



For customers

Aegon Platform key information document

Including the Aegon Junior ISA key features document

The information that follows is accurate to the best of our knowledge and belief as at 10 April 2018.

If you'd like a large print, Braille or audio CD version of this leaflet, please call 0345 604 4001.

This document is intended for customers:

- Who receive financial advice and recommendations from an intermediary.
- Who use an intermediary that doesn't provide financial advice.
- Who no longer have an intermediary.

We use the term 'intermediary' to mean either a financial adviser or an intermediary, as relevant to you.

You should be aware that certain product options are only available through an intermediary. We highlight when this is the case. We also note tasks typically performed by intermediaries in this document and recommend use of an intermediary where we think it is relevant to do so.

If you're uncertain about the options, or if you have a question, your intermediary will be able to help if you have one. You can also contact us, please see the contact us section for details. Alternatively if you want to find an intermediary in your area, please visit www.unbiased.co.uk

Please note that this document doesn't cover Aegon Retirement Choices, One Retirement, or Retiready.

Other documents

It's important that you understand how the Aegon Junior ISA (Aegon JISA) works and what the risks are before you decide to proceed with the application. Please take some time to read this document alongside:

- The illustration.
- Key Investor Information Documents and fund factsheets for each fund you invest in.
- Our charges guide.
- The Aegon Platform terms and conditions.

You can find copies of the documents by logging into the online dashboard if you have access, and viewing it in the document library. Please [contact us](#), or your intermediary for copies if you don't have access.

Before you start reading

We've tried to use plain language to make these key features easy to understand. We highlight technical terms the first time they appear in the document and explain them in the definitions section at the end of this document.

We refer to 'you', 'the child', 'we' and 'us' throughout the document. 'You' means the registered contact for the Aegon JISA. 'The child' means the person the Aegon JISA is taken out for. They're also the beneficial owner of the Aegon JISA investments. 'We' and 'us' means Aegon. In this document Aegon means Cofunds Limited.

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Part 1: Key information on the Aegon Platform

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About the Aegon Platform

What is the Aegon Platform?

The Aegon Platform is a digital service that lets you and your intermediary, if you have one, arrange, manage and track investments easily. It offers:

- Access to a wide variety of investments in one convenient digital service.
- Online management of the Aegon Platform account.
- 24/7 access – to let you see how the portfolio is performing.

With the Aegon Platform, the child will hold an Aegon Platform account which gives access to an Aegon JISA as shown in the diagram below.

If you open an Aegon JISA for the child, you'll receive a customer number for the Aegon Platform account held in the name of the child and a separate product number for their Aegon JISA.



The Aegon JISA is a stocks and shares JISA.

Who are Aegon?

Aegon is a leading provider of long-term savings, investment and pension solutions provided through intermediaries to individuals and employers, and complemented by a range of life insurance and protection products. Aegon's mission is to help people achieve a lifetime of financial security and make financial planning simple, easy and rewarding.

What's the role of the Aegon Platform?

We're responsible for holding Aegon JISA investments safely on the child's behalf. Aegon has a separate subsidiary company, Cofunds Nominees Ltd, which is dedicated to securely holding JISA investments separately from Aegon's own corporate assets and prevents Aegon from mixing investors' money with its own.

Cofunds Limited acts as the ISA manager for the Aegon JISA.

We don't assess or advise on the suitability or appropriateness of the Aegon JISA investments. Your intermediary, if you have one, will do this for you. If you don't have an intermediary it's up to you to decide on the appropriateness of the investments selected for the child. This also means that you don't have the protection you would have received if you had used an intermediary. If you need help or advice, please speak to an intermediary.

The cash facility

As shown in the diagram on the previous page, when we set up the Aegon Platform account, the Aegon JISA will have its own cash facility. When payments are made into the JISA, we pay them into the JISA's cash facility before they're invested. We'll also pay out some of the charges and fees from here, and also the proceeds of the ISA to the child when they choose to take them after they turn age 18.

Money in the cash facility earns interest. We'll calculate interest on any cash held in the cash facility each day, and credit that amount to the cash facility once a month. You can find the current [interest rate](#) on our website.

Others involved in the investment:

Intermediary: May arrange to buy and sell investments on your behalf, and may provide financial advice and other ongoing services. Aegon only operates with intermediaries authorised and regulated by the Financial Conduct Authority (FCA).

Your intermediary has responsibility for ensuring the investment is suitable. Your intermediary may charge you a fee for the services they provide.

