Retail Portal.

How to Guide

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Who are ZILO™?

ZILO™ are our technology partner and created our online accounts platform. You may receive emails from them as part of the account creation process.

Creating Aegon Asset Management Online Accounts

I already invest with Aegon Asset Management; how do I register for an online account?

If you already invest with Aegon Asset Management but do not have an online account, you can register for one.

Navigate to the Aegon Asset Management website and confirm that you are an individual client. You will be taken to the existing client online set-up screen.

Why should I register to use Aegon Assets Management's online account?

Your online account enables you to:

- View your holdings
- Make transactions on your existing accounts
- Change personal details
- Message securely
- Upload documents

What is my username?

Your email address will be your username.

What are the password requirements for creating an online account?

You will need to create a password for your online account. This password must meet the minimum requirements:

Requirement type	Requirement
Length	8-16 characters
Character type	Alphanumeric- both letters and numbers
Case	Lower and upper cases
Uniqueness	Must not be the same as the previous six.
Validity period	Must be changed every 90 days

Keep your password secret. You will be asked to change your password every 90 days. If your password expires (is over 90 days old), you will be asked to change it the next time you login.

What information will I be asked to provide?

You will need to provide the following information as part of the registration process for an Aegon Asset Management online account:

- Full name
- Email address
- Mobile phone number
- Date of birth
- National Insurance Number

Your email address will become your username. If you change your email address, your username must be changed.

We only use your mobile phone number to send a code each time you logon to verify that it is you. We do not use your mobile phone number to contact you.

How are my email address and mobile number verified?

When you register for an online account; you will be asked to provide your email address and your mobile phone number. Both your email address and your phone number must be verified before you can register successfully.

An email is sent to your email address. The email contains a code. You must enter the code to verify your email address. If you cannot find the code, check your spam email folder. If the code was not sent, select resend the code.

A code is sent to your mobile phone. You must enter this code when asked. The code is time sensitive. You will have 5 minutes to enter the code. If you successfully enter the code, your mobile phone number will be verified. If the code is not sent, or the 5 minutes expires, select resend code.

Why is an email coming from ZILO™ and not Aegon Asset Management?

ZILO™ are our technology partners. You will receive emails from them when you register for and use your online account.

Applying for an investment

I am already registered to use an online account and have an ISA; how do I apply for a General Investment Account (GIA)?

Login to your online account. On your dashboard, find the account information panel. This provides information about the accounts you have. Select Add another account. A new screen will open. Select GIA and you will be taken through the application process.

I have a GIA and I am registered to use an online account; how do I apply for an ISA?

Login to your online account. On your dashboard, find the account information panel. This provides information about the accounts you have. Select Add another account. A new screen will open. Select ISA and you will be taken through the application process.

Where do I get an ISA transfer application form?

ISA Transfer application forms are available here: https://www.aegonam.com/en/documents/. You need to search for an AMM UK ISA application form.

Can I invest monthly?

Yes, you can set-up and amend a Regular Saving Facility (RSF) using your online account. Navigate to the transact screen.

Can I invest if I am a US tax resident?

Unfortunately, you cannot apply for an investment with Aegon Asset Management if you are a US citizen or a US taxpayer.

Using your Aegon Asset Management online account

How do I login to my online account?

Navigate to the Aegon Asset Management online account login page. Select *Login now*.

You will be asked to enter the email address and password you setup when you registered. Agree to AEGON Asset Management's Terms and Conditions and select login. A code is sent to your mobile number. You will be prompted to enter the code. It is time-sensitive; you have 5 minutes to enter the code.

If login is successful, you will be taken to your account dashboard.

What is my dashboard?

Your dashboard provides information about your investments and enables you to access services such as trading, documents and managing your personal details. Additionally, you can communicate securely with us using the secure message facility.

How do I view my Transactions?

Navigate to your dashboard and select view transaction. You can view more detailed information about each transaction by selecting view details.

How do I log out of my online account?

You can log out of your account at any time. Select your profile and then select log out.

What happens when my session expires?

Your online account is configured to automatically close after a period of 20 minutes of inactivity. You will first be shown a warning message for 10 minutes asking if you want to continue using your online account. If you do not respond, your account will close automatically and log you out.

How do I reset my password?

You can reset your password at any time from within your online account. Select your profile and then select reset password.

I forgot my password; how can I get a new one?

On the online account login page, select reset now. You will be asked to enter the email address used when you registered. An email will be sent to your registered email address with a reset password link.

How do I change my username?

Your username is your email address. If you need to change your username, select Your Details in your online account and edit your email address. You will be required to follow a verification process for your new email address. Editing your email address will change your username, you will now login using your new email address/username.

How do I change my mobile phone number?

If you need to change your mobile phone number, select Your Details in your online account and edit your mobile phone number. You will be required to follow a verification process for your new mobile phone number.

Editing your mobile phone number means that each time you login, a code will be sent to your new mobile phone number.

Managing my personal information

How do I edit or add personal, bank, contact or tax residency details?

Navigate to your dashboard and select your details. Your current details are displayed. Edit the details you want to change.

