

# Inheritable ISA allowance - transfer of inherited investments from an Aegon ISA

In this form, Aegon means Cofunds Limited.

## Before completing this form

You must have been provided with an illustration and key documents from us before completing this form. If you haven't, we may not be able to process your request. Please contact us on 0345 604 4001 to request an illustration, Aegon ISA key features, and Key Investor Information Document (KIID) or a Key Information Document for each investment being transferred.

## About this form

Use this form to make an 'in specie' transfer of investments that you have inherited from your deceased spouse's or civil partner's Aegon ISA to an Aegon ISA under which you are using your inheritable ISA allowance, also known as an Additional Permitted Subscription (APS) allowance.

If you don't already have an Aegon ISA capable of accepting the APS subscription, you can use this form to apply for one. If you apply for a new Aegon ISA, 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 Platform terms and conditions will give you further information about the Aegon ISA and, where relevant, the Aegon GIA. The Aegon ISA is a Stocks and Shares ISA.

Remember, your intermediary should complete section 6 if you want to facilitate payment of charges to your intermediary from your Aegon ISA.


## About inheritable ISA allowances

If you're a surviving spouse or civil partner of an ISA holder who died on or after 3 December 2014, you'll normally be entitled to an APS allowance (which is an additional ISA allowance over and above the normal annual ISA allowance) usually equal to the value of your deceased spouse's/civil partner's ISA as at the date of their death. The APS allowance must be held with us before we can accept subscriptions against it.

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

## Additional information

Please complete this form in BLOCK CAPITALS and ballpoint pen. If your adviser has completed this form on your behalf, please check all details are correct before signing and returning the form. Once completed, please send to Aegon Cofunds Administration, PO Box 17491, Edinburgh, EH12 1PB.

Whenever you see this icon , we're asking you to send us additional material with this form.

# 1. Transferor details (the executors transferring assets)

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This section is to be completed by the executor(s) of the estate of the deceased named in section 3.

I/We, the executor(s) of the estate of the deceased named in section 3, confirm that the distribution of the assets held in the deceased's Aegon ISA detailed in section 3, in relation to the transfer of investment(s) in section 4, has been made. The assets now belong to the surviving spouse or civil partner of the deceased, named in section 2.

## Executor 1

Title

First and middle name(s)

Surname

Signature

Date

D	D	M	M	2	0	Y	Y
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Capacity (if applicable)

## Executor 3

Title

First and middle name(s)

Surname

Signature

Date

D	D	M	M	2	0	Y	Y
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Capacity (if applicable)

## Executor 2

Title

First and middle name(s)

Surname

Signature

Date

D	D	M	M	2	0	Y	Y
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Capacity (if applicable)

## Executor 4

Title

First and middle name(s)

Surname

Signature

Date

D	D	M	M	2	0	Y	Y
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Capacity (if applicable)

## 2. Your details

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2.1 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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2.2 For tax purposes, are you resident in another country in addition to the UK?

 No Yes – please download and complete the Individual self-certification form and attach it to this form. 

2.3 Are you applying for a new Aegon ISA?

 Yes No – tell us your Aegon ISA number.

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2.4 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, and Aegon GIA (where relevant), Key features and fund specific information and/or KIIDs relating to the investment(s) being transferred.

2.5 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 8.

### 3. Details of deceased

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Aegon ISA number

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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

Date of marriage/civil partnership

D	D	M	M	Y	Y	Y	Y
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Permanent residential address at date of death

Postcode



## 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 your Aegon ISA.

The flexible ISA subscription rules introduced on 6 April 2016 don't apply to the Aegon ISA. This means if you make a withdrawal from this Aegon ISA you won't be able to replace it without it counting against your annual ISA allowance for the current tax year or your remaining APS allowance.

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### If you have an existing Aegon ISA:

- 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 (default)** – reinvest any income received back into the same investment.
- Leave in cash** – pay any income into the Aegon ISA cash facility.
- Consolidated natural income** – pay any income received to your nominated bank account as a monthly payment. (Complete section 5.2 to nominate a bank account.)

If you choose to, consolidated natural income, this will count as a withdrawal from your Aegon ISA.

**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 is 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.

Name of bank/building society

Name of account holder

Branch sort code

-

Bank/building society account number

Building society roll number (if applicable)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Payments to building society accounts may take up to 10 days longer than payments to bank accounts.