HSBC: the bank where the cash facility money will be held. Aegon use these separate accounts to keep investors' money separate from its own.

Investment managers: also known as investment providers, they manage and provide the different investments options available through the Aegon Platform.

Charges

What charges will apply to the JISA?

The Aegon Platform has a clear and flexible charging structure so you'll know exactly what's being paid for. There are three main charges associated with the Aegon Platform account:

- Annual charge – this pays for the administration of the Aegon Platform account.
- Investment charge – this covers the investment manager's charge for the chosen investments.
- Intermediary charges – if you have an intermediary, you'll agree a fee for the advice or service they provide. If you want to, you can pay your intermediary from the child's Aegon Platform account.

How much will the charges be?

To find details of the charges that apply, see the illustration provided. You'll find a copy in the document library if you have access. Alternatively, your intermediary, if you have one, will be able to provide you with details. Charges might vary in the future. You can also find full details of the charges that may apply in our [Charges guide](#).

If you change your intermediary the annual and intermediary charges might change, or if we're notified that you no longer have an intermediary, the charges will stop. It's important you understand how future changes, such as changing your intermediary, could affect the charges. Your new intermediary can give you an illustration to show the effect of this. Please read the [terms and conditions](#) for full information.

Paying the annual charge and any intermediary charges

We take the annual charge and any intermediary charges and fees from the cash facility. It's your and your intermediary's, if you have one, responsibility to make sure there's always enough money in the cash facility to meet any charges due.

What happens if there's insufficient cash in the product's cash facility to pay the charges due?

If there isn't enough money in the cash facility, we'll take the available cash, then sell from the highest value investment available to the smallest until we have enough to cover the remaining charges due.

What if I don't want charges to be paid from the highest value investment available?

You can tell us what investment you want us to sell from to raise cash to pay the charges.

If the value of the chosen investment is too low to cover a particular charge, we'll use the remaining value available of that investment, then sell from the highest value investment available to the smallest to cover the charges.

Paying investment charges

The investment charge is normally calculated daily and either taken directly from the investment or taken into account in the fund's unit price calculation, so you won't see it as a separate charge. Please refer to the Key Investor Information Documents or fund factsheets for details of the charges that apply to the investments selected.

Other important information

How to contact us

If you've any questions about the product at any time you should contact your intermediary in the first instance. You can also phone, write or email us.

Aegon Cofunds Administration. PO Box 17491, Edinburgh EH12 1PB.

Call us on: 0345 604 4001, Monday to Friday, 9am to 5pm. Email: AegonCofundsAdministration@aegon.co.uk Calls may be recorded and monitored. If you're contacting us by email please don't send any personal, financial or banking information as it isn't a secure method of communication. Call charges will vary.

If you'd like a large print, Braille or audio CD version of this leaflet, please call 0345 604 4001.

How do I make a complaint?

We hope you never have cause to complain, but if you do, you can contact us by: Phone: call our helpdesk on 0345 604 4001.

Post: you can write to us at Complaints Department, Aegon Cofunds Administration, PO Box 17491, Edinburgh, EH12 1PB. Email: CustomerExperienceComplaints@aegon.co.uk

Calls may be recorded and monitored. Call charges will vary. You can contact us by email but it isn't a secure method of communication. You may want to use other contact methods to send any personal, financial or banking information.

You can also read our [complaints procedure](#) for full details.

If you're not satisfied with our response, you can then raise the issue with: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square London E14 9SR.

Phone: 0800 023 4567. Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

Making a complaint to Aegon or referring it to the Financial Ombudsman Service won't affect your legal rights. If your complaint relates to an investment, you should speak to your intermediary or the investment manager in question.

Is the product covered by the Financial Services Compensation Scheme?

You may be able to seek compensation from the Financial Services Compensation Scheme on behalf of the child for up to £50,000 if we can't meet our obligations (for example, if we were to become insolvent or unable to meet the claims against us). See our factsheet for more information: [Aegon Platform Investor Protection guide](#).

You can get more information about compensation arrangements from the Financial Services Compensation Scheme by calling them on 0800 678 1100 or 020 7741 4100. Full details are also available from your intermediary if you have one.

Are there any risks?

Platform risk: As investments are through a platform, there's a risk that an investment manager's systems and ours may show that differing amounts while transactions are being processed. If the systems weren't aligned and Aegon went out of business at the same time, the full value of the investment may not be returned.

