

Tariff of Charges

For Ad Hoc Adviser Charges

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.

Ad-hoc adviser charging is for investors who are comfortable with making their own investment decisions and wish to self-manage their Portfolio, but who have chosen to receive financial advice on a "one-off" basis. Aegon Financial Planning are not responsible for assessing the ongoing suitability of the Product or the Service but will provide one-off investment advice at your request.

Aegon Financial Planning can also provide Ongoing Advice. If you would like to understand more about our Ongoing Advice, you can get in touch with us using the contact details we give you.

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.

Ad Hoc Tariff of Charges

This Tariff of Charges includes examples of the effect that charges will have on your investments. Payments made from current accounts via CHAPS or BACS may carry additional charges from the current account provider, which will be applied at their discretion.

1. Investment Review Charge

You can request a financial review of your existing investments. The charge is based on the value of your Aegon Portfolio and will be deducted from your portfolio unless we have agreed an alternative method of payment with you.

- The Investment Review Charge is 1.5% of your portfolio value. There's a minimum charge of £500 and a maximum charge of £1,500.
- Any new money invested as part of this Investment Review will be subject to the Initial Advice Charge at that time.

2. Initial Advice Charge

The charge for Initial Advice is taken whenever you make an additional investment via an Aegon Financial Planning Manager in return for us advising and setting up investment products to meet your needs. You can invest in two ways: with a regular premium, or with a lump sum.

Lump sum investments

- 2.5% of the amount invested, up to a maximum charge of £2,500.
- This maximum charge applies to all lump sums, regular premiums and transfers made as part of this Initial Advice service, including advice to joint customers, and any Investment Review Charge.

The Initial Advice Charge will not apply to any further investments made without advice.

The Initial Advice Charge on transfers will be charged on the value transferred, not the value at the time of your financial review.

Aegon Portfolio value	You want to Invest	Charges	Total Paid By You
£120,000	£50,000	Investment Review Charge £120,000 x 1.5% = £1,800 Maximum charge = £1,500 Initial Advice Charge £50,000 x 2.5% = £1,250 Maximum charge (including Investment Review Charge) = £2,500	£52,500

Regular premium contributions

- 2.5% of the total expected contributions over 48 months, up to a maximum charge of £2,500.

Note: The Initial Advice Charge is paid upfront and is non-refundable. If you do not make the expected regular contributions the Initial Advice Charge will represent more than 2.5% of your investment.

Example	Initial Advice Charge	Total
£400 regular premium	(£400 × 48) x 2.5%	£480

3. Product and Investment Charges

In addition to our advice charges, there are other charges payable when investing. These are summarised in the table below, with specific information provided to you when receiving financial advice.

Charge Name	Description/Service	Charge rate
Annual Platform Charge	Covers administration and access to your investment(s) - including cash held, paid to Aegon UK.	Multi-Manager/Multi-Asset 0.31% Model Portfolio 0.39%
Fund Charge(s)	Covers fund management and operational costs. Paid to Fund Manager(s).	Charges vary by fund - typically 0.25% - 0.5% and may include rebates*
Transaction costs	Costs from buying/selling assets within funds. Paid to Fund Manager(s).	Vary by fund and year - typically 0.05% - 0.15% and will be detailed in your personal illustration.
Drawdown Charge	Covers administration of drawdown of pension income, paid to Aegon UK.	£75 each year drawdown is taken. (You will only be charged once even if you have more than one account).

*Rebates may be taxable depending on your account type and tax status.

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.

Please refer to the most recent fund tables or Key Investor Information Documents/Key Information Documents for the most up to date fund charges.

Assumptions

We have used the following assumptions when calculating these examples:

- Investment growth 4.63% p.a.
- Fund Charge/Ongoing Charges Figure of 0.52% (variable)
- Transaction costs of 0.6% (variable)
- Annual Platform Charge of 0.31%

Scenario: A £20,000 lump sum into Accumulation units (i.e. any income generated by the funds is reinvested, £500 additional Initial Advice Charge paid upfront). Figures rounded to nearest £100.

Note – This is the Multi-Asset charge, the Multi-Manager Annual Charge is 0.39%, so if we recommend the Multi-Manager range to you the effect of charges below would be increased to that effect.

*based on capital market assumptions on a typical, medium-risk Multi-Asset investment.

	End of year 1	End of year 6	End of year 10
What you may get back if there were no charges at all ¹	£20,900	£26,200	£31,400
Effect of Charges applied ²	£100	£900	£1,800
What you may get back after charges ³	£20,800	£25,300	£29,600
Return compared to money invested ⁴	4%	26.5%	48%

- 1 This shows the projected value of your investment if no charges were deducted, based on the growth rate assumption stated above.
- 2 This shows the reduction in your investment value due to charges and the impact of those charges on growth (not including any Investment Review Charges or Initial Advice Charges).
- 3 This shows the projected value of your investment after all charges have been deducted, based on the growth rate assumption stated above.
- 4 This shows the percentage increase in your investment value from the start amount to the projected amount after charges, based on the assumptions stated above.

Please Note: These figures are examples to show the effect of charges and are not guaranteed. They are based on assumptions outlined above and may differ from your actual illustration.

Your actual illustration will reflect your chosen investment options, advice charges, and any other applicable fees.

The value of your investment and any income from it can fall as well as rise, and you may get back less than you invest.

The growth rates and charges shown are based on current assumptions and may change in the future.

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