

For customers

# Aegon Platform key information document

Including the Aegon General Investment Account (GIA)  
key features documents.

The information that follows is accurate to the best of our knowledge and belief as at April 2023.

If your personal circumstances mean you need any additional support, or if you'd like a large print, Braille or audio CD version of this document, please contact us on 0345 604 4001 (call charges will vary) or by visiting [aegon.co.uk/support](https://aegon.co.uk/support)

### **This document is intended for customers:**

- Who receive financial advice and recommendations from a financial adviser.
- Who use an adviser that doesn't provide financial advice.
- Who no longer have an adviser.

You should be aware that certain product options are only available through an adviser. We highlight when this is the case. We also note tasks typically performed by advisers in this document and recommend use of an adviser where we think it is relevant to do so.

If you're uncertain about your options, or if you have a question, your adviser will be able to help if you have one. You can also contact us, please see the [contact us section](#) for details. Alternatively if you want to find an adviser in your area, please visit [moneyhelper.org.uk/choosing-a-financial-adviser](https://moneyhelper.org.uk/choosing-a-financial-adviser)

This document doesn't cover Aegon Retirement Choices.

### **Other documents**

It's important that you understand how the Aegon GIA works and what the risks are before you decide to buy an Aegon GIA. Please take some time to read this document alongside:

- Your personal illustration
- Key Investor Information Documents (KIIDs) and fund factsheets for each fund you invest in
- [Aegon GIA charges guide](#)
- [Aegon Platform terms and conditions](#)

You can find copies of the documents by logging into your online dashboard if you have access, and viewing it in the document library. Please [contact us](#), or your adviser for copies if you don't have access.

### **Before you start reading**

We've tried to use plain language to make these key features easier to understand.

We refer to 'you', 'we' and 'us' throughout the document. 'You' means the owner of the product and 'we' and 'us' means Aegon. In this document, Aegon means Cofunds Limited.

# Contents

Click on the links to take you straight to the relevant page.

<b>Part 1 – Key information on the Aegon Platform</b>	<b>4</b>
• About the Aegon Platform	4
• Charges	6
• Other important information	7
<b>Part 2 – Key Features of Aegon General Investment Account (GIA)</b>	<b>9</b>
• Understanding and opening my product	10
• Managing my investments	11
• Withdrawals	12
• Tax	13
• Other important information	13

# Part 1: Key information on the Aegon Platform

**Index – use the links to navigate this section of the document.**

• <a href="#">About the Aegon Platform</a>	4
• <a href="#">Charges</a>	6
• <a href="#">Other important information</a>	7

## About the Aegon Platform

The Aegon Platform is a digital service that lets you and your adviser, if you have one, arrange, manage and track your investments easily. It offers:

- Access to a wide variety of products and investments in one convenient digital service.
- Online management of your Aegon Platform account.
- 24/7 access – to let you see how your portfolio is performing.

### The products available via the Aegon Platform

With the Aegon Platform, you'll hold an Aegon Platform account. This gives you access to a range of products that you can choose to apply for: an Aegon SIPP, Aegon ISA and an Aegon GIA.

If you open an Aegon GIA, you'll receive a customer number for the Aegon Platform account and a separate product number for each product you open in your Aegon Platform account.