Investment risk:

The value of investments, and any income taken from them, can fall as well as rise and the child may get back less than the amount invested. In addition, there's the potential for reduction in the value of the investment if we have to sell some of it to pay charges.

There are specific risks relating to the funds that can be invested in. Investment risks can be found in the relevant Key Investor Information Document or fund factsheet.

Terms and conditions

This key information document gives you the key features of the Aegon JISA. It doesn't include all the definitions, exclusions and terms and conditions. You can find full details in the [terms and conditions](#) and [supplement for the Aegon JISA](#). We'll supply a copy of these documents when you open the account for the child with us. You can also view copies from your document library, if you have access, by signing in to the account or you can [contact us](#).

We have the right to make changes to the terms and conditions in certain circumstances. If this happens, we'll write to you and explain the changes.

How does Aegon support intermediaries?

To help intermediaries give the best possible service, we may provide them with marketing and promotional support, technical services and training. We may also provide them with hospitality where this is of reasonable minimum value and designed to enhance the quality of service to the customer. Typically the value of this support is less than £100 each year, but can be more where, for example, additional training is required. If you want to find out more you can ask your intermediary, or Aegon, to provide specific details of any benefits provided.

Client categorisation

There are various categories of client set out in the financial regulations. If you buy an Aegon JISA, we'll treat the child as a 'retail client'. Being a retail client gives them the greatest level of protection under the regulations and ensures they get full information about any products bought.

If, under the regulations, they're a professional client or eligible counterparty, we'll still treat the child as a retail client although this would not necessarily mean that you would be eligible to refer any complaints to the Financial Ombudsman Service or to make a claim under the Financial Services Compensation Scheme.

Conflicts of interest

Aegon maintains a [Conflicts of interest policy](#) in accordance with all FCA Conduct of Business rules.

Order execution policy

Aegon maintains an [Order execution policy](#) in accordance with all FCA Conduct of Business rules.

Law and language

All correspondence will be made in English. All communications from us will normally be by letter or telephone. The law of England and Wales will apply to any legal dispute and the courts of England and Wales shall have exclusive jurisdiction to settle any such dispute. Full details of the legally binding contract between you and Aegon is contained or referred to in the terms and conditions.

Part 2: Key features of the Aegon Junior Individual Savings Account (JISA)

keyfacts[®]

Provided by Cofunds Limited

The Financial Conduct Authority is a financial services regulator. It requires us, Aegon, to give you this important information to help you decide whether the Aegon JISA is right for the child. You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

This document is important as it governs your, and the child's, rights as investors.

If you're unsure about any of the information provided, or have any questions, please speak to your intermediary if you have one, or contact us.

Its aim

To provide a tax efficient investment for the benefit of a child, with the potential for capital growth, usually until age 18. The Aegon JISA can be invested in a wide range of investments, which are available on the Aegon platform.

Your commitment

You're committing to:

- Making contributions within the annual JISA allowance set by the government, or transferring a JISA from another provider, or both.
- Regularly reviewing the Aegon JISA with your intermediary if you have one. This will let you check that it's on track to achieve your goals.
- Making sure there's enough cash in the cash facility to cover any withdrawals and all charges if they're being paid from the Aegon JISA.

After investing in an Aegon JISA, the child can't access the money in the JISA until age 18. As the value of a stocks and shares JISA can fall as well as rise, you should consider this a medium to long-term investment of five years or longer.

Once the account is open, it will remain in place until the child is 18. During this time the child may not hold another stocks and shares JISA with another provider, but the child may have a cash JISA with another provider, and also an 'adult' cash ISA from age 16. You'll have the right to transfer either JISA account to another authorised JISA Manager at any time if you're the registered contact for the JISAs you want to transfer.

Risks

When you use the Aegon JISA the main risk is that the value of the investment and any income from it can go down as well as up. The child may get back less than the amount invested.

The tax treatment of JISAs may change so that investing in funds through the Aegon JISA is no longer a tax efficient option.

For risks specific to each investment held in the JISA, please see the relevant investment-specific information, including fund Key Investor Information Documents (KIID), factsheets or fund prospectuses.

Questions and answers

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Understanding and opening your product

What's a JISA?

A type of Individual Savings Account (ISA) for children that's managed by a registered contact. There are two types of account: stocks and shares, and cash. A child can hold one of each type of JISA. Aegon only offers a stocks and shares JISA.

What are the tax benefits of JISAs?

