



For advisers only

# Submitting ISA and GIA business on the Aegon Platform

The screens we show are for demonstration purposes only and occasionally may differ slightly from what you see. They don't represent a real customer.



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# Learning objectives

# Learning objectives



To learn how to create a new client and/or product.



To set up a new quote and learn how to quote and apply online.



To be able to explain the different payment options.



To understand how and where to get updates on your applications.

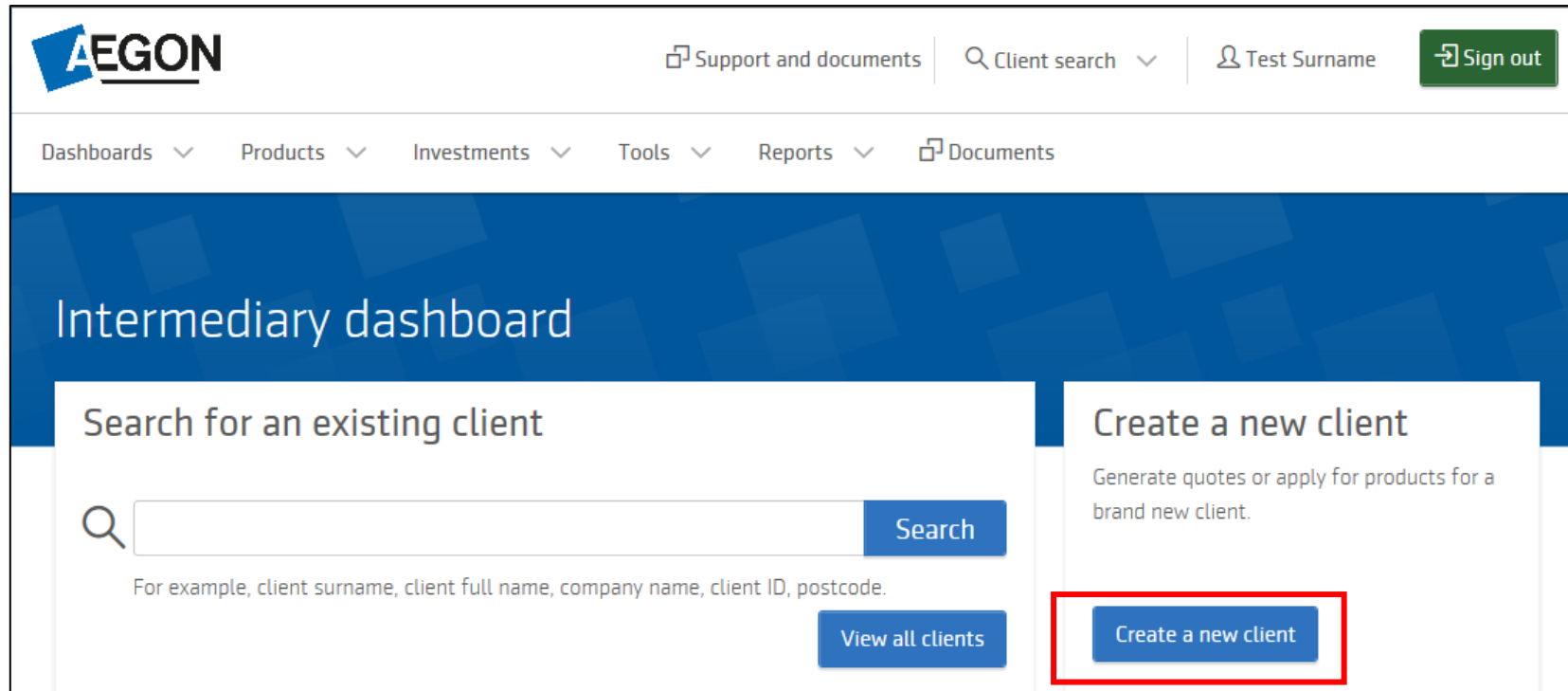




Create a new client

# Create a new client

On your dashboard select the **Create a new client** button



The screenshot displays the AEGON Intermediary dashboard. At the top left is the AEGON logo. The top right navigation bar includes links for 'Support and documents', 'Client search', 'Test Surname', and a 'Sign out' button. Below this is a secondary navigation bar with 'Dashboards', 'Products', 'Investments', 'Tools', 'Reports', and 'Documents'. The main content area is titled 'Intermediary dashboard' and is split into two columns. The left column, 'Search for an existing client', features a search input field with a magnifying glass icon, a 'Search' button, and a 'View all clients' button. The right column, 'Create a new client', contains the text 'Generate quotes or apply for products for a brand new client.' and a 'Create a new client' button, which is highlighted with a red rectangular box.

# Client details

The GIA client type can be:

- Individual
- Joint
- Corporate
- Trust

