



For customers | Aegon Platform

# Inheritable ISA allowance 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)

## Before completing this form

You must have been provided with an illustration and key documents before completing this form. If you haven't, we may not be able to 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'. Along with the illustration, we'll send you the Aegon ISA key features, and Key Investor Information Document (KIID) or a Key Information Document for each fund you're investing in.

If the Additional Permitted Subscription allowance has arisen from an ISA with another ISA account manager, and:

- You have an existing Aegon ISA, you must complete the Inheritable ISA allowance transfer authority form first. Once we confirm that we've applied the Additional Permitted Subscription allowance to your Aegon ISA, please complete and send us this form.
- You don't have an existing Aegon ISA, you must set one up first by completing both this form and the Inheritable ISA allowance transfer authority form. Please **don't send us any payment** until we've accepted your application and confirmed that we've applied the Additional Permitted Subscription allowance to your Aegon ISA.

## About this form

In this form, Aegon means Cofunds Limited.

Use this form to make cash subscriptions relating to an Inheritable ISA allowance, also known as an Additional Permitted Subscription (APS) allowance into an existing or new Aegon ISA.

If you don't already have an Aegon ISA capable of accepting the APS subscription, you can use this form to apply for one. We'll also automatically open an Aegon General Investment Account (GIA) with the new Aegon ISA if you don't already have one.

The Aegon ISA is a Stocks and Shares ISA and 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

## About inheritable ISA allowances

The APS allowance, must be held with us before we can accept subscriptions against it.

Surviving spouses and registered civil partners of ISA holders who died on or after 3 December 2014 are normally entitled to an APS allowance (which is an additional ISA allowance over and above the normal annual ISA allowance). Where the deceased ISA investor died on or after 6 April 2018 and the surviving spouse or registered civil partner starts to use the allowance during the period that tax benefits still apply to the ISA, the additional allowance will be based on the value of the deceased investor's ISA holdings with an ISA manager as at the date of their death. Where the deceased ISA investor died on or after 6 April 2018 and the surviving spouse or registered civil partner starts to use the additional allowance after the end of the period that

the tax benefits apply, the additional allowance will be the higher of the value of the ISA at the date of the ISA investor's death and the value of the ISA at the end of the period that the tax benefits apply to the account.

Find out more at [gov.uk](https://gov.uk)

## Check details already completed

Please complete this form by typing in the boxes, including the signature box, and email it to [aegoncofundsadministration@aegon.co.uk](mailto:aegoncofundsadministration@aegon.co.uk)

If your financial adviser has completed this form on your behalf, please check all details are correct before typing your name in the signature box and returning it to us.

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.

## Additional information

If you complete the table in 4.2 to tell us how you'd like to invest your money into your Aegon ISA, the funds should match the illustration you received from us. If they don't, we may not be able to process your request. If you wish to invest in different funds, please contact us for a new illustration.

The Aegon Platform terms and conditions will give you further details about the Aegon ISA and, where relevant, the Aegon GIA. To download our documents, log into your dashboard, click on 'Help and Support' and search for the document you're looking for.

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

# 1. Your details

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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?

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

No

1.3 Are you applying for a new Aegon ISA?

Yes

No – tell us your Aegon ISA number.

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1.4 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 Key Investor Information Documents (KIIDs) relating to your investment.

**Only complete 1.5 if you're applying for a new Aegon ISA.**

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

Gender

Male  Female

Phone number

Email address

We may use your email address and phone number to contact you about your product.

We might use them to keep you informed about our products and services but only if you've consented to this in section 6.

## 2. Details of the deceased

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Aegon ISA number (if applicable)

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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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Date of death

D	D	M	M	Y	Y	Y	Y
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National Insurance number

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The deceased **didn't** have a National Insurance number.

Permanent residential address at date of death

Postcode

Date of marriage or registered civil partnership

D	D	M	M	Y	Y	Y	Y
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## 3. Payment method

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The total amount must not exceed your APS allowance.

Total amount to be invested £ 

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Please tick all options that apply

Cheque for £ 

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If you're using this form to set up a new Aegon ISA please don't send us the cheque with this form.

Bank transfer for £ 

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

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.

## 4. Investment details

In this section, you need to tell us how you'd like to invest your monies into your Aegon ISA.

We'll invest the total amount as detailed in section 3 into the Aegon ISA numbered in section 1.3, or if you're using this form to apply for a new Aegon ISA, we'll automatically invest the total amount into the new product number.

