

SAP UK Workplace ISA Guide

April 2019

CAVEAT: All information was correct at date of production.

Aviva Fees & Charges – My Money

Cash ISA – [Pages 4 to 14](#)

The Cash ISA has a variable interest rate, which is subject to change and is available within the CASH ISA section online.

Interest will accrue on a daily basis. It will be credited to your account on the first of each month, for the previous month.

There is no Annual Management Charge.

Stocks & Shares ISA - [Pages 15 to 26](#)

The Stocks & Shares ISA has a scheme Annual Management Charge of **0.35%**, in addition to the Annual Management Charge of the fund(s) you invest in.

You will automatically be provided with a Charges Information Document outlining the estimated costs when you choose new investments, or provide payment instructions.

ISAs have an Annual Allowance limit set each year by HMRC. We'll update the details online, and you'll find more information in your online Document Library.

Product information

Documents are available online:

Product Guide	Key Features Document
Cash ISA	Cash ISA
Stocks & Shares ISA*	Stocks & Shares ISA*

*You will automatically be provided with additional fund and charges information, when you choose new investments, or provide payment instructions.



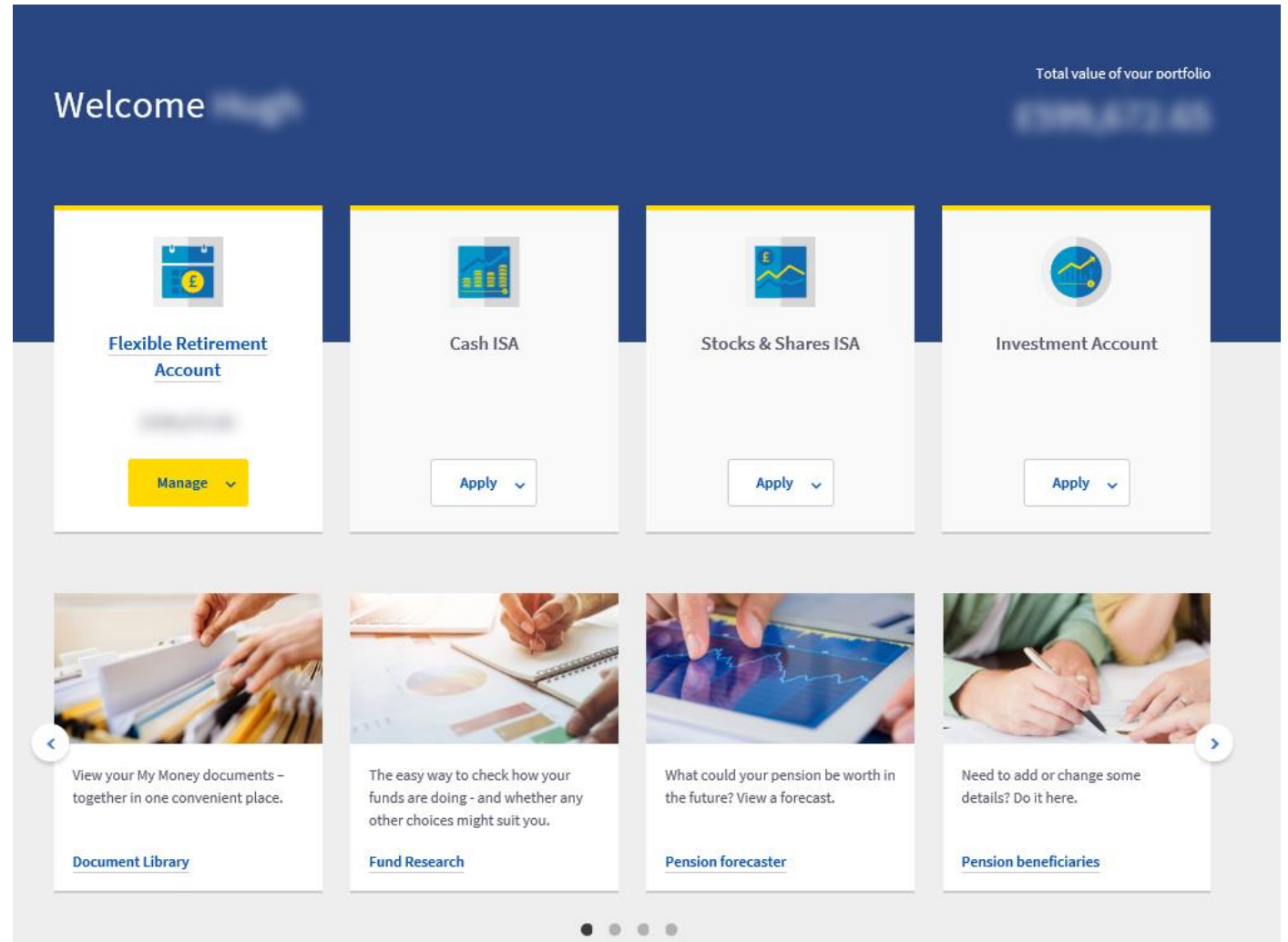
Cash ISA

Applying for your Cash ISA

Page 1 of 10

When you log into your online account, this is the Home Page which will appear.

It will be personalised with your details.

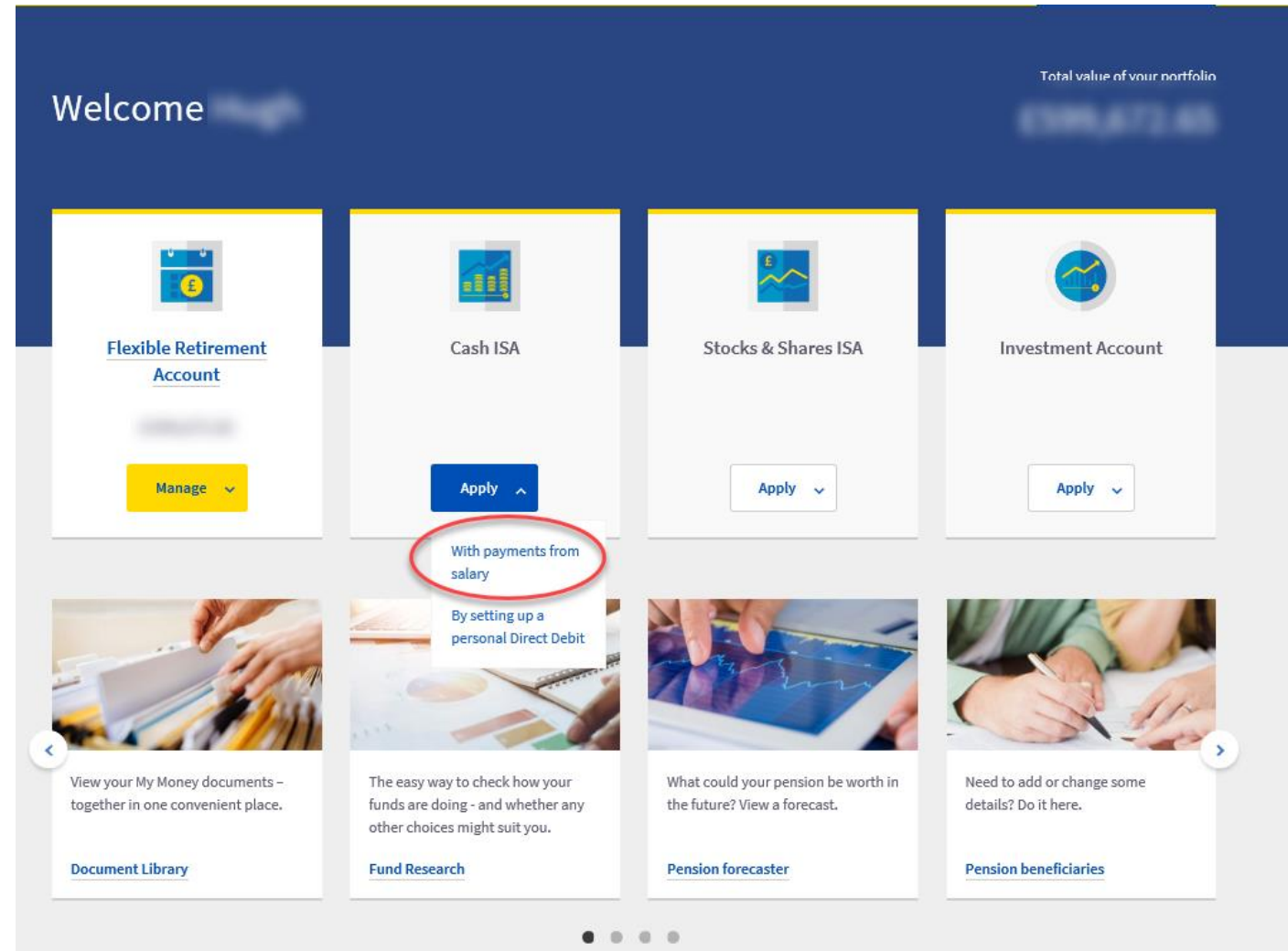


Applying for your Cash ISA

Page 2 of 10

Click on the **Apply** button in the **Cash ISA** tile.

