

Aegon ISA dual tax year application form

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

You should use this form to apply for an Aegon ISA for the 2019/2020 and 2020/2021 tax years. The overall ISA allowance for all customers is £20,000 for each 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 2019/2020 tax year you should complete an Aegon ISA top-up form, you can get a copy on our website www.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. If you haven't, we can't process your request. Please contact us on 0345 604 4001 to request an illustration. Call charges will vary.

Please complete this form in BLOCK CAPITALS and ballpoint pen and return it and any additional information to: Aegon Cofunds Administration, PO Box 17491, Edinburgh, EH12 1PB.

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

1. Customer details

Illustration number

1.1 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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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							
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No – please complete section 1.4

1.4 Please tell us:

National Insurance number

You should be able to find your NI number on a payslip, from a P45 or P60, or a letter from HM Revenue & Customs, a letter from the DWP, or a pension order book.

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.

Gender

Male

Female

1. Customer details – continued

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 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.

1.6 Third party details

(please complete this section if the person funding all of part of this investment isn't the applicant listed in section 1)

Mr/Mrs/Miss/Ms/Other – please specify

Full forename(s)

Surname

Permanent residential address

Postcode

Relationship to applicant

Date of birth

D	D	M	M	Y	Y	Y	Y
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Gender

Male Female

2. Subscribing to your ISA

To fund your investment you must send us a cheque.

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

Cheque – for the 2019/2020 tax year

Cheque – for the 2020/2021 tax year

This cheque must be post-dated for the new tax year e.g 6 April 2020

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

2. Subscribing to your ISA – continued

Occasionally 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).

3. Investment details

In this section, you need to tell us how you'd like to invest your money into your Aegon ISA. Your intermediary should complete section 3.3 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 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.

3.1 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, investment name and share class	SEDOL code (this is shown in your KIIDs)	2019/2020 % to be invested	2020/2021 % to be invested
		%	%
		%	%
		%	%
		%	%
		%	%
		%	%
		%	%
		%	%
		%	%
		%	%
Aegon ISA cash facility	n/a	%	%
Total amount	n/a	100%	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.

3. Investment details – continued

3.2 Regular payments:

This section is to set up a new regular payment. Please tick one of the following options:

- Start as soon as possible
- Specify a month – we'll collect the first payment on the date you provide below (we collect payment between 1st and 28th of the month)
- Monthly direct debit
- please download and complete the Direct Debit Mandate – ISA

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

Start date

D	D	M	M	Y	Y	Y	Y
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Please complete this section if you're making a regular payment.

- 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 funds, please contact us for a new illustration.

Full investment manager name, investment name and share class	SEDOL code (this is shown in your KIIDs)	New regular payment
		£
		£
		£
		£
		£
		£
		£
		£
		£
		£
		£
		£
	n/a	£
Total amount	n/a	£

- 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.

3. Investment details – continued

3.3 Model portfolio (For intermediary use only)

If the customer is setting up a new Aegon ISA product:

Name of existing model portfolio

3.4 Auto-rebalancing

Do you want to set up rebalancing on your investments?

No Yes

Please confirm the frequency of rebalancing:

Quarterly Yearly

4. 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 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 the 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.

Please note that the flexible ISA subscription rules introduced on 6 April 2016 don't apply to the Aegon ISA.

This means if you make a withdrawal (consolidated natural income or regular withdrawals) from this ISA you won't be able to replace it without it counting against your annual ISA allowance.

5. Regular withdrawals

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

You can't take regular withdrawals if:

- you're making regular payments into your ISA, or
- you chose consolidated natural income in section 4.

Regular withdrawal amount

Do you want your regular withdrawal to increase each year?

No

Yes

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.

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.

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

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Building society roll number (if applicable)

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

7. Intermediary details (for intermediary use only)

7.1 Intermediary 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. 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 and 7.3.

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

Amount £

Percentage of the lump sum payment %

Is this subject to Value Added Tax (VAT)? Yes No

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

7.3 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

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

Is VAT to be added to the above? Yes No

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 intermediary use only)

I confirm that:

8.1 The customer information in section 1 above 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), 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.)

I/We also confirm that (please tick as applicable):

The sort code, bank account number and account name in Section 6 have been obtained and verified by me/us.

The money for investment is being drawn from an account in the name of the applicant given in Section 1.1 or the third party payer detailed in section 1.6.

Name

Position

Date

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Signature

X		X
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9. How we treat your 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, 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(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 years 2019/2020 and 2020/2021 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 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.

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

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

10.14 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.

10.15 I confirm that, if I have not received face to face advice from an appointed intermediary 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.

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

10. Customer declaration – continued

- 10.17** 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 intermediary.
- 10.18** 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.
- 10.19** Where required to under UK law, Aegon can share information about you and your 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.
- 10.21** I am aware that the Aegon ISA is not a flexible ISA and I cannot replace any amount taken, either as consolidated natural income or as a regular withdrawal, from it into any ISA without that replacement counting towards my ISA allowance for the current tax year.
- I authorise Aegon to:**
- 10.22** Hold my cash, subscriptions, investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.
- 10.23** Make on my behalf any claims to relief from tax in respect of any of my ISA investments.
- 10.24** 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.
- 10.25** 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.
- 10.26** Where regulations allow, accept investment and disinvestment instructions from my appointed intermediary and to accept instructions from my appointed intermediary with regard to all aspects of the running of the Aegon ISA, and where relevant, the Aegon GIA.
- 10.27** Make any payments specified by me to my appointed intermediary 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 intermediary. The contract note will confirm the actual amount of the payment to be deducted and paid to my appointed intermediary. 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 intermediary.
- 10.28** I confirm that I have received an illustration showing the impact of the charges.

Date

D	D	M	M	2	0	Y	Y
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Print name

Signature

X	X
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