For intermediaries only

Aegon Platform improved transaction history

July 2019

We're listening and acting on the feedback our intermediaries and customers have given us. You've told us that we need to make our transaction history simpler and clearer to make it easier for you and your clients to understand. We're making these improvements in phases and following on from our first phase where we provided an improved downloadable transaction history report, available to intermediaries, we've now introduced a new and improved transaction history for both you and your clients on the Aegon Platform.

Key differences of the improved transaction history

- **Simplified view of transaction history** – reduces the number of entries shown to make it easier to view at a glance.
- **Transaction grouping** – the new summary view shows high level transaction details (for example, Switch funds). You can then drill down by selecting the transaction to show detailed line items associated with it. If you prefer to see all individual transactions ungrouped, you and your clients can download this in CSV format.
- **Improved naming for the most frequent transaction type**s – we've started to simplify the flow of transactions and the titles for transactions, with further improvements on the way.
- **Pending transactions removed once they complete** – after pending transactions complete they're removed and replaced with the completed transaction.

Transaction history on Aegon Platform

When you sign in, go to **Product summary** and under **Transactions** you'll see an improved initial view of transaction history.

Previous transaction history

Download all

Display 25 records

Date	Transaction	In / Out
11 Apr 2019	Sale Request	£0.00
11 Apr 2019	Purchase Request	£0.00
21 Mar 2019	Sale Request	£0.00
21 Mar 2019	Purchase Request	£0.00
13 Mar 2019	Sale Request	£0.00
13 Mar 2019	Purchase Request	£0.00
3 Jan 2019	Sale Request	£10.47
3 Jan 2019	Sale Request	£41.89
27 Dec 2018	Distribution	£9.02
7 Dec 2018	Annual Charge	-£10.87
7 Dec 2018	Ongoing Adviser Charge	-£43.50
6 Dec 2018	Pending Orders Out	-£54.37
6 Dec 2018	Sale Proceeds	£54.37
4 Dec 2018	Sale Request	£54.37
4 Dec 2018	Disinvestment from Asset	-£54.37
4 Dec 2018	Pending Orders In	£54.37
27 Nov 2018	Distribution	£9.00
26 Nov 2018	Distribution	£0.00

The old view of transaction history included lots of separate line items within transactions.

Improved transaction history

Overview Income Transactions Documents Intermediary charges Regular contributions

We're making improvements to transaction history - find out more about the changes we're making. You can also download and print the transaction history in PDF format.

Transactions

You can download all transactions from when this account was set up with us. Download (.csv)

Date	Transaction	In	Out
22 Nov 2018	Single contribution	£1,500.00	
05 Nov 2018	Service charge		-£54.98
01 Nov 2018	Income distribution	£1.96	
01 Nov 2018	Regular contribution	£500.00	
14 Oct 2018	Switch		
05 Oct 2018	Service charge		-£51.55
01 Oct 2018	Income distribution	£1.29	
01 Oct 2018	Regular contribution	£500.00	
14 Sep 2018	Transfer in	£2,309.10	
05 Sep 2018	Service charge		-£51.04

Our improved transaction history simplifies transactions by providing clearer labelling and introduces grouping of items that relate to a transaction. Select **Download** (.csv) for the new and improved downloadable view.

If you select the **PDF format**, this will be in the existing Report Zone format. The PDF version isn't available to your clients.

Transaction history – expanded view

Select a transaction grouping from the initial view to see all the details.

22 Nov 2018 Single contribution £1,500.00

Reference: 1786446898234347

Transaction	Fund	In	Out
Payment for asset purchase 23 Nov 2018	Cash Units 1,500.00000000000 Price 1.00000000000		-£1,500.00
Asset purchase 22 Nov 2018	BlackRock Corporate Bond D Acc Units 1301.23456789102 Price 1.15275142316	£1,500.00	
Contribution 22 Nov 2018	Cash Units 1,500.00000000000 Price 1.00000000000	£1,500.00	

In this example, by selecting **Single contribution** this will show all the related transactions.