Select **With payments from salary** from the dropdown menu.



Applying for your Cash ISA

Page 3 of 10

Scroll down to the ISA section.

Use the dropdown to select the same percentage that you requested on your **SAP Savings Choices** form. The minimum is currently **3%**.

When you've made your selections, click **Calculate Package**.

The figures will appear in the grey box. We've blurred them here, as they will be specific to your circumstances.

When you're ready, click **Select Package**.

ISA

From you (%)

3.00

Your ISA

From you 3.00 % of your salary

Investment Account

From you (%)

0.00

Your Investment Account

From you 0.00 % of your salary

£0.00

Calculate Package

Reset to my current payments

Total payments from your salary

Please note that where payments are made on a percentage of salary basis actual amounts will vary in line with your salary and deductions for tax and National Insurance.

Keep my Current Payments

Select Package

Applying for your Cash ISA

Page 4 of 10

The next screen confirms your details, and provides information which you should read carefully.

We'll update the information on the page each tax year with the maximum amount you are allowed to invest.

Confirm your position for the Stocks & Shares ISA question.

In the Allocate your ISA savings section, check that your contribution is in the correct field.

When you're ready, click Next.

Investing in an ISA

You can only subscribe to one Cash ISA and one Stocks & Shares ISA in any given tax year.

If you've already paid into an ISA with another provider this year (other than My Money), you cannot set up payments here to the same type of ISA. You could transfer it to us, however you must transfer it before you can make further payments.

There is a limit to how much you can invest in an ISA in any one tax year.

For the 2018/19 tax year you can invest up to a total of £20,000 in either a Cash ISA or Stocks & Shares ISA or in any combination of the two. Tax rules may change.

Have you already paid into a Stocks & Shares ISA this tax year?

Yes

No

Your ISA savings

If you haven't made any payments into an ISA with another provider in this tax year, you can pay up to:

- £20,000.00 into a Cash ISA this year, subject to the overall ISA allowance
- £20,000.00 into a Stocks & Shares ISA this year, subject to the overall ISA allowance

Allocate your ISA savings

You have chosen a package which pays 3% of your salary into an ISA.

Payments

	Stocks & Shares ISA	Cash ISA
From you		
% of your salary	0.00	3.00 %
per month	£0.00	
Total payments in this tax year	£0.00	

Please note that where payments are made on a percentage of salary basis actual amounts will vary in line with your salary and deductions for tax and National Insurance.

Next

Back

Applying for your Cash ISA

Page 5 of 10

This is a section of the **Review your choices** page.

Check the information provided.

If you want to update your choices, use the **Back** button.

Otherwise, click **Submit**, when you're ready.

Your Cash ISA

Payments each month

From you [?]	£100.00
3.00 % of your salary	
<hr/>	
Total into your Cash ISA	£100.00

Please note that where payments are made on a percentage of salary basis actual amounts will vary in line with your salary.