If you're applying for an ISA, then you'll only see **Individual** as an option.

**Corporate** and **Trust** applications can be set up for GIA but require an offline paper form.

Enter your client's details and select the **Quote and apply** button.

To save the client's details without proceeding, select the **Save and exit** button.

The screenshot shows the 'Create your new client' form in the Aegon Platform. The form is titled 'Create your new client' and is part of the 'Aegon Platform > Create your new client' workflow. The 'Client details' section is highlighted with a red box. It features a 'Client type' selection area with four options: Individual, Joint, Corporate, and Trust. The 'Corporate' option is selected in the main screenshot, while the 'Trust' option is selected in the zoomed-in view. Below the selection area, there is a light blue box with instructions: 'To apply for a corporate client, please download the relevant form below and send this to us.' followed by links for 'GIA application for pension scheme' and 'GIA application for charity', and a note: 'If the form you're looking for isn't here, you can search our document library.' The 'Your client's personal details' section includes fields for 'First name(s)', 'Surname', 'Date of birth' (with DD, MM, YYYY dropdowns), and 'Gender' (with Male and Female radio buttons). There is also a checkbox for 'This client is solely a UK resident for tax purposes.' with 'Yes' and 'No' options. A note at the bottom states: 'We're unable to accept applications where your client is a US citizen.' At the bottom of the form, there are three buttons: 'Cancel', 'Save and exit', and 'Quote and apply'.



