



For financial advisers and customers

Tax year end deadlines

Aegon Retirement Choices

The following guide highlights the important deadlines for submitting business on Aegon Retirement Choices ahead of tax year end.





Deadlines for making payments in 2025/26 tax year

<u>Payment type</u>	<u>Deadline</u>
Debit card	11.45pm on 5 April 2026
Faster payments	5.00pm on 5 April 2026 ¹
CHAPS/BACS	5.00pm on 5 April 2026 ¹
Cheques	10.00am on 2 April 2026
Direct Debit – last date to set up or amend for collection this tax year 2025/26	Tuesday 17 March 2026
Direct Debit – to collect first month of 2026/27 tax year	Thursday 16 April 2026

¹ cleared funds must be received by this deadline





Aegon ISA and Aegon Junior ISA deadlines

Aegon ISA

GIA – available cash to fund ISA

Deadline

Monday 30 March 2026

GIA – investment to fund ISA

Friday 20 March 2026

Aegon Junior ISA

GIA – available cash to fund Junior ISA

Deadline

Thursday 2 April 2026

GIA – investment to fund Junior ISA

Monday 31 March 2026



Aegon SIPP deadlines

Aegon SIPP

Investment to fund tax-free cash payment or one-off payment request

If cash is available to fund, we must have the fully completed instruction

To guarantee payment of small pots lump sums, complete Small pots lump sum form and send by

Deadline

Tuesday 24 March 2026

Wednesday 1 April 2026

Tuesday 24 March 2026



Top five reasons requests are unsuccessful:

-  **Payments don't clear in time** – make sure you're aware of the cut-off times and your bank's payment timescales.
-  **Requests are incomplete** – make sure you include all required information before you submit.
-  **Requests are lost** – send applications by recorded delivery.
-  **Cheques issues** – details on cheques are incorrect.
-  **No payment sent** – we receive the request but no payment.





Important considerations

- **Cleared funds means money is available as cash in our account.** Please allow enough time for funds to clear.
- **Electronic payments need to be cleared in our account by the deadline.** We recommend submitting payments well in advance of the deadline date to allow for the payments to clear in our account.
- **We don't collect BACS or CHAPS payments.** You can make these payments by requesting them directly with the bank, we won't collect any payments. It can take between three and five working days to process, so keep this in mind when making a payment at tax year end.
- **Remember to include the reference number when making a payment.** Failing to include this could mean we're unable to identify and allocate the payment. We won't be able to backdate the payment to the 2025/26 tax year after 5 April 2026. If this occurs, we'll contact you regarding what action to take here.
- **Where an application and/or payment is incomplete or unclear.** If we're unable to obtain clarification before the deadlines, it may result in the investment falling outside of the 2025/26 ISA allowance.



For more information

Customers can visit aegon.co.uk/support

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 visit aegon.co.uk/additional-support or call 03456 044 001 (call charges will vary).

Advisers can visit aegon.co.uk/tye

aegon.co.uk  @aegonuk  Aegon UK

Aegon is a brand name of Scottish Equitable plc (No. SC144517) and Aegon Investment Solutions Ltd (No. SC394519) registered in Scotland, registered office: Edinburgh Park, Edinburgh, EH12 9SE. Both are Aegon companies. Scottish Equitable plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Aegon Investment Solutions Ltd is authorised and regulated by the Financial Conduct Authority. Their Financial Services Register numbers are 165548 and 543123 respectively. © 2025 Aegon UK plc

DIR389549 12/25