Submit

Back

Applying for your Cash ISA

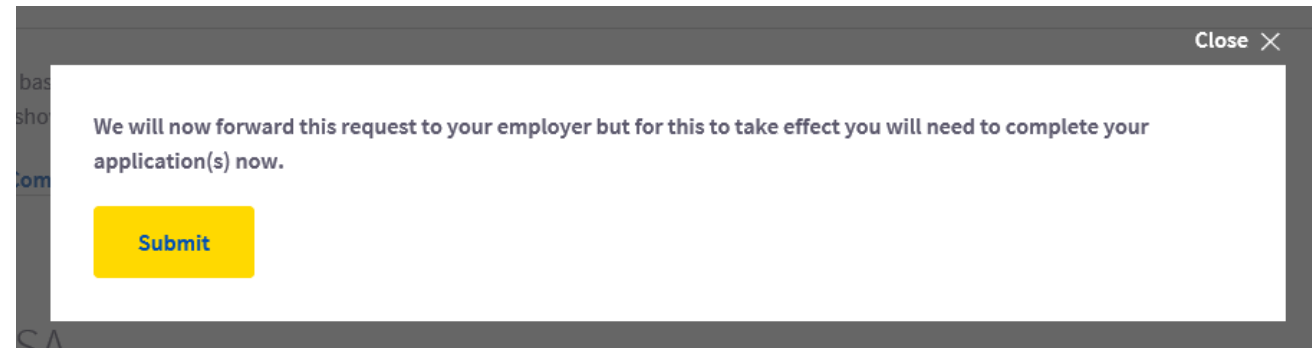
Page 6 of 10

This pop-up box will appear.

Click **Submit**.

You have two screens to complete to enable us to set your new Cash ISA up.

The details you've provided will be sent to SAP UK, so that your contributions can be deducted from your salary and added to your Cash ISA.



Setting up your Cash ISA account

Page 7 of 10

We'll update interest rates and investment limits as and when they change.

When you've read through the documents mentioned, and you're happy to proceed, click **Next**.

Account set up - Set up your Cash ISA **Step 1 of 2**

Important information

Please ensure that you have read the [ISA declaration](#), [Key features](#) and [Terms and conditions](#) for the Cash ISA before proceeding.

The interest rate for the Cash ISA is variable and is currently 0.40% a year tax free. The Annual Equivalent Rate (AER) is 0.40%. The AER illustrates what the interest rate would be if interest was paid and compounded once a year.

Investing in an ISA

There is a limit to how much you can invest in an ISA in any one tax year.

For the 2018/19 tax year, you can invest up to £20,000.00 into a Stocks & Shares ISA less any payments into a Cash ISA up to it's maximum of £20,000.00. Any amount that you pay into a Cash ISA will reduce the maximum amount that you can pay into a Stocks & Shares ISA. Tax rules may change.

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Remember

Inflation will reduce the spending power of your savings.

Next

Setting up your Cash ISA account

Page 8 of 10

This is the final step.

Review all the information provided, and confirm the two statements (marked here in green).

When you’ve done all this, click to **Confirm & submit**.

Account set up - Set up your Cash ISA **Step 2 of 2**

Review your choices

If the details below are correct and you wish to proceed, click on **Confirm & submit**. If you would like to make changes, please click on **Back**.

If you are unsure about the suitability of this account you should speak to your financial adviser. If you do not have a financial adviser you can find one at www.unbiased.co.uk

Payments into your Cash ISA

Payments each month

From you	
3.00% of your salary	£100.00
From your employer	
0% of your salary	£0.00
<hr/>	
Total paid into your ISA	£100.00

Cash ISA interest rate

Tax free interest rate	0.40% a year
Annual equivalent rate	0.40%

Please note: Our service is provided at your own direct request without advice or a personal recommendation and allows you to invest in what we have deemed to be non-complex instruments. In providing this service we are not required to assess the suitability of the instrument or service provided to you and, as a result, you will not benefit from the protection of the FCA rules on assessing suitability. We will therefore not assess whether:

- the product or service meets your investment objectives;
- you would be financially able to bear the risk of any loss that the product or service may cause; or
- you have the necessary knowledge and experience to understand the risks involved.

If you have received advice for the transaction from a financial adviser, please contact us.

☒ I confirm that this transaction is made at my direct request without advice or a personal recommendation from Aviva.

Please read the [ISA declaration](#), [Terms and conditions](#), [Key features](#) and [Fees and charges brochure](#) for your Cash ISA before proceeding.

☒ I have read and accept the ISA declaration, Terms and conditions, Key features and Fees and charges brochure for the Cash ISA.

You have the right to change your mind. Please see the Key features for further details.

If you are happy that the above details are correct and would like to proceed with your application, please click on **Confirm & submit**.

Confirm & submit

Back

Setting up your Cash ISA account

Page 9 of 10

This is the confirmation screen.

Here we'll tell you your account number, and where all the documents have been stored for your reference.

Your ISA is now ready to receive contributions from SAP UK.

Click **Home**.

Account set up - Set up your Cash ISA **Step 2 of 2**

Thank you

Your **Cash ISA** has been set up. Your new account number is

Unless we contact you asking you for further evidence of identity, you can assume that your ISA application has now been completed (unless your first payment is an ISA transfer or re-registration of shares, in which case completion is when we tell you).