## 6. Intermediary details (for intermediary use only)

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6.1 Intermediary name

Firm name

Please detail any adviser or service charges below.

If any charge chosen below is to be subject to Value Added Tax (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.

6.2 Initial adviser charge

This instruction must be completed if you want to take an initial adviser charge.

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

Amount

Percentage of the lump sum payment  %

Is this subject to VAT?  Yes  No

6.3 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 this subject to VAT?  Yes  No

6.4 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

## 7. Confirmation of Verification of Identity (for intermediary use only)

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In this section 'I' and 'me' means the intermediary named in this section 7.

I confirm that:

- 7.1 The information in section 2 was obtained by me in relation to the customer.
- 7.2 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.)

Name

Position

Date

D	D	M	M	2	0	Y	Y
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Signature

X											X
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## 8. 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.

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- SMS
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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.



## 9. Applicant declaration

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In this Declaration, 'I', 'me' or 'my' refers to you, the applicant named in section 2 and Aegon refers to Cofunds Limited.

### General declaration

9.1 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;
- the contract note for the Aegon ISA, and where, relevant, an 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 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 and the declarations in this application.

9.2 I confirm that I have had the opportunity to read the Aegon UK Retail Order Execution Policy and I agree to its terms.

9.3 I confirm that I am habitually resident in the United Kingdom.

9.4 I accept that the information and documents I have been provided with should not be taken as advice or a recommendation from Aegon.

9.5 I accept that Aegon has not and will not assess my suitability for opening an, or subscribing to an existing, Aegon ISA or, where relevant an Aegon GIA, or any investment decisions I make. This means I will not benefit from the protection of the Financial Conduct Authority's rules on assessing suitability in relation to Aegon.

### I declare that:

- 9.6 Where I do not have an Aegon ISA capable of accepting the APS allowance subscription:
- i. I apply to subscribe for a stocks and shares ISA for the tax year 2018/2019 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.
  - iii. I apply to make an APS allowance subscription in relation to the value of the transfer of investment(s) detailed in section 4.
- 9.7 Where I do have an Aegon ISA capable of accepting the APS allowance subscription, I apply to make an APS allowance subscription in relation to the value of the transfer of investment(s) detailed in section 4 to my Aegon ISA listed in section 2.3.
- 9.8 I confirm that the value of the APS allowance subscription I am making in relation to the transfer of investment(s) detailed in section 4, will not exceed my APS allowance limit and any excess following the transfer will be encashed and paid as instructed by me in section 4.1.
- 9.9 All subscriptions made, and to be made, to the Aegon ISA belong to me.
- 9.10 I am aged 18 years or over.
- 9.11 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.
- 9.12 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.

## 9. Applicant declaration – continued

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- 9.13 I am resident in the United Kingdom for tax purposes or, if not 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 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 civil partnership with, a person who performs such duties.
- 9.14 I am the surviving spouse/civil partner of the deceased named in section 3. I was living with the deceased within the meaning of Section 1011 of the Income Tax Act 2008 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).
- 9.15 I have made, or intend to make, an additional permitted subscription application to Aegon.
- 9.16 The subscription is made under the provisions of regulation 5DDA of the ISA regulations.
- 9.17 The subscription is being made within 180 days of beneficial ownership of the assets listed in section 4 passing to me.
- 9.18 I agree to the Aegon ISA, and where relevant Aegon GIA, terms and conditions.
- 9.19 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.
- 9.20 And 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.
- 9.21 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.
- 9.22 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 intermediary where I have appointed one in relation to my Aegon ISA, or (where relevant) Aegon GIA.
- 9.23 Where there are income generating investments in section 4 and I have requested consolidated natural income to be paid from those investments in section 5, I am aware that:
- the income amount is treated as a withdrawal from my Aegon ISA, and
  - the Aegon ISA is not a flexible ISA and I can't replace the income amount taken from it without that replacement counting towards my ISA allowance for the current tax year.
- 9.24 Where I have selected consolidated natural income in section 5.1 and I am currently taking regular withdrawals from my existing Aegon ISA, I instruct Aegon to cancel the existing regular withdrawal instruction.
- 9.25 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 HMRC as undocumented.
- 9.26 Where required to 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.

