

Charges for AEGON platform account holders

Stocks & Shares ISA /Junior ISA

- No charge for opening the account
- No charge for switching between funds
- No charge for withdrawals or closing your account
- No initial charges
- **0.37%** per annum to **Charles Stanley Investment Choices** based on the value of your ISA account and charged monthly
- **0.23%** per annum to **Aegon** based on the value of your ISA account and charged monthly

Investment Funds Account (including Designated Accounts)

- No charge for opening the account
- No charge for switching between funds
- No charge for withdrawals or closing your account
- No initial charges
- **0.37%** per annum to **Charles Stanley Investment Choices** based on the value of your Investment Funds account and charged monthly
- **0.23%** per annum to **Aegon** based on the value of your Investment Funds account and charged monthly

Cofunds Pension Account

- No charge for opening the account
- No charge for switching between funds
- No initial charges
- **0.2%** per annum to **Charles Stanley Investment Choices** based on the value of your Cofunds Pension Account and charged monthly
- **0.23%** per annum to **Aegon** based on the value of your Cofunds Pension Account and charged monthly

When you decide you want to access your pension pot (known as “pension drawdown”), the pension provider, Suffolk Life, will charge the following:-

- **Establishment charge** - £100 for each sub-plan. Each time you ask for part of your pension pot to pay a tax-free lump sum, a “sub-plan” is created keeping the money that will pay taxed withdrawals separate from your main pension fund. If, for example, you choose to take your maximum tax-free lump sum, there will be one establishment charge and one sub-fund charge. If, however, you ask to take your tax-free lump sum in instalments, there will be an establishment charge for each request plus a sub-plan charge capped at the charge for two sub-plans.
- **Annual charge** - £120 for each sub-plan (max £240) yearly in advance
- **Payment of the total remaining fund through flexi-access drawdown** - £300
- **Faster payments:** £2 inclusive of VAT
- **CHAPS payments:** £10 inclusive of VAT (only available in respect of paying a Pension Commencement Lump Sum (Tax-Free Cash))

Please note that all charges are exclusive of VAT unless otherwise stated.

The value of investments can fall as well as rise. Investors may get back less than invested.