Important documents

These documents have been stored in your [Document library](#) so you can access them at any time.

- [ISA declaration](#)
- [Cash ISA Key features](#)
- [Cash ISA Terms and conditions](#)

What happens now?

Once your first payment has cleared we will issue an Account Schedule.

Please check the details and notify us as soon as possible if anything is not correct.

This will also be available in your [Document library](#) for you to view at any time.

Next

[Home](#)



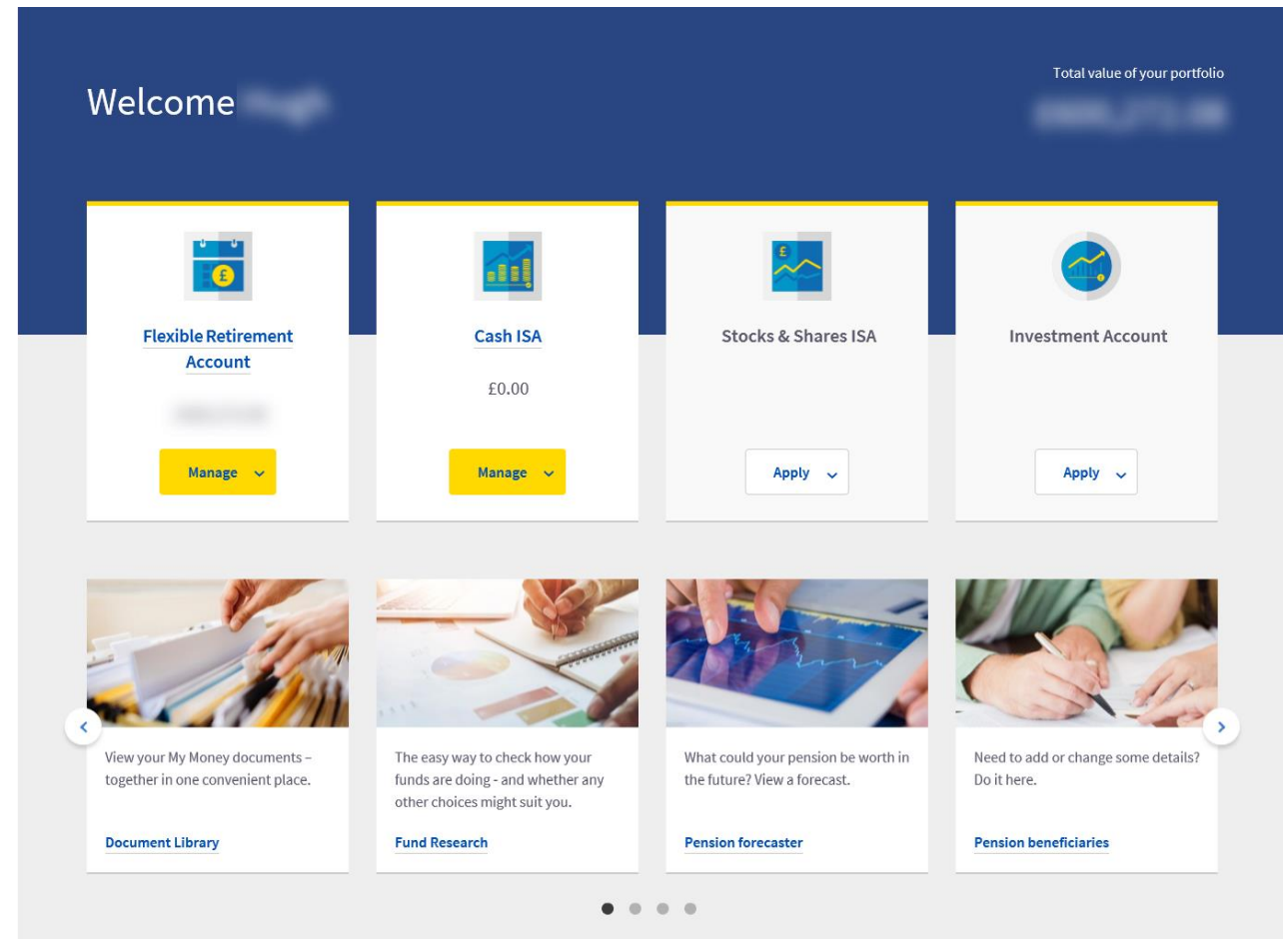
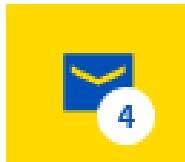
Setting up your Cash ISA account

Page 10 of 10

You can access information on your Cash ISA now from your home page. Click on either the **Manage** button or **Cash ISA**.