With JISAs:

- Your JISA investment isn't subject to income tax or capital gains tax, and you won't pay income tax on withdrawals either.
- There's no need to declare any gains or income received in the JISA to HM Revenue & Customs and any income generated from parental subscriptions doesn't count towards the parent's taxable income.
- If the JISA plan value is paid out to the child after they reach age of 18, the withdrawal is free of any tax charge. If the child dies then the money in the JISA will form part of their estate and may be liable for Inheritance Tax.
- Any interest earned from the cash held within the Aegon JISA's cash facility is tax free.
- Rebates, which are payments to the child's JISA of some of the cost of holding an investment, aren't subject to tax if they're held in a JISA.

The tax benefits depend on the child's individual circumstances. If the tax treatment of JISAs change in future, investing through the Aegon JISA may no longer be a tax-efficient option. Please speak to your intermediary, if you have one, for further information on tax.

What are the charges?

For information on the specific charges please refer to the illustration and the [charges guide](#).

Who can hold an Aegon JISA?

To hold an Aegon JISA the child needs to:

- be under the age of 18;
- have been born on or after 3 January 2011 or not hold a Child Trust Fund account, and
- be resident in the UK for tax purposes, unless they're currently a Crown employee, or the spouse, registered civil partner or dependent of a Crown employee. They can't be a US citizen or US tax payer.

When you open an Aegon JISA for the child, you'll have to agree to the Aegon JISA Platform terms and conditions.

Can JISAs be held jointly?

No, JISAs can only be held in a single name. However, each eligible child has their own JISA allowance – see ‘How much can be paid into a JISA each tax year?’ for details.

Who can make payments to the Aegon JISA?

Any person can make payments to the child’s JISA. Please note that:

- The person making payments doesn’t need to be resident in the UK, but the payment must be in sterling drawn on a UK bank account.
- We consider all payments to the Aegon JISA as a gift to the child, which means we can’t repay or refund the person paying in at any time after the cancellation period once the funds are in the JISA.

Whose name will the JISA be in?

The account will be in the name of the child, who remains the beneficial owner. However, the ‘registered contact’, responsible for administering the account:

- before the child’s 16th birthday, must be a person with parental responsibility for the child, or
- on or after the child’s 16th birthday, can be either the child or a person with parental responsibility

How much can be paid into JISAs for 2018/2019?

It’s possible to pay up to the annual JISA allowance into a JISA each tax year. The JISA allowance for 2018/2019 is £4,260. This covers both a stocks and shares JISA and a cash JISA held in the child’s name.

Lump sums	Regular payments
From £1 to £4,260	From £1 per month.

Transferring money from a JISA from a previous tax year doesn’t count towards the child’s annual JISA allowance for the current tax year. For full information on the annual JISA allowance visit www.gov.uk/individual-savings-accounts

How can the JISA allowance be used in the current tax year?

The whole of the child’s annual JISA allowance can be invested in a stocks and shares JISA, such as the Aegon JISA. Alternatively, all or a proportion of the child’s allowance can be invested in a cash JISA (Aegon doesn’t offer a cash JISA). If the whole of the JISA allowance in a particular tax year isn’t put into a cash JISA, the remainder can be paid into a stocks and shares JISA. This allows a balance of cash and stock-market based investments to be made to meet the child’s needs.

What options are available for paying money into the Aegon JISA?

Method	Regular payments	Single payments	Transfer payments
Cheque	✗	No post-dated cheques accepted	✓
BACS, CHAPS, Faster Payments	✗	✓	✓
Direct Debit	✓	✗	✗
Re-registration	N/A	N/A	✓

Is it possible to stop or change the value of regular payments?

Yes. Regular payment amounts can be changed at any time. It’s also possible to stop or to take a break from making payments whenever required, leaving the child’s savings invested.

You should speak to your intermediary, if you have one, about taking breaks from paying into the Aegon JISA.

What happens to the child's JISA when they turn 16?

We'll contact the child to advise them that they have the option to take control of the JISA by becoming the registered contact. A child turning 16 can apply to open a JISA if they don't already hold one, and act as the registered contact. They can also open a Cash ISA.

What happens to the child's JISA when they turn 18?

Prior to turning 18 we'll contact the child to advise that we'll automatically change their Aegon JISA into an Aegon ISA when they reach 18, and explain their options and what they need to do.

Can I take money out of the JISA?

The child can withdraw funds when they reach age 18 at which point the product becomes an ISA. They can only withdraw funds before age 18 if they're terminally ill. If they die before they're 18, the Aegon JISA will close and the money will belong to the child's estate.

