

# How do I... switch funds?



Switching funds on the Aegon Platform is easy to do and fully online – this guide shows you what you need to do.

## Switch funds

1. From your dashboard, enter the key client details into the search bar. Or, select **View all clients** and use the **Advanced search** or **Filter search results**.

The screenshot displays the 'Intermediary dashboard' with two main sections: 'Search for an existing client' and 'Create a new client'. The search section includes a search bar, a 'Search' button, and a 'View all clients' button highlighted with a red box. Below this, the 'Aegon Platform > Client search' section shows 'Search results' with a search bar, 'Advanced search' options, and a 'Filter search results' button highlighted with a red box. The search results indicate 392 records returned, with a 'Display 25 records' dropdown menu.

2. Select **Switch** from the relevant product in the **Client summary**.

Stocks and shares ISA

View and manage Top up **Switch**

£13,578.00

Includes cash of: £500.00

Help with this product

Remaining ISA allowance: £20,000.00 - excluding any future regular contributions.  
This assumes your client hasn't contributed to an ISA with another provider in this tax year.

Provided by Aegon - 71087623

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General investment account

View and manage Top up Switch

£20,199.00

Includes cash of: £4,000.00

Help with this product

Provided by Aegon - 700157



### Handy hint

You'll also see the option to Switch in the Product summary. Select View and manage next to the product name to access the product summary.

3. We'll now ask you to confirm the client relationship and advice basis. Highlight either **Discretionary** or **Advisory**, and **Advised** or **Non-advised**.

Sell funds Buy funds **Summary** Documents Submit Complete

Client relationship

Discretionary **Advisory**

Advisory is where your client has to agree to investment decisions you may recommend. Discretionary is where you can make investment decisions on their behalf. If you're carrying out execution only business select advisory.

Advice basis

What is the advice basis of this transaction? **Advised** Non-advised

Help and support

How do I switch my client into cash?

4. Select the funds you want to switch from (sell). Toggle between the tabs to enter a percentage, a monetary amount or number of units. Or choose **Sell all**.

Your client's valuation takes into account any pending transactions your client may have.

### Sell funds

%     £     Units

Available Cash Total cash: 0.52      Available cash: £0.52	<input type="text" value="0.00%"/> <a href="#">Sell all</a> £0.00
Janus Henderson ChOpp A A Units 0.02      Current value £0.28	<input type="text" value="0.00%"/> <a href="#">Sell all</a> £0.00
Janus Henderson ErpSI0p A A Units 0.01      Current value £0.18	<input type="text" value="0.00%"/> <a href="#">Sell all</a> £0.00
M&G Corporate Bond Inst Acc GBP Units 0.417      Current value £0.33	<input type="text" value="0.00%"/> <a href="#">Sell all</a> £0.00

Estimated total:      **£0.00**

[Next >](#)

5. Now choose the funds you'd like to switch in to (buy). You can search for funds using part of the fund name, SEDOL, ISIN or Citicode.

The screenshot shows a web interface with a blue header containing four tabs: 'Sell funds', 'Buy funds', 'Summary', and 'Documents'. The 'Buy funds' tab is active. Below the header, there is a white box titled 'Buy funds' with a '% allocation only' label in the top right corner. Inside this box, there is a sub-section titled 'Add fund' with a close button (X) in the top right. Below the title, there is a 'Select fund source' dropdown menu currently set to 'All funds'. A search bar is present with the placeholder text 'Search fund name, SEDOL, ISIN or Citicode' and a blue 'Search' button to its right. The search bar is highlighted with a yellow border. Below the search bar, there are two dashed boxes: one containing '+ Add fund' and another containing '+ Add cash allocation'.



### Handy hint

If a fund doesn't appear it means that fund isn't currently available to trade through the Aegon Platform.

6. Use the plus icon next to the fund to add the ones you want to switch in to (buy).

The screenshot shows a web interface for buying funds. At the top, there is a navigation bar with four tabs: 'Sell funds', 'Buy funds', 'Summary', and 'Documents'. The 'Buy funds' tab is active. Below the navigation bar, the page title is 'Buy funds' and there is a sub-header '% allocation only'. The main content area is titled 'Add fund' and contains a search form. The search form has a dropdown menu for 'Select fund source' set to 'All funds', a search input field containing 'fidelity', and a 'Search' button. Below the search input, it says '25 results found'. Two search results are visible: 'Fidelity Allocator World Y Acc' and 'Fidelity America W GBP'. Each result includes its ISIN, SEDOL, and Citicode, and a blue plus icon in a square box to its right. The plus icon for 'Fidelity Allocator World Y Acc' is highlighted with a red box.

Sell funds Buy funds Summary Documents

Buy funds % allocation only

Add fund

Select fund source

All funds

Search fund name, SEDOL, ISIN or Citicode

fidelity Search

25 results found

**Fidelity Allocator World Y Acc** +  
ISIN: GB00B9777B62 SEDOL B9777B6 Citicode: I3B5  
Distribution type: Accumulation OCF/TER: %

**Fidelity America W GBP** +  
ISIN: LU1033662245 SEDOL BJVDYP3 Citicode: K5LG

7. Next, allocate how you want to split the total amount you're switching from (selling) to the funds you're switching in to (buying).

The screenshot shows a 'Buy funds' interface with a progress bar at the top indicating the current step. Below the progress bar, the title 'Buy funds' is displayed along with the text '% allocation only'. A green confirmation message states 'You've successfully allocated 100%'. The main area contains a table of fund allocations:

Fund Name	Distribution type	OCF/TER	Allocation %	Amount
Fidelity Allocator World Y Acc	Accumulation	%	90.00 %	£626.76
Cash			10.00 %	£69.64

Below the table is a dashed box containing a '+ Add fund' button.