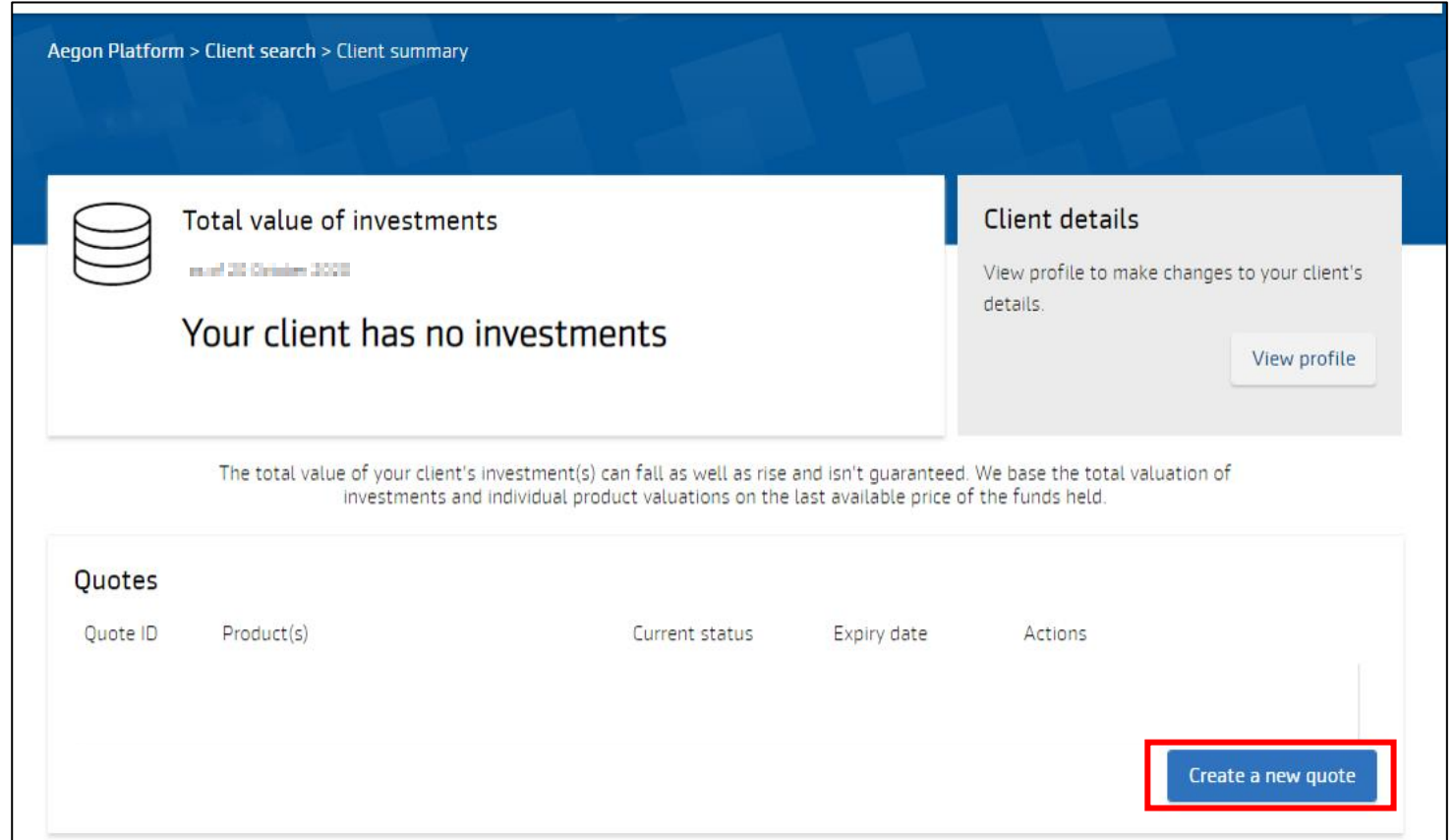
ISA/GIA quote and  
apply



# Creating a new quote

Go to the **Client summary**.

Select **Create a new quote**.



Aegon Platform > Client search > Client summary

**Total value of investments**  
as of 26 October 2020

Your client has no investments

**Client details**  
View profile to make changes to your client's details.  
[View profile](#)

The total value of your client's investment(s) can fall as well as rise and isn't guaranteed. We base the total valuation of investments and individual product valuations on the last available price of the funds held.

**Quotes**

Quote ID	Product(s)	Current status	Expiry date	Actions
				<a href="#">Create a new quote</a>

# ISA quote

Choose the product you want to quote on. We've chosen ISA, where you can select to:

- Re-register from another provider
- Use an existing model portfolio
- Manage income distribution options/set up regular withdrawals

Quote and apply Exit quote and apply

Select options  
You'll only need to enter the minimum information we require for the options you select.

Product choice

ISA  General investment account  Aegon SIPP

Offshore bond  Cofunds Pension Account

Is your client habitually resident in the United Kingdom (UK)?

Yes  No

Your client's address must be in the UK and reasonably appear to be their residential address with no evidence suggesting it isn't.

Help and Support

[How do I set up or change a model portfolio?](#)

[If I don't select how to manage income during quote and apply what will happen?](#)

[Can I re-register assets from another plan?](#)

[What do you mean by habitually resident in the UK?](#)

[View all support and documents](#)

## ISA options

Select the options below you'd like to include in your client's quote, if you don't want to include any of these select 'Next'.