### 4.1 What funds would you like to invest in?

Please only tick one of the following options:

Use my default investment strategy.

Invest in the funds shown in the table below – complete section 4.2.

### 4.2 Tell us the funds you want to invest in.

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

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

Full investment manager name, fund name and share class.	SEDOL code (this is shown in your Key investor information documents (KIIDs))	% to be invested
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
Product cash facility	N/A	%
<b>Total amount</b>	N/A	<b>100%</b>

Please make sure that the percentages total 100% in the table above.

Once you've made a cash subscription in respect of an APS allowance, any future cash subscriptions under that allowance must be made to us. Each time you use some of your APS allowance, you'll have to provide the signed declaration in section 8.

## 4. Investment details – continued

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### 4.3 Investment strategy

The investment choices you make can be applied to all future investment choices in your Aegon ISA, if you want to do this please tick the box below.

Use the investment choices above as my new default investment selection.

## 5. 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 in section 5.1, we'll apply your existing income option.
- If you wish 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.

### 5.1 Income options

Please only 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 from 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 5.2 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.

**Only complete 5.2 if you've chosen consolidated natural income in section 5.1.**

### 5.2 Bank details for payments out of investment income

Please give details of the bank/building society account any consolidated natural income or withdrawals are to be paid into. Payments can only be made to a personal account in your name.

If this is the first payment to your nominated bank account, a certified copy of your bank statement may be required. A certified copy of your driving licence may also be required as proof of signature. We'll contact you if we need this.

## 5. Investment income options – continued

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Name of bank/building society

Name of account holder

Branch sort code

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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. 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.

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

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Adviser name

Firm name

If you'd like to take an ad hoc adviser charge for this transaction, or amend your client's ongoing adviser charge or service charge, use your Aegon platform account.

## 8. Declaration

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

### Customer declaration

- 8.1** 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, and where relevant an Aegon GIA.
- 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
- 8.2** 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 (KIID's) and the declarations in this application.
- 8.3** I confirm that I am habitually resident in the United Kingdom.
- 8.4** I accept that the information and documents I have been provided with should not be taken as advice or a recommendation from Aegon.
- 8.5** 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 an 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 an adviser where I have not already done so.
- I declare that:**
- 8.6** Where I do not have an Aegon ISA capable of accepting the subscription detailed in section 3:
- i. I apply to subscribe for a stocks and shares ISA for the tax year 2024/2025 and each successive year until further notice
  - ii. 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.
- 8.7** I apply to make the APS allowance subscription detailed in section 3.
- 8.8** Where I do have an Aegon ISA capable of accepting the subscription detailed in section 3, I apply to make the APS allowance subscription to my existing Aegon ISA as detailed in 1.3.
- 8.9** All subscriptions made, and to be made, to the Aegon ISA belong to me.
- 8.10** I am aged 18 years or over.
- 8.11** 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.

## 8. Declaration – continued

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- 8.12** 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.
- 8.13** I am the surviving spouse/registered civil partner of the deceased named in section 2. I was living with the deceased within the meaning of Section 1011 of the Income Tax Act 2007 at the date of the deceased's death (we were not separated under an order of a Court or a Deed of Separation and were not separated in circumstances where the separation was likely to become permanent).
- 8.14** I intend to make an additional permitted subscription application to Aegon.
- 8.15** The subscription is made under the provisions of regulation 5DDA of the ISA regulations.
- 8.16** The subscription is being made within the period ending on:
- the date 180 days from the completion of the administration of the estate, where the deceased died between 3 December 2014 and 5 April 2015 (inclusive); or
  - the later of the date three years from the date of the deceased's death and the date 180 days from the completion of the administration of the estate, where the deceased died on or after 6 April 2015.
- 8.17** I agree to the Aegon ISA, and where relevant Aegon GIA, terms and conditions.
- 8.18** 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.
- 8.19** Any payment into my Aegon ISA, or (where relevant) 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), Aegon GIA.
- 8.20** Where I have selected consolidated natural income in section 5.1 and am currently taking regular withdrawals from my existing Aegon ISA, I instruct Aegon to cancel the regular withdrawals.
- 8.21** 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.
- 8.22** Where required 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.
- I authorise Aegon to:**
- 8.23** Hold my cash, subscriptions, investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.
- 8.24** Make on my behalf any claims to relief from tax in respect of any of my ISA investments.

