



Supplement

for investors through MoneySuperMarket

Introduction

You have an Aegon ISA provided by Cofunds Limited ('Aegon', 'we', 'us', 'our', 'ourselves') in association with Moneysupermarket.com Limited ('MoneySuperMarket').

The terms upon which we provide the **Aegon ISA** are set out in the Aegon Platform **terms and conditions** (the '**general terms**'), as amended by this **supplement**. Copies of this **supplement** and of the **general terms** are available on **our** website.

The **general terms** are supplemented and amended as set out below. These supplements and amendments take precedence over any conflicting term in the **general terms**, which otherwise apply in full to **your Aegon ISA**.

Please note, this service is not available for new customers.

Definitions

1. The words and phrases in **bold** are terms defined in condition 2 of Part 1 of the **general terms** (which apply to this **supplement** except where specifically defined otherwise in this **supplement**) or defined in this **supplement**.
2. All references in the **general terms** and this **supplement** to a 'product' or 'Aegon ISA' refer to **your Aegon ISA**, unless the context otherwise requires.

Microsite

3. The following is added as an additional defined term:-

Microsite means a website that enables **you**, when **you** invest through **MoneySuperMarket**, to trade **investments**, and gives **you** access to information about **your investments**. To access this, **you** must register and logon to the microsite at moneysupermarket.aegon.co.uk.

Existing customers

4. Please note that this **supplement** only applies to investors who have already opened an account with **us**. This **supplement** does not allow new applications through the **MoneySuperMarket** service.

ISA investment

5. The only product fully available to **you** for **investment** on the **Aegon Platform** in association with **MoneySuperMarket** is the **Aegon ISA**. **We** will open an **Aegon GIA** for **you** that **you** can use to hold cash and pay fees and charges as set out in condition 1.2 of section A of Part 2 of the **general terms**.

Self-directed

6. **Investment** in the **Aegon ISA** on the **Aegon Platform** in association with **MoneySuperMarket** is on a self-directed basis. As a result terms in the **general terms** relating to '**your intermediary**' do not apply to **you**.

MoneySuperMarket.com as introducer

7. **MoneySuperMarket** operates a website through which it has introduced customers to **us** for the purchase of an **Aegon ISA**. **MoneySuperMarket** is responsible for its marketing activities in relation to the **Aegon ISA** and more generally for the provision of services through its website. **We** have no responsibility for this.

We are responsible for the provision of **your Aegon ISA** and for execution of transactions submitted by **you** through **the Service** and for any other products or services that **you** may receive from **us** at any time in relation to **your Aegon ISA**. **MoneySuperMarket** has no responsibility for this.

MoneySuperMarket is an appointed representative of MoneySuperMarket.com Financial Group Limited, which is responsible for the activities of MoneySuperMarket and which is authorised and regulated by the Financial Conduct Authority (FCA) (FCA registration number 303190).

Payments in

8. If **we** are unable to match any payment **we** receive to an existing account or application **we** will aim to return it to **you** within 10 **business days**. In some cases it may take up to a further 5 **business days** to reach **you** or **your** account.

Investments

9. **Your investment(s)** will be made in accordance with your **instructions** through the **Microsite**. Through the **Microsite** **you** can make an additional **investment** into **your Aegon ISA**, switch existing **investments**, change the existing arrangements that apply to **your Aegon ISA** and make lump sum contributions. **You** can also switch ISAs and sell **investments** to cash online.



Your nominated bank account

10. When **you** are transferring money to or from **your nominated bank account** to **your cash facility** you must quote **your** Platform Account Reference (which **you** can find on **your** welcome letter from **us**, confirmation notes, or **your** annual statement).

Annual charge

11. **MoneySuperMarket** has agreed with **us** that their clients will be charged an **annual charge** at a yearly rate of 0.25% of the value of their **investments**. This will be calculated and deducted in accordance with condition 10.3 of Part 1 of the **general terms**.

Please note: Since this arrangement is only available to customers of **MoneySuperMarket**, if at any time **you** change to a different service with **us** through an **intermediary**, **your annual charge** will change to **our** standard **annual charge** applicable at the time, or onto the charging arrangement of **your new intermediary**.

How MoneySuperMarket is paid

12. **MoneySuperMarket** takes a **service charge** of 0.20% of the value of **your investments** in relation to their services as introducer.

Enquiries relating to MoneySuperMarket's services and your investments

13. Any enquiry **you** have regarding **MoneySuperMarket's** services should be referred to **MoneySuperMarket**.
14. Any enquiry **you** have on **investment** performance should be referred to the relevant **investment provider**. We will not provide any **investment** advice to **you**.

Data protection

15. **MoneySuperMarket** will use **your** information as described in their privacy policy which is available at www.moneysupermarket.com/legal/PrivacyPolicy.asp



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