- Re-register from another provider**  
If you re-register income producing funds, we'll reinvest any income produced. If you'd like to change this, please select 'Manage income' from the 'Income' tab of the product summary page once you complete this transaction.
- Use an existing model portfolio**
- Manage income distribution options (GIA and ISA only) / set up regular withdrawals**

Next >

# GIA quote

If you choose to quote a GIA, you'll see an extra option appear to **Add a designation**.

## General investment account (GIA) options

Select the options below you'd like to include in your client's quote, if you don't want to include any of these select 'Next'.

- Re-register from another provider  
If you re-register income producing funds, we'll reinvest any income produced. If you'd like to change this, please select 'Manage income' from the 'Income' tab of the product summary page once you complete this transaction.
- Use an existing model portfolio
- Manage income distribution options (GIA and ISA only) / set up regular withdrawals
- Add a designation

Next >

# Managing income

If investing in income funds, by default we reinvest income distributions into the same fund. You can change this by selecting the **Manage income** option on the product summary. [Your guide to managing your clients' income distribution options on Aegon Platform](#) provides more information.

### General investment account (GIA) options

Select the options below you'd like to include in your client's quote, if you don't want to include any of these select 'Next'.

- Use an existing model portfolio
- Manage income distribution options (GIA and ISA only) / set up regular withdrawals
- Add a designation

Our default for income generating funds is to reinvest the distributions into the same fund. You can change this by selecting the 'Manage income' option on the product summary screen.

Next >



# Contributions

£1 minimum for single and regular contributions.

Choose any day between 1<sup>st</sup> and 28<sup>th</sup> of the month for us to collect regular contributions.

It takes 10 calendar days to set up the first collection.

Options Contributions Assets Charges Confirm Complete

### Contributions

Your client's remaining ISA allowance for the 2020/21 tax year is £20,000.00. This assumes your client hasn't contributed to any other ISA in this tax year.

+ Add new single contribution...

+ Add new regular contribution...

### Transfers

+ Add new transfer in...

< Back Next >

### Help and Support

What kind of contributions can my client pay?

### Assets

#### Single contribution and transfer funds

Allocate using E

Add asset ×

Select asset source

All funds ▾

Search fund name, SEDOL, ISIN or Citicode

Search

+ Add fund + Add cash allocation

Set up rebalancing No Quarterly Yearly

Use as default strategy No Yes

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# Cash transfer from another provider

Select **Add new transfer in** and complete the transfer in details.

The screenshot shows a web interface with two main sections: 'Contributions' and 'Transfers'. The 'Contributions' section contains a message about the client's remaining ISA allowance and two buttons: '+ Add new single contribution...' and '+ Add new regular contribution...'. The 'Transfers' section is highlighted with a red box and contains a button: '+ Add new transfer in...'. To the right of the main content is a 'Help and Support' sidebar with links for 'What kind of contributions can my client pay?', 'When will you collect a regular contribution?', 'What is your transfer in/re-registration process?', and 'View all support and documents'. At the bottom are 'Back' and 'Next' navigation buttons.

The screenshot shows a detailed form for adding a new transfer. The title is 'Transfers'. Below it is a section for 'Transfer in from unknown of £0.00'. The form includes the following fields and options:

- 'Is this a full transfer?' with 'Yes' and 'No' radio buttons.
- 'Transfer amount' with a text input field starting with '£'.
- 'Contributions this tax year' with a text input field starting with '£'.
- 'Transferring provider reference' with a text input field.
- 'ISA type' with 'Cash' and 'Stocks and shares' radio buttons.

Below these fields is a section for 'Transferring provider contact details' with the instruction 'Search for the provider, if you can't find them, select 'Add new provider''. It includes a search bar with a magnifying glass icon and a 'Providers' tab. Below the search bar is a text input field for 'Provider name' with a note '(minimum 3 characters)'. At the bottom are 'Cancel' and 'Add' buttons.

# Choose your funds

Tell us which funds (assets) you'd like to invest in.

It must total 100% of the amount you want to invest.

You can also add a cash allocation.

Search for funds using their names, SEDOL, ISIN or Citicode.

