

## Definitions of common transactions

The table below describes the common transactions on the Aegon Platform and the titles you may see on your customer dashboard. You should be aware not all charges will apply to you.

Customer dashboard title	Description
Ad hoc adviser charge	This is a one-off charge payable for advice costs agreed between you and your intermediary on an ad hoc basis.
Admin charge	Percentage based charge you pay us for administering your Aegon Platform account. We take this charge monthly.
Discretionary inv mgr charge	Deduction of a charge payable to your discretionary investment manager, if you have one, for investment services provided as agreed between you, your intermediary and discretionary investment manager. We take this charge monthly.
Fixed amount annual charge	Fixed amount charge you pay us for administering your Aegon Platform account. We take this fixed charge every six months. If you hold more than one product on the Aegon Platform, this charge may be split proportionally over all or some of these.
Fund purchase	This shows that we've actioned your request to buy a fund. It shows the fund purchased and the number of units bought.
Income drawdown fee	This is a charge we take to cover administration costs if you're taking drawdown income payments from your self-invested personal pension. You'll only ever pay one drawdown income fee in any one year. If under your Aegon Platform account, you're taking income from more than one drawdown account, we'll split the income drawdown fee equally over all the accounts you're taking income from.
Initial adviser charge	A one-off charge, as agreed with your intermediary, for their initial advice to you.
Move money	The payment made to the fund manager for the purchase of the fund.
Ongoing adviser charge	An ongoing charge, as agreed with your intermediary, for their ongoing advice to you.
Ongoing service charge	An ongoing service charge, as agreed with your intermediary, for their ongoing service to you. We take this charge monthly.
Pending trade in	We create this transaction at the same time as 'Move money' or 'Transfer out of fund'. It's to balance the pending transactions.
Pending trade out	We create this transaction at the same time as 'Fund purchase' or 'Transfer out of fund'. It's to balance the pending transactions.
Purchase request	This transaction type is for information only. It doesn't affect the value of your product. We create this for each fund you're invested in. It's to let you know a request to purchase units in the fund has been made to the fund manager. If you're switching funds, we won't make the 'Purchase request' until all 'Sale requests' have been confirmed.
Regular payment	Your regular contribution has been received.
Sale request	This transaction type is for information only. It doesn't affect the value of your product. We create this for each fund you want to sell. It's to let you know a request to sell units in the fund has been made to the fund manager. Initially the amount shows as zero. We'll update it once the fund manager confirms the sale.
Single payment	Your single contribution has been received and allocated to your cash facility.
Term based initial adv charge	An initial adviser charge on your regular contributions spread over a number of months, as agreed with your intermediary, for their initial advice to you.
Transfer out of fund	There are two occasions you may see 'Transfer out of fund'. If in the 'Investment fund' column you see a fund name and the value is a negative figure, this is the money leaving the fund and the units have been sold. If you sell the whole fund, the value of the fund will show as zero but it doesn't affect the value of the product. If the 'Investment fund' column shows cash, we've received the money from the fund manager and added this to your cash facility.
Withdrawal	A withdrawal from your product held under your Aegon Platform account. This will show when we generate the payment.