### About us

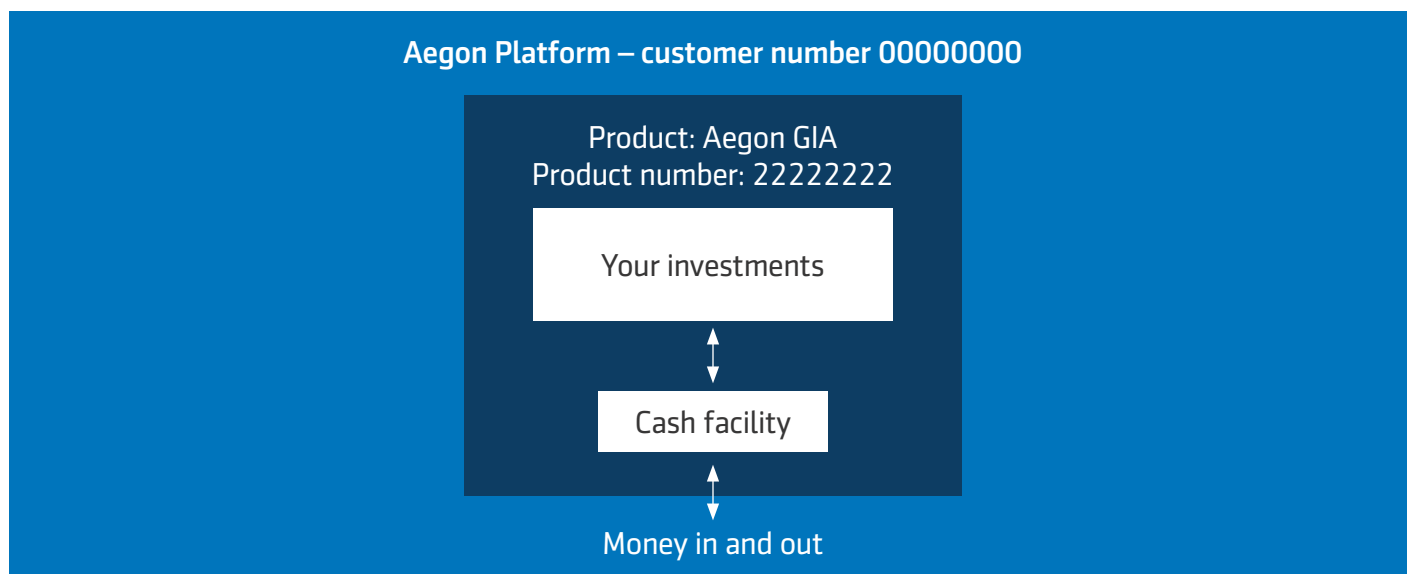
We're a purpose-led business that helps our customers reach a lifetime of financial security. We work with advisers, employers and individuals to offer long-term savings, investments, pension solutions and protection products. Aegon UK started out as Scottish Equitable back in 1831. Over the years, we've evolved our brand by combining our proud heritage with Aegon's global strength and insight.

### The role of the Aegon Platform

We're responsible for holding your investments safely on your behalf. We have a separate subsidiary company Cofunds Nominee Ltd, which is dedicated to securely holding investments separately from our own corporate assets and prevents us from mixing investors' money with our own.

We don't assess or advise on the suitability or appropriateness of your investments. Your adviser, if you have one, will do this for you. If you don't have an adviser it's up to you to decide on the appropriateness of the investments selected. If you need help or advice, please speak to an adviser.

The diagram below provides a simplified overview of an Aegon GIA.



### The cash facility

When we set up your Aegon Platform account, your Aegon GIA will have its own cash facility. When you pay money into the Aegon GIA, we pay it into the cash facility before it's invested. We'll also pay out withdrawals, and most of your charges and fees from here.

- It's your and your adviser's, (if you have one) responsibility to make sure there's always enough money in the cash facility to pay withdrawals and/or meet any charges due.
- Money in your cash facility earns interest. We'll calculate interest on any cash held in your cash facility each day, and credit that amount to your cash facility once a month. You can find the current [interest rate](#) on our website.

### Others involved in your investment:

**Financial Adviser:** may arrange to buy and sell investments on your behalf, and may provide financial advice and other ongoing services. We only operate with advisers who are authorised and regulated by the Financial Conduct Authority (FCA).

Your adviser has responsibility for making sure the investment is suitable for you. Your adviser may charge you a fee for the services they provide.

**HSBC:** currently the bank where your cash facility money will be held. We use these separate accounts to keep investors' money separate from our own.

**Investment managers:** also known as investment providers, they manage and provide the different investment options available through the Aegon Platform.

## Charges

### What charges will apply to my Aegon GIA?

We have a clear and flexible charging structure so you'll know exactly what you're paying for. There are three main types of charges:

Annual charge	Investment charge	Adviser charge
This pays for the administration of your Aegon Platform account.	This covers the investment manager's charge for your chosen investments.	If you have an adviser, you'll agree a fee for the advice or service they provide.  If you want to, you can pay your adviser from your Aegon Platform account.

