

Overview of Charges

Here is an overview of the different types of charge that could apply to your investments. The specific charges for your Portfolio will be explained to you along with your personalised recommendation.

In this document, please note that references to 'we', 'us' and 'our', are referring to Aegon Financial Planning, a brand name of Origen Financial Services – not Aegon UK plc.

Charges paid to Aegon Financial Planning

Initial Advice Charge

This applies whenever you invest a lump sum or regular investment via an Aegon Financial Planning Manager. For regular investments, we charge based on the total to be invested over 48 months.

- 2.5% of the new investment amount
- Maximum charge = £2,500

Ongoing Advice Charge

You can choose to receive our optional Ongoing Advice service, which has a regular charge in return for the following benefits:

- Access to an Aegon Financial Planning Manager, who will review your investments or give you advice.
- An Annual Customer Report, showing how your investments are performing.
- An Annual Service Review to make sure your portfolio is right for your personal needs and circumstances.
- Updates on notable changes from our Investment Committee, so you can decide whether to review your investments with our Financial Advisers. For example, if we remove a fund.

The charge is based on the total value of your investment portfolio (excluding cash) and is collected monthly.

- 0.75% of your Portfolio value
- Maximum monthly charge* = £156.25

*Maximum monthly charge per investment account

Investment Review Charge

You can request a financial review of your existing investments. The charge is based on the value of your Aegon portfolio.

- 1.5% of Portfolio value
- Minimum charge = £500
- Maximum charge = £1,500

Note: this charge does not apply if you choose to receive our Ongoing Advice service.

Charges paid to Aegon

Annual Charge

The charge covers the costs for administering your investments on the platform. The charge is based on the total value of your investment Portfolio (including cash) and is collected monthly.

- Multi-Asset/Multi-Manager investments: 0.31%
- Model Portfolio investments: 0.39%

Drawdown Charge

Taken each year you take pension drawdown income, if you have more than 1 drawdown income account, you will only be charged once, which will be deducted by Aegon Platform proportionately across accounts.

- £75 each year drawdown is taken

Please note: that annuity providers may apply their own charges for the services they offer. Details of these charges will be provided to you by the annuity provider or firm through your Financial Planning Manager and/or associated paperwork.

Charges paid to Fund Managers

The Ongoing Charges Figure is taken into account in the fund price and is used to pay the Fund Managers.

Transaction costs are costs incurred by fund managers buying or selling securities within a fund.

- Variable
- Each fund has a Key Investor Information Document that shows the most up-to-date fund charges.

The above charges are indicative only and should not be used to make investment decisions. Your Financial Planning Manager will give you a Tariff of Charges and financial illustration to accompany your personalised recommendation, which will show the charges that specifically relate to your service and product(s).

If your personal circumstances mean you need any additional support, or if you'd like a large print, Braille or audio version of this document, please call 0800 0304 078* or speak to your Financial Planning Manager.

*Calls are recorded and charges may vary

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