Managing the investments

Where are the payments invested?

We'll put the payments in the cash facility, then invest them according to your instructions after taking charges. You or your intermediary can select investments online by logging into the child's account. If you're unsure how you want to invest the payments, please speak to an intermediary. If we don't receive an investment instruction, the cash will stay in the cash facility and any interest earned will be tax free.

How can I monitor the investment?

You can check online to see how the Aegon JISA investments are performing if you have access. We'll also send you statements every three months showing the value of the investments. You can also contact us or your intermediary.

Can I change the investments the payments are invested in?

Yes. This is known as switching.

If you sell and buy an investment as part of the same switch request, (known as a linked trade) we'll place the instruction to buy the new fund(s) when we get confirmation of the sell price(s) of the fund(s) you're switching out of.

Important

In certain circumstances where you have instructed a switch, the JISA's cash facility may show a negative balance for a few days until the sale proceeds have been received.

What are the options for income distributions?

You have two options for the money generated as income in an investment:

- Leave the income as cash within the cash facility of the Aegon JISA. Any income left as cash in the cash facility may be used towards payment of charges.
- Reinvest income back into the same investment at the next trading point, so it helps to grow the child's savings over time.

What's rebalancing and how do I access it?

Over time the value of the different investments held will change as some investments perform better than others. This means the mix of investments held will drift from the original mix, and may no longer be in line with your objectives. Rebalancing moves the investments back in line with the original investment mix.

You'll need an intermediary if you want to set rebalancing up. Your intermediary would instruct a rebalance of the investments on an ad hoc, quarterly or yearly basis for the Aegon JISA. We don't charge anything extra if you use this feature.

Transferring a Child Trust Fund (CTF)

Can an existing CTF be transferred to an Aegon JISA?

Yes, you can transfer a cash CTF or a stocks and share CTF held with another provider to an Aegon JISA. The minimum transfer value is £1. Aegon doesn't charge for CTF transfers.

Transferring the CTF

You have to transfer the whole CTF, as a child can't hold both a CTF and a JISA at the same time. The transfer closes the CTF and invests the money into an Aegon JISA.

It may be possible to transfer any funds already held as a 're-registration', which we explain below, or for them to be sold with the transfer being in cash, or a combination of these options. Any amount already subscribed in a previous tax year won't count towards the current tax year subscription. Please note that the stakeholder CTF annual charge cap of 1.5% won't be included in an Aegon JISA.

You should consider the differences between the investments before you decide to transfer. It may not necessarily be in the child's best interests to transfer the CTF to a JISA.

How do I transfer a CTF to Aegon?

Stocks and shares CTFs

When you transfer, you may be able to re-register funds or transfer cash (or a combination of these).

- **Re-registration of investments:** If you want to keep the same choice of investments when you transfer a CTF, it may be possible to re-register them. This means that the investments will simply be moved to sit within a new Aegon JISA. To do this the investments need to be available on the Aegon Platform and the CTF manager must support re-registration. The money will remain fully invested and no initial charges will apply to the transfer.
- **Cash transfers:** If the existing CTF manager doesn't support investment re-registration or you want to change investments, the investments you currently hold in the CTF will be sold. The cash proceeds will then be transferred directly to Aegon to purchase the investments of your choice.

This is called a 'cash transfer', and it requires the investments to be sold then reinvested.

Cash CTFs

You can purchase the investments of your choice when we receive the cash from the CTF into the Aegon JISA's cash account.

Transferring JISAs

Can I transfer an existing JISA into an Aegon JISA?

Yes, if you're the registered contact you can transfer an existing stocks and shares and/or cash JISA held with another provider into the Aegon JISA. Aegon doesn't make an additional charge for JISA transfers.

Stocks and shares JISA – If the child holds a stocks and shares JISA with another provider and you'd prefer to hold it with Aegon, you must transfer the full amount as the child can only have one stocks and shares JISA at any time. We'll treat any amount already subscribed in the current tax year as part of the child's current tax year JISA allowance.

Cash JISA – You can transfer a cash JISA in full to the Aegon stocks and shares JISA. Once the transfer is complete, the cash JISA will close. Again, we'll treat any amount already subscribed in the current tax year as part of your current tax year JISA allowance.

How do I transfer an existing JISA to Aegon?

You can do this by re-registering the existing investments, as cash, or a combination of these.

