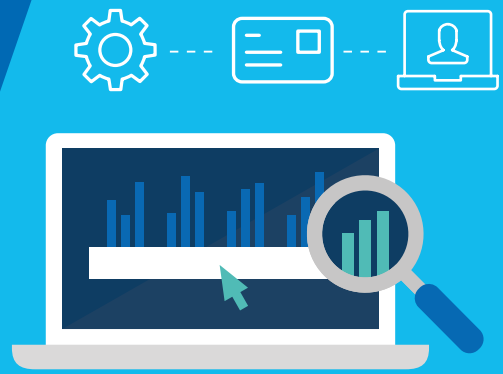


How do I... switch funds?



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 image shows two screenshots of the Aegon Platform interface. The top screenshot is the 'Intermediary dashboard' with a search bar and a 'View all clients' button highlighted with a red box. The bottom screenshot is the 'Search results' page, showing the 'Advanced search' button highlighted with a red box, and the 'Filter search results' button also highlighted with a red box. The search results page shows 392 records returned.

2

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

Stocks and shares ISA
£13,578.00
Includes cash of: £500.00

View and manage Top up **Switch**

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

General investment account
£20,199.00
Includes cash of: £4,000.00

View and manage Top up **Switch**

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?

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 %"/> Sell all £0.00
Janus Henderson ChOpp A A Units 0.02 Current value £0.28	<input type="text" value="0.00 %"/> Sell all £0.00
Janus Henderson ErpSI0p A A Units 0.01 Current value £0.18	<input type="text" value="0.00 %"/> Sell all £0.00
M&G Corporate Bond Inst Acc GBP Units 0.417 Current value £0.33	<input type="text" value="0.00 %"/> Sell all £0.00

Estimated total: **£0.00**

[Next >](#)

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 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 main content area is titled 'Buy funds' and includes a sub-header '% allocation only'. A modal window titled 'Add fund' is open, featuring a close button (X) in the top right corner. Inside the modal, there is a 'Select fund source' dropdown menu currently set to 'All funds'. Below this is a search input field with the placeholder text 'Search fund name, SEDOL, ISIN or Citicode' and a blue 'Search' button. At the bottom of the modal, 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.

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

The screenshot displays the 'Buy funds' section of a financial application. At the top, a navigation bar includes 'Sell funds', 'Buy funds', 'Summary', and 'Documents'. The 'Buy funds' section is titled 'Buy funds' and includes a sub-header '% allocation only'. Below this is a search interface with a dropdown for 'Select fund source' set to 'All funds', a search input field containing 'fidelity', and a 'Search' button. The search results show 25 results found, with two funds listed: 'Fidelity Allocator World Y Acc' and 'Fidelity America W GBP'. Each fund entry includes its name, ISIN, SEDOL, and Citicode, and a blue plus icon to add it. The plus icon for 'Fidelity Allocator World Y Acc' is highlighted with a red box.

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: I3BS Distribution type: Accumulation OCF/TER: %	+
Fidelity America W GBP ISIN: LU1033662245 SEDOL BJVDYP3 Citicode: K5LG	+

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

Sell funds Buy funds Summary Documents

Buy funds

% allocation only

✓ You've successfully allocated 100%

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

+ Add fund



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

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

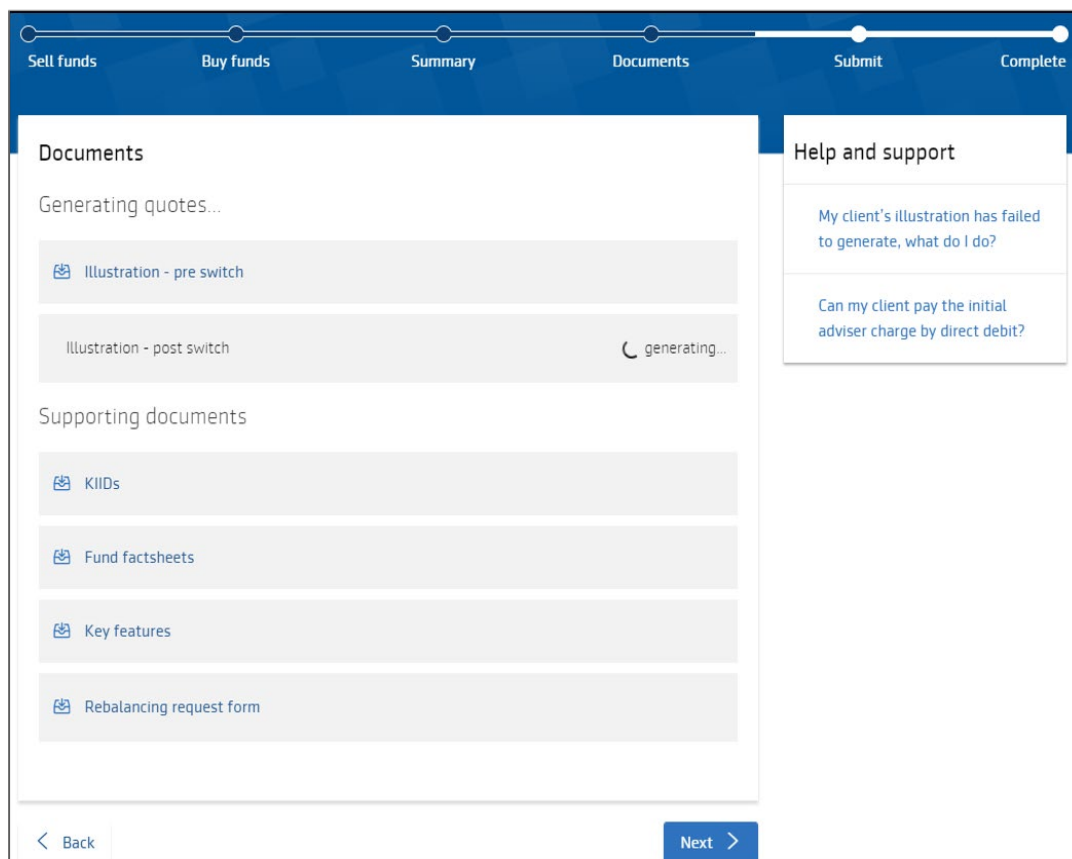
Fidelity Allocator World Y Acc Distribution type: Accumulation OCF/TER: %	90.00% £626.76
Cash	10.00% £69.64

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.

[Back](#) [Next](#)

- 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.