### How much will I have to pay?

To find details of the charges that apply, see your Aegon GIA illustration. You'll find a copy in your document library if you have access. Alternatively, your adviser if you have one will be able to provide you with details. Charges might vary in the future. You can also find full details of the charges that may apply in our [Charges guide](#).

If you change your adviser the annual and adviser charges might change. If we're notified that you no longer have an adviser, your adviser charges will stop. It's important you understand how future changes such as changing your adviser could affect your charges. Your new adviser can give you an illustration to show the effect of this. Please read the Aegon Platform [terms and conditions](#) for full information.

### Paying the annual charge and any adviser charges

We take the annual charge and any adviser charges and fees from the cash facility. It's your and your adviser's, if you have one, responsibility to make sure there's always enough money in the cash facility to meet any charges due.

### What happens if there's insufficient cash in the product's cash facility to pay the charges due?

If there isn't enough money in the cash facility, we'll take all the available cash, then sell from the highest value investment available to the smallest until we have enough to cover the remaining charges due.

### What if I don't want charges to be paid from the highest value investment available?

You can tell us what investment you want us to sell from to raise cash to pay the charges. If the value of the chosen investment is too low to cover a particular charge, we'll use the remaining value available of that investment, then sell from the highest value investment available to the smallest to cover the charges.

### Paying investment charges

The investment charge is normally calculated daily and either taken directly from the investment or taken into account in the fund's unit price calculation, so you won't see it as a separate charge. Please refer to the Key Investor Information Documents or fund factsheets for details of the charges that apply to the investments selected.

## Other important information

### How to contact us

If you've any questions about your product at any time you should contact your adviser in the first instance. You can also phone or write to us, or visit our support and contact pages at [aegon.co.uk/support](https://aegon.co.uk/support)

 Aegon Cofunds Administration. Sunderland, SR43 4DN

 Call us on: 0345 604 4001, Monday to Friday, 9.00am to 5.00pm (call charges will vary).

### How do I make a complaint?

We hope you never have cause to complain, but if you do, you can contact us.


 Phone: call our helpdesk on 0345 604 4001.

 Post: write to us at Complaints Department, Aegon Cofunds Administration, Sunderland, SR43 4DN.

We'll deal with your complaint in line with our [complaints procedure](#) (we can give you a copy).

### If you're not satisfied with our response, you can then raise the issue with:

The Financial Ombudsman Service

 Phone: 0800 023 4567

 Website: [financial-ombudsman.org.uk](https://financial-ombudsman.org.uk)

Making a complaint to Aegon or referring it to the Financial Ombudsman Service won't affect your legal rights. If your complaint relates to an investment, you should speak to your adviser or the investment manager in question.

### Is my product covered by the Financial Services Compensation Scheme?

You may be able to seek compensation from the Financial Services Compensation Scheme for up to £85,000 if we can't meet our obligations (for example, if we were to become insolvent or unable to meet the claims against us). See our factsheet for more information: [Aegon Platform Investor Protection guide](#).

You can get more information about compensation arrangements from the Financial Services Compensation Scheme by calling them on 0800 678 1100 or 0207 741 4100. You can also go direct to [fscs.org.uk](https://fscs.org.uk)

Full details are also available from your adviser if you have one.

### Are there any risks?

**Platform risk:** as you're investing through a platform there's a risk that an investment manager's systems and ours may show that you hold differing amounts while transactions are being processed. If the systems weren't aligned and we went out of business at the same time, you may not get back the full value of your investment.

### Investment risk

- The value of investments, and any income taken from them, can fall as well as rise and you may get back less than you invest. In addition, there's the potential for reduction in the value of your investment as a result of taking charges or selling investments for withdrawals.
- There are specific risks relating to the funds you can invest in. Investment risks can be found in the relevant Key Investor Information Document or fund factsheet.

