

For financial advisers only | International investments – Flexible Investment Plan

Product features

Here's what you need to know about the features of the Flexible Investment Plan from AEGON (a brand name of AEGON Ireland plc).

Name	Flexible Investment Plan																						
Description	Regular contribution, whole of life, unit-linked, life assurance plan																						
Life status	<ul style="list-style-type: none"> ■ Single life ■ Joint life/Last survivor ■ Life of another 																						
Who can apply for the plan?	Individual investors, trustees and companies																						
Age limit for individual planholders	<ul style="list-style-type: none"> ■ Minimum age is 18 ■ There's no maximum age 																						
Investments Frequency Minimum Maximum Allocation rate (based on 3% commission – rates increase/decrease on a 1:1 basis with commission) Number of segments	<ul style="list-style-type: none"> ■ Regular monthly or yearly contributions ■ Any number of additional single contributions ■ Regular contributions can be increased/decreased and stopped/started at any time <table> <tr> <td>Regular monthly contribution</td> <td>£500</td> </tr> <tr> <td>Regular yearly contribution</td> <td>£5,000</td> </tr> <tr> <td>Single start-up contribution</td> <td>£15,000</td> </tr> <tr> <td>Single top-up contribution</td> <td>£5,000</td> </tr> <tr> <td>Total amount of regular contributions to be paid</td> <td>£10,000</td> </tr> <tr> <td>Amount to remain invested for the client to continue taking withdrawals</td> <td>£10,000</td> </tr> </table> <p>There's no maximum contribution amount</p> <table> <tr> <td>Regular monthly contribution £500-£749</td> <td>95.5%</td> </tr> <tr> <td>Regular yearly contribution £5,000-£7,499</td> <td>95.5%</td> </tr> <tr> <td>Regular monthly contribution £750 or more</td> <td>95.75%</td> </tr> <tr> <td>Regular yearly contribution £7,500 or more</td> <td>95.75%</td> </tr> <tr> <td>Single contributions</td> <td>95.75%</td> </tr> </table> <p>10</p>	Regular monthly contribution	£500	Regular yearly contribution	£5,000	Single start-up contribution	£15,000	Single top-up contribution	£5,000	Total amount of regular contributions to be paid	£10,000	Amount to remain invested for the client to continue taking withdrawals	£10,000	Regular monthly contribution £500-£749	95.5%	Regular yearly contribution £5,000-£7,499	95.5%	Regular monthly contribution £750 or more	95.75%	Regular yearly contribution £7,500 or more	95.75%	Single contributions	95.75%
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<p>Investments</p> <p>Payment method</p> <p>Currency</p>	<p>Regular contributions – by Direct Debit only Single contributions – cheque, banker’s draft or telegraphic transfer (TT)</p> <ul style="list-style-type: none"> Plans can only be denominated in UK sterling (base currency) and all regular contributions must be from a UK (sterling) bank account. We’ll calculate all our valuations in sterling. However, investments can be in funds that are denominated in currencies other than sterling. Withdrawals can be made in currencies other than sterling – a conversion charge will apply. 																								
<p>Investment choice</p>	<p>Please see our <i>An alternative way to shape your future</i> leaflet for more information.</p>																								
<p>Death benefit</p>	<p>101% of the fund value, reducing in line with age to:</p> <table border="1"> <thead> <tr> <th>Age at death</th> <th>Death benefit</th> <th>Age at death</th> <th>Death benefit</th> </tr> </thead> <tbody> <tr> <td>75</td> <td>100.9%</td> <td>80</td> <td>100.4%</td> </tr> <tr> <td>76</td> <td>100.8%</td> <td>81</td> <td>100.3%</td> </tr> <tr> <td>77</td> <td>100.7%</td> <td>82</td> <td>100.2%</td> </tr> <tr> <td>78</td> <td>100.6%</td> <td>83 or over</td> <td>100.1%</td> </tr> <tr> <td>79</td> <td>100.5%</td> <td></td> <td></td> </tr> </tbody> </table>	Age at death	Death benefit	Age at death	Death benefit	75	100.9%	80	100.4%	76	100.8%	81	100.3%	77	100.7%	82	100.2%	78	100.6%	83 or over	100.1%	79	100.5%		
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<p>Withdrawals</p> <p>Minimum</p> <p>Payment</p>	<ul style="list-style-type: none"> Regular withdrawals can start at any age once regular contributions have stopped. Regular withdrawals can take place on a monthly, quarterly, half-yearly or yearly basis. Single withdrawals can take place at any time. Depending on your clients’ circumstances, single withdrawals can be made by either cashing in one or more of the segments or by partially cashing in all of the segments. We’ll automatically cash in the plan and pay the proceeds to the client if the value across all segments falls below £10,000. <p>Regular withdrawals £100 Single withdrawals £250 £10,000 must remain invested in the plan for the client to continue taking withdrawals.</p> <ul style="list-style-type: none"> Withdrawals can be paid to the client by cheque or TT in the currency of their choice. The client will pay the transaction cost of the TT. Regular withdrawals can also be paid direct into the clients’ bank account. Where appropriate we’ll provide chargeable event certificates when we pay out benefits. 																								
<p>Statements</p>	<p>We’ll send out a statement each year, free of charge, and can send out additional statements on request. If more than three additional statements are requested in a plan year, there will be a charge of £10.</p>																								

If you’d like any more information on our Flexible Investment Plan, please speak to your local AEGON consultant.

Put your clients in control with our Flexible Investment Plan.