Use the **Select asset source** dropdown to access any fund panels you've created.

Assets

Single contribution and transfer funds Allocate using £

Add asset ×

Select asset source  
All funds ▼

Search fund name, SEDOL, ISIN or Citicode  
fundsmith × Search

6 results found

Fundsmith Equity I Acc ISIN: GB00B41YBW71 SEDOL B41YBW7 Citicode: LSX6 Distribution type: Accumulation OCF/TER: 0.95%	<span>+</span>
Fundsmith Equity I Inc ISIN: GB00B4MR8G82 SEDOL B4MR8G8 Citicode: LSX5 Distribution type: Income OCF/TER: 0.95%	<span>+</span>
Fundsmith Equity T Acc ISIN: GB00B4Q5X527 SEDOL B4Q5X52 Citicode: LSX3 Distribution type: Accumulation OCF/TER: 1.05%	<span>+</span>
Fundsmith Equity T Inc ISIN: GB00B4M93C53 SEDOL B4M93C5 Citicode: LSX4 Distribution type: Income OCF/TER: 1.05%	<span>+</span>

Set up rebalancing No Quarterly Yearly

Use as default strategy No Yes

# Re-registration from another provider

Fund re-registration can't take place unless SEDOL codes match – we'll get in touch if there are any issues matching funds.

If we don't hold a fund you can transfer it as cash or we'll work with you to add the fund to the Aegon Platform.

Select **Next**.

Re-register funds

Add asset ×

Select asset source

All funds ▼

Search fund name, SEDOL, ISIN or Citicode

+ Add fund

+ Add cash allocation

Please note that for a fund to be re-registered we will need to hold the exact share class. Where we do not hold the exact share class you can sell the fund and transfer it as cash.

[← Back](#) [Next >](#)



# Initial adviser charge

Add any initial adviser charges in the **Charges** section.

You can select to add **From contribution** or **On top of contribution**.

You can choose either a fixed monetary amount or a percentage.

You can apply VAT, if applicable, to the charge.

## Initial adviser charge

We can take the initial adviser charge (IAC) from the client's contribution or they can pay it on top of their contribution.

If the client wants to pay the IAC on top of their contribution they'll pay an additional amount, equal to the IAC, to their general investment account (GIA). If the client doesn't have a GIA, we'll set one up for them. The amount we invest in their ISA will be their contribution amount and we won't take the IAC off this amount.

Source for initial adviser charge

From contribution

On top of contribution

^ Add initial adviser charge on your investment of £1,000.00

Type

Percentage

Fixed amount

Amount

£

Select GIA initial adviser charge should be taken from

GIA - 80936711

Cancel

Add

The initial adviser charge will be £0.00

# Ongoing adviser charge

You can also set up ongoing adviser charges.

The most efficient option is to use fee models. These can be a £ or fixed percentage, tiered percentage and have the option of minimum or maximum charge. VAT can also be included where appropriate



You'll need to send us a Charge set up form to set up a new fee model

## Ongoing adviser charge

^ Ongoing adviser charge

Type

Fixed  
amount

Percentage  
of product

Model

Model name

Please select



Cancel

Add

# Documents

Documents relevant to the application are shown here.

Select **Download all**.

Select **Next** or **Save and exit** to retrieve the quote and apply at another time.

The screenshot displays a web interface for document management. At the top, a yellow box contains 'Important information' stating that the request is incomplete until a declaration is submitted. Below this, a green box indicates 'Documents generated successfully' with a 'Download all' button highlighted by a red rectangle. The main content area lists documents under the heading 'Documents', including 'Illustration - single contribution/transfer payment of £1,000.00', 'Aegon Platform terms and conditions', 'Key features', 'KIIDs', and 'Fund factsheets'. At the bottom, a navigation bar contains a 'Back' button, a 'Save and exit' button, and a 'Next' button, both of which are highlighted with red rectangles.