### Terms and conditions

This key information document gives you the key features of the Aegon GIA product. It doesn't include all the definitions, exclusions and terms and conditions. You can find full details of the products in the Aegon Platform [terms and conditions](#). We supply a copy of the Aegon Platform terms and conditions, when you open your Aegon GIA with us. These documents are saved in your online document library, which you can view, if you have access, by signing in to your account. Or for the most up to date copy please visit our [website](#) or [contact us](#).

We have the right to make changes to the Aegon Platform terms and conditions in certain circumstances. If this happens, we'll write to you and explain the changes.

### How Aegon supports advisers

We provide intermediary firms and advisers with additional benefits that designed to enhance the quality of their service to you. These benefits may include some or all of the following: training, software, seminars and marketing materials. Further details of any benefits received from us are available on request from your intermediary firm/adviser.

### Client categorisation

There are various categories of client set out in the financial regulations. If you buy one of our products referred to in this document, we'll treat you as a 'retail client'. Being a retail client gives you the greatest level of protection under the regulations and makes sure you get full information about any products you buy.

You can choose to be categorised as a professional client or an eligible counterparty, but this means you receive less information about our products and services. Also, you would not be entitled to receive a suitability report or appropriateness assessment where these would be required for retail clients.

If, under the regulations, you're a professional client or eligible counterparty, we'll still treat you as a retail client although this wouldn't necessarily mean that you'd be eligible to refer any complaints to the Financial Ombudsman Service or to make a claim under the Financial Services Compensation Scheme.

### Conflicts of interest

During the life of your investment, conflicts of interest may arise where we have competing interests with our advisers, intermediaries or customers. To ensure we treat customers consistently and fairly Aegon maintains a [Conflicts of interest policy](#) on how to identify and manage these conflicts.

A summary of our policy is detailed below. We:

- a) Will consider the interests of all our customers and treat them fairly.
- b) Will manage conflicts of interest fairly to ensure that all customers are treated consistently and to prevent any conflicts of interest from giving rise to a material risk of damage to the interests of our customers.
- c) Have in place procedures to ensure that staff identify and report any new conflicts.
- d) Will keep a written record of any conflicts or potential conflicts.
- e) If appropriate, we will disclose any relevant conflict to a customer before undertaking business with that customer.
- f) Will carry out an annual review to identify any new conflicts.
- g) Will ensure new business developments identify any new conflicts of interest.

This policy applies to any company to whom we delegate any of our responsibilities.

### Aegon UK Retail Order Execution Policy

Aegon maintains an Aegon UK [Retail Order Execution Policy](#) in accordance with all FCA Conduct of Business rules. You should read this document before investing as it tells you how we deal with investment instructions.

### Law and language

All correspondence will be made in English. All communications from us will normally be by letter or telephone. The law of England and Wales will apply to any legal dispute and the courts of England and Wales shall have exclusive jurisdiction to settle any such dispute. Full details of the legally binding contract between you and Aegon is contained or referred to in the Aegon Platform [terms and conditions](#).



# Part 2: Key features of the Aegon General Investment Account (GIA)



## Provided by Cofunds Limited

The FCA is a financial services regulator. It requires us, Aegon, to give you this important information to help you decide whether the Aegon GIA is right for you. You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

This document is important as it governs your rights as an investor.

If you're not sure about any of the information provided, or have any questions, please speak to your adviser if you have one, or contact us.

### Its aim

To provide you with an account where you can invest directly into a wide range of investments.

### Your commitment

You commit to:

- Making sure there's enough cash in your cash facility to cover all your charges and any withdrawals.
- Regularly reviewing your Aegon GIA with your adviser if you have one, to check that you're on track to achieve your expected goals. You can keep your investment for as long as you want, but you should consider it as a medium to long-term investment. You should be prepared to invest for at least five years, ideally longer.
- Making payments within the minimum amounts shown below (there is no maximum amount).

Type of investment	Minimum amount*
Initial investment amount	£1
Regular investment amount	£1 a month
Additional lump sum investment	£1
Transfer	£1

\*Some assets might have their own minimum investment amount. For details of the minimum investment amounts, speak to an adviser or refer to the fund Key Investor Information Document.