The submit changes button becomes available after making your changes. Select submit changes. Any changes you make will have to be verified. If the changed details are verified, your information will be updated. We may request documents to help verify the information that you provide.

If my tax residency changes, what should I do?

If your tax residency changes you should inform us. You can do that by logging into your online account and changing your details in the Your details section. Once complete, we will attempt to verify your details electronically. We will contact you if we need further information.

What happens if I become a US tax resident?

You must immediately inform us if you become a US tax resident with a secure message. If you attempt to change your address or tax residency to a US address, you will be instructed on what to do next. You can do this by logging into your online account and changing your address details.

Documents and personal information

Why must you verify any changes to my personal details?

Financial institutions in the UK are required to verify the identity of the people they do business with. Additionally, they are required to help prevent money laundering and other illegal activities. If you apply for an investment product such as an ISA, you are required to provide information and documents to help verify that information. If you change any information, we are required to verify that change.

The process of verifying the identity of an investor is called Know Your Client (KYC). As part of this process, we ask for information from you. Documents such as passports, marriage certificates, and driving licences, maybe used to help verify the information you provide. External agencies may be used to help in this. We try to check the information you provide automatically, but if we cannot, we will ask for documents to help us.

The process of preventing money laundering and other illegal activities is known as Anti-money Laundering (AML). As part of this process, we ask for information from you. Documents maybe used to help verify the information you provide. External agencies may be used to help in this. We try to check the information you change automatically, but if we cannot, we will ask for documents to help us.

How do I upload documents?

Navigate to your dashboard. Navigate to the documents screen. Select Upload documents. Select the document type you wish to upload from the drop-down list. Once you have submitted the document you will see confirmation that the document has uploaded successfully.

What document formats are supported?

You will need to upload documents as JPEGs, PDFs, or PNGs.

If you have a paper document, such as a passport, you will need to create a copy using a printer/scanner or mobile phone. You can then use the JPEG, PDF, or PNG with the document upload function in the online account.

Viewing documents

How do I search for documents?

Navigate to your dashboard, select documents. You can view all documents that have been uploaded. You can search documents by date or filter by type.

How do I view contract notes, tax vouchers, valuation statements or client money statements?

Navigate to your dashboard and select documents. Select the type of document you wish to see. All the documents of that type are displayed.

Client money statement are automatically generated at set intervals. However, you can create one on-demand in the documents section.

How will I know that there are new documents for me to view?

When a new document is available for you to see you will receive a secure message. Additionally, an email will be sent to your email account informing you about the new document.

You will receive a secure message and email when any of the following documents are created for you:

- Contact note
- Tax vouchers
- Valuation statements
- Client money statement

Managing your investments

How do I set up a Regular Savings Fund (RSF)?

Navigate to your dashboard and select view/transact. Select setup/manage regular savings. Select amend the monthly amount, add your desired amount, and select continue to confirm.

How do I stop all my monthly Regular Saving Fund (RSF) contributions?

Navigate to your dashboard and select view/transact. Select setup/manage regular savings. Select stop monthly investment. A pop-up message will appear asking to you confirm. Select *Yes, stop now* and select continue. Your monthly RSF contributions will now be stopped.

How can I see how much of my ISA allowance is left?

Login to your online account. Your personal dashboard will open. Underneath the total portfolio value, you can see account information. Information about all your different accounts is displayed there. Next to this information is a button labelled View/Transact. Select this button. A new screen will open.

The new screen displays information about your portfolio and a detailed fund breakdown. Your ISA allowance is displayed near the top right-hand side of this page. The yearly ISA allowance is set by the government.

An ISA limit refers to the total amount you can save in an ISA account in a tax year.

Account	Maximum Contribution (2022/2023)	Eligibility
Stocks and Shares ISA	£20,000 per year	UK resident Aged 18+

The maximum contribution allowed is determined by the Government and may change.

How do I buy, sell, convert, or switch my investments?

Login to your online account. Your personal dashboard will open. Underneath the total portfolio value, you can see account information. Information about all your different accounts is displayed there. Next to this information is a button labelled view/transact. Select this button.

The new screen displays information about your portfolio and a detailed fund breakdown. At the bottom of the page there is a row of transaction buttons: buy, sell, convert, switch, and manage regular savings. Select the button corresponding to the transaction that you want to perform. On selecting the transaction, you are taken to a new screen and guided through the transaction.

How do I pay for my trades within an ISA?

Settlement for your ISA fund purchases is due on the dealing day your purchase takes place.

Payment in settlement of your purchase(s) is by bank transfer through your online banking facility. The settlement details, including the amount you need to pay, the bank account details you pay to and the reference number you need to quote, will be shown on the Bank Transfer screen and on a secure message we will send to you.

For the purchase(s) to complete you must transfer the required money to the account specified. When your purchase(s) is/are completed depends upon when your purchase instruction and your funds in settlement are received.

When is your payment for your ISA purchase due?

If your purchase instruction(s) is/are received by us before the 12-noon valuation point on a dealing day and your bank transfer in settlement is received by us on or before 2.30pm that same day, your purchase(s) will be included for that days 12 noon Valuation Point.