## ISA/GIA application



# Retrieve a quote

In the client summary screen select **Manage quote** next to the relevant quote to:

- View
- Edit/Quote again
- Delete

If you don't want to make any changes, select **Continue**.

The screenshot displays the 'Aegon Platform > Client search > Client summary' interface. It features two main panels: 'Total value of investments' and 'Client details'. The 'Total value of investments' panel shows a database icon, the title 'Total value of investments', a date 'as of 22 October 2020', and the message 'Your client has no investments'. Below this is a disclaimer: 'The total value of your client's investment(s) can fall as well as rise and isn't guaranteed. We base the total valuation of investments and individual product valuations on the last available price of the funds held.' The 'Client details' panel includes the text 'View profile to make changes to your client's details.' and a 'View profile' button. At the bottom, a 'Quotes' table lists a quote with ID '00979115', description 'General Investment Account (GIA) quote and apply', status 'Quote in progress', and date '22 December 2020'. The table has a 'Manage quote' dropdown menu and a 'Continue' button highlighted with a red box. A 'Create a new quote' button is located at the bottom right of the quotes section.

Aegon Platform > Client search > Client summary

**Total value of investments**  
as of 22 October 2020

Your client has no investments

The total value of your client's investment(s) can fall as well as rise and isn't guaranteed. We base the total valuation of investments and individual product valuations on the last available price of the funds held.

**Client details**  
View profile to make changes to your client's details.  
View profile

**Quotes**

00979115	General Investment Account (GIA) quote and apply	Quote in progress	22 December 2020	Manage quote	Continue
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Create a new quote

# Client details

Pre-populated client information will appear.

The screenshot shows the AEGON website interface for a "General investment account quote and apply". The page features a blue header with the AEGON logo and a "Sign out" button. Below the header is a progress bar with six steps: Options, Contributions, Assets, Charges, Confirm, and Complete. The "Confirm" step is currently active. The main content area is divided into two columns. The left column, titled "Client details", contains several form fields: "Title" (dropdown menu set to "Mr"), "First name(s)", "Surname", "Date of birth" (split into day, month, and year fields), "Gender" (radio buttons for "Male" and "Female"), and "National Insurance number". Below these fields is a checkbox for "This client is solely a UK resident for tax purposes." The right column, titled "Help and Support", contains three FAQ-style questions: "How long will it take for you to process my client's application?", "What documents do I need to send you?", and "What if a company doesn't have a PSTR number?". At the bottom of the right column is a link for "View all support and documents".

**AEGON** Sign out

## General investment account quote and apply

Exit quote and apply

Options Contributions Assets Charges Confirm Complete

### Client details

Title

First name(s)

Surname

Date of birth

Gender  Male  Female

National Insurance number

This client is solely a UK resident for tax purposes.

### Help and Support

[How long will it take for you to process my client's application?](#)

[What documents do I need to send you?](#)

[What if a company doesn't have a PSTR number?](#)

[View all support and documents](#)

# Application summary

You can review the full application on the **Summary** screen.


Options Contributions Assets Charges Confirm Complete

## Summary

Please review your client's request below. If you need to edit any of the details please use the navigation bar at the top of this page or the 'Back' button until you reach the relevant screen. If all the details are correct, select 'Next'.

Documents are in Portable Document Format (PDF)

### Supporting documents

 Application summary

### Chosen options

Product choice	Client relationship
General investment account	Discretionary

### Contributions

▼ Single contribution of £1,000.00

# Completed application

You'll see your reference number for the transaction at the top of this page. You can make a note of this, should you need to contact us about a specific transaction.

You can also download all documents relevant to the application, once you've submitted it.

**Confirmation and documents**

✓ Your request has been received

Your request reference number: AP 191028-TopUp-20192019

We'll generate a Confirmation of application document and upload this to your client's document library. This can take up to 30 minutes so it may not show straight away, please check back later if it's not showing.