- **Re-register existing investments:** If you want to keep the same investments when you transfer the JISA, it may be possible for them to be moved to the new Aegon JISA. We call this re-registration. To do this, the investments need to be available on the Aegon platform and re-registration must be an available option with the existing JISA manager. The money will remain fully invested and no initial investment charges will apply to the transfer.
- **Cash transfers:** a cash transfer will be required if: re-registration isn't possible; the transfer is from a cash JISA; or you want to change investments. This involves selling the existing non-cash investments, transferring all of the cash to Aegon, and the purchasing of the investments of your choice.

Please be aware that:

- The child may lose out on investment growth while the money isn't invested during the transfer period.
- You won't be able to make further investment decisions until the transfer is complete.
- The existing manager may charge an exit fee. Please check with them or an intermediary regarding any transfer costs.

Can I transfer the Aegon JISA to another JISA manager?

Yes. You can transfer the Aegon JISA to another JISA manager. It's possible to re-register the existing investments or transfer them as cash. Please speak to the new JISA manager for more information. The child may lose opportunities for investment growth through this process.

Other important information

If I change my mind, can I cancel?

Yes, you have 30 days from the date you receive the product documents to cancel. This will be the later of:

- two days (excluding Sundays) after we post out the contract note, or
- the date you receive the confirmation of application into the document library. We'll tell you if a different cancellation period applies to you.

How do I cancel?

If you want to cancel, we need to receive a signed letter instructing us that you'd like to cancel at the following address: Aegon Cofunds Administration, PO Box 17491, Edinburgh Park, Edinburgh, EH12 1PB

Provided you cancel within the 30-day period¹, any cash, ongoing adviser charge that we have not paid to your intermediary, and any Aegon Platform annual charge will be returned to you. We'll let you know if we've paid out an ongoing adviser charge and you can contact your intermediary regarding this.

¹subject to the conditions below.

Please note:

- If the value of the investment falls between the date the money was invested and the date Aegon receives your instruction to cancel, you may receive back less than the amount invested.
- If the value of the chosen investment rises between these two dates, you'll only receive back the amount invested.
- We pay interest on cash held in the cash facility but you'll only get back the value remaining after we account for any applicable payments detailed above.
- One-off intermediary fees requested at or around the time of the original investment won't be returned to you when they have already been paid to your intermediary - please contact your intermediary to arrange refund of one-off fees.

Before sending the money, Aegon may need to carry out additional security checks and ensure all payments have been cleared, which may delay payment.

After 30 days

You won't be able to cancel outside the 30-day period, and the investment will be subject to the risks detailed in this document and the KIID(s), factsheets and prospectuses for the investment(s) you've chosen.

Cancelling JISA and CTF transfers

The 30-day period also applies to JISA and CTF transfer requests. Provided you cancel within the 30-day period, you may choose to transfer the JISA or CTF back to the previous provider (if they're willing to accept it), or transfer to another provider.

Complaints

If you wish to complain about any aspects of the service you've received, please refer to the 'How do I make a complaint' section on page 7.

Making a complaint to Aegon or the Financial Ombudsman Service won't affect your legal rights.

Can I get compensation from the Financial Services Compensation Scheme?

If the eligibility criteria of the Financial Services Compensation Scheme (FSCS) are met, you and/or the child will be able to seek compensation in the name of the child from the FSCS for up to £50,000 if we can't meet our obligations (for example, if we were to become insolvent or unable to meet the claims against us).

Full details are defined in our [Aegon Platform Investor Protection guide](#). If you and/or the child don't have online access, please ask your intermediary for a copy if you have one or contact us on 0345 604 4001. You and/or the child can also find more information about compensation arrangements from the FSCS by calling them on 0800 678 1100 or 0207 7 41 4 100 or visiting www.fscs.org.uk

Part 3: Definitions

Term	Definition
BACS	An electronic system to make payments directly from one bank account to another. They're mainly used for Direct Debits and direct credits from organisations. Payments work on a three-day cycle, taking three working days to clear.
CHAPS	A same-day automated payment system for processing payments made within the UK.
Income distributions/also known as distributions	Investment income that's passed back into the JISA by the investment manager.
Faster Payments	A payments-clearing scheme for electronic sterling payments in the UK. Most electronic payments sent through FPS will arrive at the recipient bank on the same day – as long as both the sending and the recipient banks are participating in the scheme and the payment amount falls within the scheme limit.
Re-registration	Transferring of assets via re-registration moves investments from one provider to another without selling them in the process.