### Risks

If you use your Aegon GIA for investment purposes, your main risk is that the value of your investments and any income you take from it can fall as well as rise, isn't guaranteed and you could get back less than you invest.

Although the investment has no fixed term, you should be prepared to hold the investment for at least five years, ideally longer.

For risks specific to each fund, please see the relevant fund-specific information, including Fund Key Investor Information Documents, factsheets or fund prospectuses.

We may have to sell some of your Aegon GIA investments, if you have any, to cover any charges due from your Aegon GIA if you don't have enough cash in your cash facility. If we have to sell investments this could create a Capital Gains Tax liability depending on your personal circumstances. Please see the questions and answers section below for full details.

## Questions and answers

### Index – use the links to navigate this section of the document.

- [Understanding and opening my product](#) 10
- [Managing my investments](#) 11
- [Withdrawals](#) 12
- [Tax](#) 13
- [Other important information](#) 13

## Understanding and opening my product

### What are the main features of investing in the Aegon GIA?

The Aegon GIA is a general purpose investment account that lets you hold a wide variety of investments. Unlike an ISA it doesn't offer any tax advantages.

- You can invest single and/or regular payments and transfer in from another GIA provider.
- You're not usually subject to restrictions on when you can access your money.
- It also incorporates a cash facility.

You can find out more about the Aegon GIA on our [website](#).

### Can I transfer my Aegon GIA(s) from another GIA provider?

Yes. We'll accept transfers in to and away from us and we won't charge you for this. However, the other GIA provider may charge or may not accept such transfers. You may also be charged for re-registering your investments in the name of a new provider.

### Can I open another Aegon GIA?

Yes, you can open as many Aegon GIAs as you like for different savings purposes. You can open an Aegon GIA yourself through your secure online service if you have an adviser, and they have granted you permission to do so. Alternatively, an adviser can open an Aegon GIA on your behalf.

### Can an Aegon GIA be held in joint names?

Yes, up to four joint holders can hold an Aegon GIA.

### Can an Aegon GIA be held by a charity, trustees or a limited company?

Yes, an Aegon GIA can be held by a charity, trustees or a limited company.

### What are the charges?

For information on your specific charges please refer to your illustration and the [charges guide](#).

### How much can be paid into my Aegon GIA?

There is no maximum amount that you can pay into your Aegon GIA.

## What options are available for paying money into my Aegon GIA?

Method	Regular payments	Single payments	Transfer payments
Cheque	✗	✓ No post-dated cheques accepted	✓
BACS, CHAPS, Faster Payments	✗	✓	✓
Direct Debit	✓	✗	✗
Debit Card	✗	✓	N/A
Re-registration	N/A	N/A	✓

### Can I change my payments or take a break?

Yes. You can change or stop regular payments at any time within the minimum amounts. Any payment break is likely to reduce the amount shown in your illustration.

## Managing my investments

### Where are my payments invested?

We'll put your payments directly into your cash facility. We'll then invest them according to your instructions. We offer a wide range of different investment options, so there's lots of choice and flexibility. If you have an adviser they'll be able to help you find the right investments to meet your needs if you're not sure.

You can set up a regular investment instruction for certain types of investment. Some transactions might need your signed approval.

You can find more information about your [investment options](#) on our factsheets and in the relevant Key Investor Information Document(s), which can be found online, or speak to an adviser.

### Can I change what I'm invested in?

Yes. If you sell and buy an investment as part of the same switch request, we'll place the instruction to buy your new fund(s) when we know the sell price(s) of the fund(s) you're switching out of.

### Important

If you choose to change how you're invested, there can sometimes be a gap between investment managers paying the proceeds from the fund(s) you sold, and the purchase of your new fund being processed. To minimise this sort of delay, and the time your savings could be uninvested as a result, we'll use any available cash in your cash facility, then make up the difference for you to buy your new fund(s) before we receive the proceeds from the fund(s) you sold.

If we have to do this, your cash facility will show a negative balance until we receive the sale proceeds. Typically we'll receive sale proceeds after one to three business days, but it can be up to six days depending on the investments being sold.