### Handy hint

You may also want to switch (sell) part of a fund, or all of a fund to cash for:

- Income
- Ongoing fees
- Withdrawals - especially if you want to sell 100% of a fund

8. If you do choose to allocate to cash, you'll need to confirm how the cash should be used by selecting either **Yes** or **No**.

If you select **Yes** we'll ring fence the cash. This means the amount won't be available to pay income, fund withdrawals or ad hoc adviser charges. Select **Next**.

Use cash allocation for fees and charges

If you select yes, we'll ring fence the money and it won't be part of any rebalancing.



### Handy hint

If you select an income generating fund that your client isn't already invested in, we'll reinvest any income distributions into the same fund.

To change this option, you'll need to complete and send us the Change to product details form.

9. Check the **Switch summary** to make sure the details are correct. If the details are correct, select **Next** to proceed. Navigate back if you need to change any details.

**Summary**

Please check your client's switch instruction details. If you need to make changes, please use the navigation bar at the top of this page or the 'Back' button at the bottom.

Documents are in Portable Document Format (PDF)

Supporting documents

[Switch summary](#)

**Funds being sold**

<b>Invesco Perp Corporate Bd Y I</b> Units 3,478.69      Current value £6,963.99	<b>10.00%</b> £696.40
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**Funds being bought**

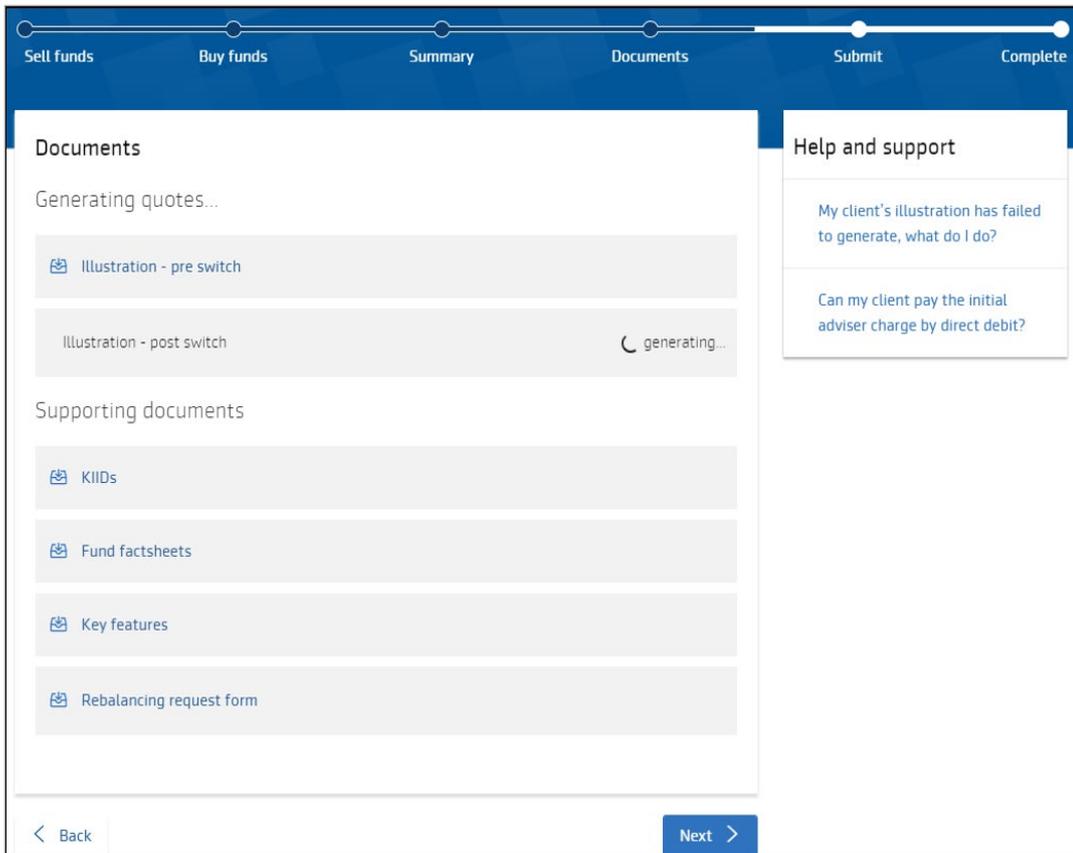
<b>Fidelity Allocator World Y Acc</b> Distribution type: Accumulation      OCF/TER: %	<b>90.00%</b> £626.76
Cash	<b>10.00%</b> £69.64

**Rebalancing and default investment strategy** – these won't be affected by this switch. If you want to change these instructions you need to complete the Rebalancing instruction form. This is generated on the documents page once you complete this switch.

**Income distribution choice** – if you select an income generating fund that your client isn't already invested in, we'll reinvest any income distributions into the same fund.  
If you'd like to change this option, please select 'Manage income' from the 'Income' tab of the product summary page once you complete this transaction.

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10. You'll now see the generated pre and post switch illustrations, key investor information documents (KIID), fund factsheets and key features.



11. Select **Next** to complete the online declaration and submit the switch instruction.
12. Once you've submitted the instruction you'll go to the **Complete** screen where we'll give you a deal reference. Make a note of this as you may need it if you contact us about the transaction. Now you can return to your dashboard.

If you require any further support please visit [aegon.co.uk/support](https://aegon.co.uk/support)