However, where the settlement amount is not received by 2.30pm that day, the purchase instruction(s) will be deferred until the Valuation Point on the next dealing day. If the settlement amount is, then still not received by 2.30pm on that next dealing day the deal request will be discarded and will need to be resubmitted if you wish to proceed.

How do I pay for my trades within an GIA?

Once we receive your purchase instructions, the deal will be concluded at 12-noon If we receive your instructions before 12-noon, the deal will be concluded that day at 12-noon. If we receive your instructions after 12-noon, the deal will be concluded at 12-noon on the next trading day.

You will receive information about how to pay for your trade. Settlement must be received latest, on the 3rd business day after the trade is concluded.

How do I cancel a trade I have placed in error?

If you have submitted a trade in error and wish to cancel it before the next 12-noon valuation point, please contact us via Secure Message to request a cancellation

Adding other people to your account

How do joint account holders register?

Each Joint account holder must register for the online account using their own email address. Each joint account holder must be able to login to their own online account, for instance, to approve an investment transaction.

How do I add financial advisor details?

If you do not have a financial advisor attached to your account, a notification message will be displayed on your dashboard.

If you want to add a financial advisor to your account, request their financial advisor code. Once you have the code, navigate to the dashboard, and click view/transact. The banner at the top of the pages informs you there is no advisor on the account.

Click add and then insert the advisor number.

Financial advisors have a separate advisor account and do not need to access your online account.

You can only add a financial advisor with this code. The code is given to the financial advisor when they register for an Aegon Asset Management Advisor online account. If they have not registered for this account, they will need to, so that they can give you the required code.

How do I edit beneficial owner details?

Navigate to your dashboard and select your details. Select beneficial owner details. Edit the required details and select submit changes.

How do I add a power of attorney?

If you are the investor – Use the document upload facility to send to us the (Power of Attorney (POA) document. Once this is approved, the person holding the POA will need to log into the portal and set up a temporary account. We will verify them using this account before adding them to your account.

Understanding your investments

What is a Tax Voucher?

A tax voucher gives information about any income distributions from your investments and any tax liabilities. They are only created for non-ISA accounts.

What is a Client Money Statement?

A client money statement details any money that is held by Aegon Asset Management but is owned by a client. In most cases, a client money statement will have no entries.

You can create a client money statement on-demand from within your online account.

What is unclaimed client money?

Occasionally, we hold client money because, for example, the client changed their bank account details but did not inform us.

If you think that we might hold money from an investment, please contact us with details of your investment. You will be asked to prove your identity.

What is a valuation statement?

A valuation statement details the value of your investments. We create a valuation statement every 6 months on set dates. You can view the valuation statements in your online account. You can create a valuation statement on-demand within your online account.

What is a switch?

A switch is moving money to a different fund.

What is a conversion?

A conversion is moving money between share classes within the same fund.

What is a SID?

A SID is the Supplementary Information Document. It provides practical information such as how to make investments, how to set up a stocks and shares ISA, charges on the fund and the on-going management of your investment. You should always read a SID before making an investment decision.

What is a KID?

A KID is the Key Investor Document. It provides information about charges, risk rating, and investment profile. You should always read a KID before making an investment decision.

How do I get help with a bereavement?

If you wish to inform us of the death of an Aegon Asset Management Investor you should register for a temporary account with Aegon Asset Management.

Once registered for a temporary account, use the secure message facility to inform us of the death. Provide us with the Name and account number of the deceased along with your name, address, and your relationship to the deceased. Using the document upload facility please then send us the Death Certificate.

If you are a joint investor with the deceased, then you may inform us of the death by logging into your online account and sending us a secure message. Providing the death certificate using the document upload facility.

A full bereavement guide is available on the Aegon Asset Management Website.
www.aegonam.com/client-portal-individual

I have power of attorney; how do I get access to an account?

If you are the person holding the Power of Attorney – Navigate to the portal and set up a temporary account. Use the document upload facility to provide us with:

- The POA document.
- Proof of your name and your date of birth, for example, your Passport, Driver's License, or Identity Card.
- Proof of your address, for example, Bank or credit card statement, Tenancy Agreement or Utility Bill.

Once you have been verified you will be added to the relevant account. You will not be able to log into the investors account, but you can communicate with us using the secure message facility within your temporary account.

Help

How do I contact Aegon Asset Management?

If you have any questions about your investment, you should contact Aegon Asset Management.

You can send a secure message using your online account at any time.

How do I get help with using my online account?

If you have questions about using your online account, you should first read the How to Guide within your online account.

If you cannot find an answer to your question, you can send a secure message.

How do I make a complaint?

We will always strive to resolve any issues or concerns that you have through our internal procedures.

You can raise a complaint by sending a secure message using your online account or contact us at any time.

If you are unhappy with how we have handled your complaint, you can contact the Financial Ombudsman service:

Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567

Email: **complaint.info@financial-ombudsman.org.uk**

Website: www.financial-ombudsman.org.uk