://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/](https://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.

## 9. Declaration

### Customer declaration

- 9.1 I acknowledge that Aegon relies on the information contained in the following documents as they form the basis of the contract for opening an, or subscribing to an existing, Aegon ISA.
- The application
  - These declarations and any other declarations made when applying for an, or subscribing to an existing, Aegon ISA and, where relevant, an Aegon GIA
  - The contract note for the Aegon ISA, and where relevant, the first contract note for the Aegon GIA
  - The Aegon Platform terms and conditions.
- 9.2 I confirm that I have had the opportunity to read these documents carefully (other than the 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, Key Investor Information Documents and the declarations in this application, before completing this application process.
- 9.3 I confirm that I have had the opportunity to read the Aegon UK Retail Order Execution Policy and I agree to its terms.
- 9.4 I confirm that I am habitually resident in the United Kingdom.
- 9.5 I accept that the information and documents I have been provided with should not be taken as advice or a recommendation from Aegon.
- 9.6 I accept that Aegon has not and will not assess my suitability for opening an, or subscribing to an existing, Aegon ISA or any investment decisions I make. Except where I have received advice from a financial adviser, this means I will not benefit from the protection of the Financial Conduct Authority's rules on assessing suitability. If I have any doubts about the suitability of the Aegon ISA, I should speak to a financial adviser where I have not already done so.

### I declare that:

- 9.7 Where I do not have an Aegon ISA capable of accepting the transfer payment:
- I apply to subscribe for a stocks and shares ISA for the tax year 2024/2025 and each successive year until further notice.
  - 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.
- 9.8 Where I do have an Aegon ISA capable of accepting the transfer payment, I apply to make this transfer payment to my existing Aegon ISA as detailed in section 1.
- 9.9 All subscriptions made, and to be made, to the Aegon ISA belong to me.
- 9.10 I am 18 years of age or over.
- 9.11 Except where allowed by legislation, I have not subscribed/made payments to, 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.
- 9.12 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 perform such duties or be married to, or in a registered civil partnership with, a person who performs such duties.
- 9.13 I agree to the Aegon ISA and, where relevant, the Aegon GIA, terms and conditions.
- 9.14 The information supplied in the application, and supplementary forms related to it, including transactional data, is true 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.

## 9. Declaration – continued

- 9.15 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) (KIIDs) and the Aegon Platform terms and conditions that are relevant to this application.
- 9.16 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.
- 9.17 Any payment into my Aegon ISA or, where relevant, my 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 adviser where I have appointed one in relation to my Aegon ISA or, where relevant, my Aegon GIA.
- 9.18 Where I have selected consolidated natural income in section 3 and am currently taking regular withdrawals from my existing Aegon ISA, I instruct Aegon to cancel the regular withdrawals.
- 9.19 Where I am applying for an Aegon GIA, through self-certification I have or 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.
- 9.20 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.
- 9.21 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:**
- 9.22 Hold my cash, subscriptions, investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.
- 9.23 Make on my behalf any claims to relief from tax in respect of any of my ISA investments.
- 9.24 Accept investment and disinvestment instructions from my financial adviser where I have appointed one in relation to my Aegon ISA or, where relevant, my Aegon GIA.
- 9.25 Disclose details of my Aegon ISA or, where relevant, my Aegon GIA, to 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.
- 9.26 Pay any fees or charge specified by me to my appointed adviser on my behalf from my Aegon ISA (including any adviser or service charge set out in section 6) or, where relevant, my Aegon GIA. I agree that the amount of the fee or charge reflects the terms of the agreement I have entered into with my appointed adviser. The contract note will confirm the actual amount of the fee or charge to be deducted and paid to my appointed adviser. If I disagree with the fee or charge then I must advise my appointed adviser.

# 9. Declaration – continued

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

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Signature

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