

I'm concerned about fraud, how do I ensure this request is genuine?

A copy of our communications and FAQ document can be found on our company website - www.aegonam.com/en/documents.

When will these changes be taking effect?

We intend to make these changes on 31 July 2023 (the "**Effective Date**"). In the event that there is a delay to these plans, we shall write to you again to confirm a revised effective date.

Why is Aegon AM making this change?

Our investors are increasingly communicating with Aegon AM online through email and conducting transactions, such as payments, directly via their bank account. Removing paper copies from this process, as well as cutting out the use of cheques, therefore reflects the existing trend within our customer base.

Digitising the above activities is more efficient, given it reduces the time taken to process information. We are also aware of the environmental cost of producing paper copies of our investor correspondence.

What are the new contact details following the change?

Our new online Portal has built-in messaging capability, through which our investors can submit enquiries directly to us.

Will my account number change?

No, your existing account number (beginning with a '6' and totalling 8 digits) will remain the same.

How can I deal now?

The service our investors receive today will not change until we move to our digital service platform on the **Effective Date**.

How do I sell or invest after the move to digital?

You will be able to sell or invest via our dedicated online portal, which you will be able to access via our website at www.aegonam.com/client-portal-individual, where you will also find helpful documents, including a user guide, detailing practical information regarding the use of the portal and how to access your investment.

Are the funds' Valuation Point changing?

No, the Valuation Point will remain as 12:00pm

How will I receive my payments in future?

You will receive future payments via secure bank-to-bank electronic payment, which usually guarantees same day transfer.

Will distribution dates change?

No, distribution payment dates shall remain the same.

I do not want to provide bank account details. How will I receive payments if you stop sending me cheques?

We shall no longer issue or accept cheques and therefore shall require your bank account details to facilitate future payments, including redemptions and distributions, where applicable.

I sent a cheque recently, will this be cashed?

The last date on which we shall accept settlement by cheque for subscriptions is 28 July 2023. Following this, all payments must be made via secure bank-to-bank electronic payment, to the bank account details provided to you at the time of your subscription.

Will Aegon pay my bank charges for CHAPS/TT payment?

Any costs will be covered directly by Aegon Asset Management.

How will you protect my details against online fraud?

We shall employ all appropriate, industry-standard practices to ensure the security of our investors' data on our digitised platform, including data encryption and multi-factor authentication.

Will I still be able to call Aegon AM to discuss my investment?

As of the *Effective Date*, all correspondence will be conducted via our digital service portal and our communications will be accompanied by email notifications. A technical helpline will be available to assist you, should you encounter any issues accessing to our new digital portal.

Are there any costs incurred in the move to a digital platform?

Any cost incurred in moving to a digital platform will be met by Aegon AM.

As an investor, what benefits will I see as a result of the above changes?

Digitising our activities will help Aegon AM to communicate and conduct transactions with you in a more efficient and environmentally friendly manner.

Has my IFA been notified of these changes?

If you have an IFA registered against your investment with Aegon AM, we shall have sent them a copy of this mailing, along with previous related mailings.

Will my IFA have access to my investment on the portal?

Not initially, however, the IFA will be able to send a secure message in order to raise any requests relating to your account. Further portal functionality shall be made available to IFA's at a later date.

When registering for access to the digital service portal, can I use the email address which I share with my Husband/Wife/Partner/Family?

We would always encourage investors to use a personal email account, wherever possible. Please note that it shall be our investors' responsibility to safeguard their digital access details, such as usernames and passwords.

Can my partner and I use the same email address if we both hold investments separately with you?

No, your email address shall be your Username, therefore, it shall be necessary for you to each register a separate email address.

Can my partner and I use the same email address if we have a jointly held investment with you?

No, your email address shall be your Username, therefore, it shall be necessary for each User to register a separate email address.

We have a jointly held investment with you, how will we be asked to instruct register updates and sell or invest after the move to digital?

All such instructions shall require each named investor to provide their approval, via the portal, prior to submission.

What if I do not own a computer/smart phone/have no personal email account/require additional assistance to support my needs?

We recognise that some of our investors shall be in this position. If this affects you, we would ask that you contact us at your earliest convenience, either by email at aegonam@ntrs.com, by telephone on 0800 358 3009 or by writing to us at Aegon Asset Management UK plc, Sunderland, SR43 4BR. Please note that, as of the *Effective Date*, you can contact us via our digital service portal and therefore the above contact details will no longer be in use.

Why does the Trades section of the Portal show an account balance as at 30 September 2021 and a deal status of 'BUY'?

The date shown represents the earliest historical account data that is available on the platform. The 'BUY' status shows that your account balance has been successfully transferred to our new online platform. It does NOT represent an instruction to buy further assets on your behalf on this date. Account information that pre-dates 30 September 2021 is not available to view via the Portal but is retained securely within Aegon AM.

This document is accurate at the time of writing and is subject to change without notification.

Aegon Asset Management UK plc is authorised and regulated by the Financial Conduct Authority.