

For customers

A guide to gating

To make it easy for you to control your choices, we've developed a feature called gating. We've split a wide range of investments and asset types into different levels - or gates.

Each gate provides you with an increased level of access, opening more sophisticated products and investment options. You can move into any gate up to Gate 3. Gate 4 is restricted, and you can only access this through a financial adviser due to the complex nature of the investments available. If you're in Gate 4 you can sell investments but you'll not be able to buy any Gate 4 investments without your financial adviser.

You can move up a gate but you can't move back down.

Within the platform we have different product wrappers which sit within each gate. The higher the gate, the more complex the product wrapper and this opens up your choice to more complex investment funds.

You can choose to invest in any gate, whatever product wrapper you're invested in. For

example, if you have a workplace pension, you can still choose to invest in Gate 3 if you would like more options for your investments.

Gating only restricts the buying of investments you have access to, so you can always sell investments from a higher gate.

The value of investments can fall as well as rise, isn't guaranteed and you could get back less than you invest.

If you're not sure which gate is right for you, please speak to a financial adviser. If you don't have a financial adviser, you can find one in your area by visiting moneyhelper.org.uk/choosing-a-financial-adviser, or contact **Origen Financial Services**.

Origen Financial Services Ltd, is wholly owned by Aegon UK plc but operates independently to us.



What's in each gate?

The table below highlights what is available within each gate:

	Gate 1	Gate 2	Gate 3
Open products			
Aegon General Investment Account		✓	✓
Aegon Stocks and Shares ISA		✓	✓
Aegon SIPP ¹ Uncrystallised			✓
Transact on product			
Aegon SIPP ¹ Uncrystallised	✓	✓	✓
Aegon SIPP ¹ Drawdown	✓	✓	✓
Aegon General Investment Account		✓	✓
Aegon Stocks and Shares ISA		✓	✓
Investment types available			
Insured funds	✓	✓	✓
Lifestyle funds	✓	✓	✓
Open Ended Investment Companies (OEICs) ²		✓	✓
Unit trusts		✓	✓
SICAVs ²		✓	✓
Equities			✓
Trustee Investment Plans	✓	✓	✓

¹ Self-invested Personal Pension (SIPP)

² Funds available in gate 2 and any professional investor only funds are accessible with advice in gate 4

The higher the gate, the more options you have to invest in.

You can find out more about these investment types at aegon.co.uk/investments

You should be comfortable with the investment choices you make. The value of investments can fall as well as rise, isn't guaranteed and you could get back less than you invest.

If you're not sure about any aspect of your finances or need help choosing what to invest in, please speak to a financial adviser. If you don't have a financial adviser, you can visit [MoneyHelper](https://www.moneyhelper.org.uk/) to find the right one for you.