In these circumstances any negative balance in your cash facility won't affect your product value. This is because we account for the proceeds from the pending sale instruction when we calculate your product value. We'll send you a contract note confirming the details when the transaction is complete.

### Switching when receiving income distributions

If you're taking consolidated natural income<sup>1</sup>, we'll still pay out any income distributions you're due to receive after you fully switch out of an investment.

<sup>1</sup>We combine all income distributions received to your cash facility since your last payment and pay out a single combined income payment to your nominated bank account.

### What's rebalancing and how do I access it?

Over time the value of the different investments you hold will change as some investments perform better than others. This means the mix of investments you hold will drift from the original mix, and may no longer be in line with your objectives. Rebalancing moves your investments back in line with your original investment mix.

You'll need an adviser if you want to set rebalancing up. Your adviser would instruct a rebalance of your investments on an ad hoc, quarterly or yearly basis for your Aegon GIA. We don't charge anything extra if you use this feature.

### How can I monitor my investment?

If you have access, you can check online to see how your Aegon GIA investments are performing. We'll also send you statements every three months showing the value of your investments. Please note that if you open a joint Aegon GIA only the primary account holder will have online access.

## Withdrawals

### Can I withdraw money?

Yes, you can withdraw some or all of your money whenever you want. Withdrawals are available as a single payment or regular payments. Your options are shown below:

Income type	Withdrawal type	Withdrawals	Frequency options
Regular	A fixed monthly amount	From £25 per payment. You can set this payment to increase by Retail Prices Index or by 1% to 5% per year.	Monthly, quarterly, half yearly or yearly
Single	A single lump sum amount	From £100 to your full product value.	N/A

You can choose regular withdrawal payment dates of either 9th, 18th, or 27th. This is the date we'll pay your regular withdrawal to your nominated bank account from your cash facility. It will take approximately 3-5 additional business days to clear into your chosen bank account.

If we sell any investments to make a withdrawal, you might be liable for Capital Gains Tax depending on your personal circumstances. It's important you speak to an adviser to talk over how this could affect you. You can withdraw all your money at any time and close your Aegon GIA if you want to. There's no charge for doing this.

### How will you pay my withdrawals?

This will depend on the type of withdrawal requested:

- **Regular withdrawal** – if you request regular withdrawals from your Aegon GIA, we'll pay the withdrawal from the cash facility of your Aegon GIA. If there isn't enough cash in the Aegon GIA cash facility to make payment, we'll sell down some of your investments. The process for this is the same as detailed in the [Paying the annual charge and any adviser charges section](#).
- **Single withdrawal** – if you request a single withdrawal from your Aegon GIA, you and your adviser if you have one will need to make sure there's enough cash in the cash facility of your Aegon GIA for us to make payment.

## Tax

### What tax could I pay on cash balances held in my cash facility?

Interest earned from cash held in the Aegon GIA cash facility is taxable.

### What tax could I pay if I invest in my Aegon GIA?

#### 1. Income Tax

The tax treatment on funds will depend on the type of fund you hold.

##### Unit trusts and OEICs

The treatment of income will depend on whether a fund is dividend-paying or interest-paying:

- Income from dividend-paying funds is currently paid gross. Individuals currently benefit from a tax free £1000 dividend allowance. Any dividends over your tax-free dividend allowance will be subject to tax at your marginal rate of income tax.
- Income from interest-paying funds, is currently paid gross.

The frequency of the payment will depend on the particular fund, but it could be paid monthly, quarterly, six monthly or yearly.

Your personal savings allowance means that if you're a basic-rate taxpayer you'll be able to earn up to £1,000 in savings income tax free each tax year. Higher-rate taxpayers will be able to earn up to £500 each tax year. Additional-rate taxpayers don't qualify for a personal savings allowance. Any interest you earn over your personal savings allowance will be subject to tax at your marginal rate of income tax.

#### 2. Capital Gains Tax

If you sell your investment, any growth may be subject to Capital Gains Tax (CGT), if you exceed your annual CGT allowance. Share class conversions may be subject to CGT.