14 Oct 2018 Switch

Reference: 1786446898234347

Transaction	Fund	In	Out
Switch in 17 Oct 2018	Baillie Gifford American B Acc Units 2,104.87291827356 Price 1.32209881929	£2,782.85	
Switch in 16 Oct 2018	Aberdeen Emerging Markets Equity I Acc Units 5,701.20391726731 Price 1.20574708426	£6,874.21	
Switch in 16 Oct 2018	Aberdeen Japan Equity I Acc Units 2,302.92310123423 Price 1.50219952987	£3,459.45	
Switch out 14 Oct 2018	Artemis Income R Inc Units 6,971.19823748195 Price 1.18971225856		-£8,293.72
Switch out 14 Oct 2018	BlackRock Cont Eurpn Inc D Acc Units 1,091.48093849526 Price 1.49269670458		-£1,629.25
Switch out 14 Oct 2018	BlackRock Corporate Bond D Acc Units 2,782.10283647586 Price 1.14789430431		-£3,193.56

In this example, by selecting **Switch** this show all the related transactions.

Improved transaction history groupings introduced

As explained earlier, we've started to introduce new groupings for the transactions. We're updating this in phases, below you can see those we have already updated and those we're still working on.

Money in
Single contribution (GIA or ISA)
Regular contribution (GIA or ISA)
Regular contribution (pension)
Regular contribution (pension – employer)
Single contribution (pension)
Single contribution (pension – employer)
Contribution (pension)
Contribution returned
Regular contribution returned
Additional permitted subscription

Money out
Asset sale
Automated asset sale
Withdrawal
Withdrawal returned
Regular withdrawal
Withdrawal for product change
Withdrawal (from pension via product provider)

Switch
Switch
Recurring switch
Ad hoc rebalance
Regular rebalance
Conversion
GIA to ISA

Transfers
Opening balance
Asset transfer
Re-registration in
Re-registration out
Transfer out

Transfers (continued)
Transfer out returned
Transfer in (ISA / GIA)
Transfer in (pension)
Transfer in returned

Charges
Ad hoc adviser charge
Initial adviser charge
Initial adviser charge – fixed term
Ongoing adviser charge
Service charge
Initial adviser charge adjustment
Ongoing adviser charge adjustment
Service charge adjustment
Annual charge – monthly amount
Annual charge – half-yearly amount
Annual charge adjustment

Adjustments/pre-funding
Asset adjustment
Cash adjustment
Pre-funding

Interest/corporate actions/distributions/rebates
Fund manager rebate
Rebate payment
Interest received
Income distribution re-investment
Income distribution
Consolidated natural income
Consolidated natural income returned
Corporate action – fund manager
Corporate action – fund conversion
Corporate action – fund closure

Simplified transaction available

Included   To follow

We'll continue to make further refinements and improvements to transaction history through a series of developments throughout the year. Over the coming months you can expect to see:

- **Filters** – this will allow you to filter by transaction type, dates etc.
- **Client statements** – we'll roll the changes we've made to transaction history out to your client's statements so they're consistent.
- **Bulk Data** – we'll introduce the changes we've made to transaction history into Bulk Data files you can download.
- **Improved naming of less frequent transactions** – we'll make the names of transactions we don't see that often to be more meaningful.
- **Improved printable PDF** – we'll introduce a new printable PDF version of transaction history available to you. This replaces the current Report Zone version, and we'll introduce a printable version for your clients to use.

Questions and answers

Q: Why does the PDF not match the new and improved transaction history?

A: We're keeping the existing PDF format that you currently use until our updated version goes live over the coming months.

Once the new version goes live, it will match what you and your clients see on the Aegon Platform.

Q: Are my clients able to see the improved transaction history?

A: Yes. Your clients are able to benefit from the same improvements. The only difference at present is that your clients are unable to download a PDF of their transaction history. They can download the csv file version.

Q: How often do you update transaction history?

A: We update transaction history overnight so you'll see transactions in respect of the previous business day. We're looking at ways to make transactions within the same business day available as part of a future improvement.

We would appreciate your feedback on the improvements we've made.
If you have any questions please speak to your usual Aegon Platform contact.

Visit **cofunds.aegon.co.uk** for more information.

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APLT384222 07/19