Documents are in Portable Document Format (PDF)

Documents generated successfully [Download all](#)

**Quotes**

- Illustration - top up single/transfer of £100.00

**Supporting documents**

- Key features
- KIIDs
- Fund factsheets
- Application summary - top up
- Instructions for bank transfer payments

**Help and Support**

- [How long will it take for you to process my client's application?](#)
- [What documents do I need to send you?](#)
- [View all support and documents](#)

# Completed application

Here are some examples of the references and the format you'll see:

<b>Transaction type</b>	<b>Example deal reference</b>
New product application	AP123456-App-20190909
Top up	AP123456-TopUp-20190909
Switch	AP123456-Switch-20190909
GIA to ISA	AP123456-GIA/ISASwitch-20190909
Set up and manage regular contribution	AP123456-RegCont-20190909
Ad hoc Withdrawal	AP123456-AdhocWith-20190909
Ad hoc Adviser Charge	AP123456-AAC-20190909



## Payment options

# Payment Options

You can make contributions using bank transfer, debit card and cheques.

View our [Making contributions to products on the Aegon Platform guide](#) for more details.

For intermediaries only

## Making contributions to products on the Aegon Platform

Your clients can make contributions to Aegon Platform products by:

- bank transfer;
- cheque, and/or
- debit card.

If they select bank transfer or cheque they'll need the details below.

Please remember to set up a request so we can allocate the payment. If we don't receive a request we'll return the payment to your client. Find out how to set up a request below.

### Setting up a request

**Aegon ISA and Aegon GIA**

- To set up a new product, submit an online application.

**Aegon SIPP**

- If you want to top up an existing product, submit a request online by selecting Top up on the client or product summary.
- To set up a new product, submit an online application.
- To top up an existing product, submit a request online by selecting Top up on the client or product summary.

**Cofunds Pension Account**

- To set up a new product, complete a [Cofunds Pension Account provided by Curtis Banks](#) application form.
- To top up an existing product, complete a [Cofunds Pension Account additional contribution form](#).
- You can generate an illustration online for new products or top ups using the CPA portal from your dashboard.



Pensions | Investments | Protection







Progress of your  
application

# Status updates

Aegon Platform > Client summary

Total value of investments  
**£78.50**  
as of 20 October 2020

Platform Valuation Report  
Manage product charges  
Capital gains tool  
**Cofunds transaction history**  
Status updates

Quick contacts  
View profile  
Email address  
Telephone number(s)

Latest status updates ⓘ

Date received	Product	Request	Status
02 Jun 2020	Stocks and Shares ISA 80149636	Rebalance request	⋮
Reference: SWT-379			
	Received 02 Jun 2020	In progress	Submitted
21 May 2020	Stocks and Shares ISA 80149636	Top up request	✓
18 May 2020	Stocks and Shares ISA 80149636	Top up request	✓

The total value of your client's investment(s) can fall as well as rise and isn't guaranteed. We base the total investments and individual product valuations on the last available price of the funds held.

Status updates provides an overview of requests you or your client submit to us.

[Your guide to status updates on Aegon Platform](#) provides more information.

# Transfer tracker

In the **Product Wrappers opened and held** section of our Report Zone, the **In-flight transfers** report allows you to keep track of any transfer applications.

### In-flight transfers


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This report shows details of outstanding pension transfers. The 'Notes' field shows current progress of the transfer. Transfers through Origo take up to 10 days to complete. You can click on the 'Transfer provider' name to show the address where available.

Branch :  Adviser :  Select client :

Transfer status :

Transfer type	Investor name	Wrapper	Transfer provider	Date	Status	Value £	Reference	Notes
ISA Transfer In - Assets	Abbie Atkins	80941381	AXA	17/02/2019	Expected	40,000.00	AXA	





Learning outcomes

# Learning outcomes



How to use your dashboard to invest in an ISA or GIA.



You should be able to justify and additional documentation required from your client.



How to check the progress of your transfer applications easily.



[aegon.co.uk](https://aegon.co.uk)



@aegonuk



Aegon UK



Aegon UK