##### Sale of funds to pay charges from your Aegon GIA

Please note that if charges aren't paid for from the cash facility of your Aegon GIA, selling funds to pay them is a withdrawal from your investment and will create a potential CGT liability.

#### 3. Tax on rebates

Rebates are taxed at the basic rate of tax. You may be able to reclaim this tax from HMRC or be liable for additional tax depending on your individual circumstances.

This information is based on our understanding of current taxation law and HMRC practice, which may change. The tax treatment depends on your individual circumstances and may be subject to change in future. Please speak to an adviser for more information on tax.

## Other important information

### What happens to my Aegon GIA when I die?

If you're the only holder of the Aegon GIA, when we're told about your death, your Aegon GIA will remain invested until we receive an original full death certificate and an original or certified copy of the grant of probate confirming the appointment of your personal representatives. Once we receive this, we'll recognise the personal representative(s) of your estate as the holder(s) of the Aegon GIA and take their instructions.

Where there are multiple holders of the Aegon GIA and we're notified of the death of one of the holders, the Aegon GIA will automatically pass to the surviving holders.

### If I change my mind, can I cancel?

Yes, you have 30 days from the date you receive your product documents to cancel. This will be the later of:

- Two days (excluding Sundays) after we post out the contract note.
- The date you receive your confirmation of application into your document library. We'll tell you if a different cancellation period applies to you.

### How do I cancel?

If you want to cancel, we need to receive a signed letter instructing us that you'd like to cancel at the following address: Aegon Cofunds Administration, Sunderland, SR43 4DN.

Provided you cancel within the 30-day period<sup>1</sup>, your cash, any ongoing adviser charge that we've not paid to your adviser, and any Aegon Platform annual charge will be returned to you. We'll let you know if we've paid out an ongoing adviser charge and you can contact your adviser regarding this.

<sup>1</sup>subject to the conditions below. Please note:

- If the value of your investment falls between the date your money was invested and the date Aegon receives your instruction to cancel, you may receive back less than you invested.
- If the value of your chosen investment rises between these two dates, you'll only receive back the amount invested.
- We pay interest on cash held in the cash facility but you'll only get back the value remaining after we account for any applicable payments detailed above.
- One-off adviser fees requested at or around the time of the original investment won't be returned to you when they have already been paid to your adviser – please contact your adviser to arrange refund of one-off fees.

Before sending your money to you, we may need to carry out additional security checks and make sure all payments have been cleared, which may delay payment to you.

### After 30 days

You won't be able to cancel outside the 30-day period, and the investment will be subject to the risks detailed in this document and the KIID(s) for the fund(s) you've chosen to invest in. If you want to withdraw after this period then all fund management charges will apply and there may be a potential tax liability applied to your investment.

### Cancelling a fund transfer

The 30-day period also applies to transfers/re-registration requests. Provided you cancel within the 30-day period, you'll be given the options below. Please indicate which option you want in your cancellation letter.

- Transfer/re-register your investment back to the previous fund manager – we require confirmation of your customer account number with the fund manager in question. If you don't supply your account number we may not be able to re-register your investment.
- Cancel the contract and return your money to you – if you choose this option you may be subject to Capital Gains Tax.

### Complaints

If you wish to complain about any aspects of the service you've received, please refer to the [How do I make a complaint](#) section.

Making a complaint to Aegon or the Financial Ombudsman Service won't affect your legal rights.

## Can I get compensation from the Financial Services Compensation Scheme?

If you meet the eligibility criteria of the Financial Services Compensation Scheme you will be able to seek compensation from the Financial Services Compensation Scheme for up to £85,000 if we can't meet our obligations (for example, if we were to become insolvent or unable to meet the claims against us).

Full details are defined in our [Aegon Platform Investor Protection guide](#). If you don't have online access, please ask your adviser for a copy if you have one or contact us. You can also find more information about compensation arrangements from the Financial Services Compensation Scheme by calling them on 0207 741 4100 or visiting [fscs.org.uk](https://www.fscs.org.uk)