You can review your documents in the **Document Library** from the carousel.

Any messages we send you will be available at the top right hand side, next to your name with an envelope icon:



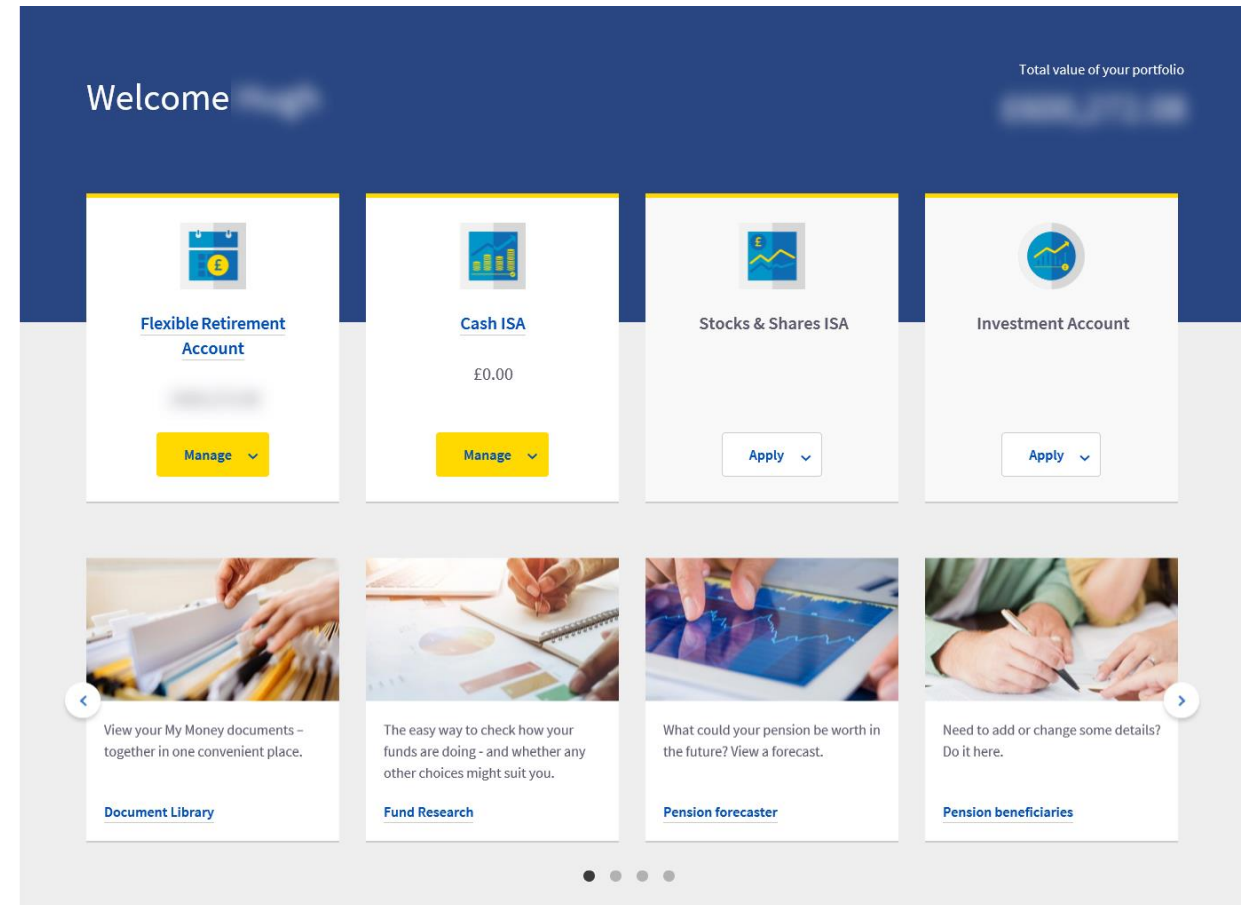
Stocks & Shares ISA

Applying for your Stocks & Shares ISA

Page 1 of 11

When you log into your online account, this is the Home Page which will appear.

It will be personalised with your details.

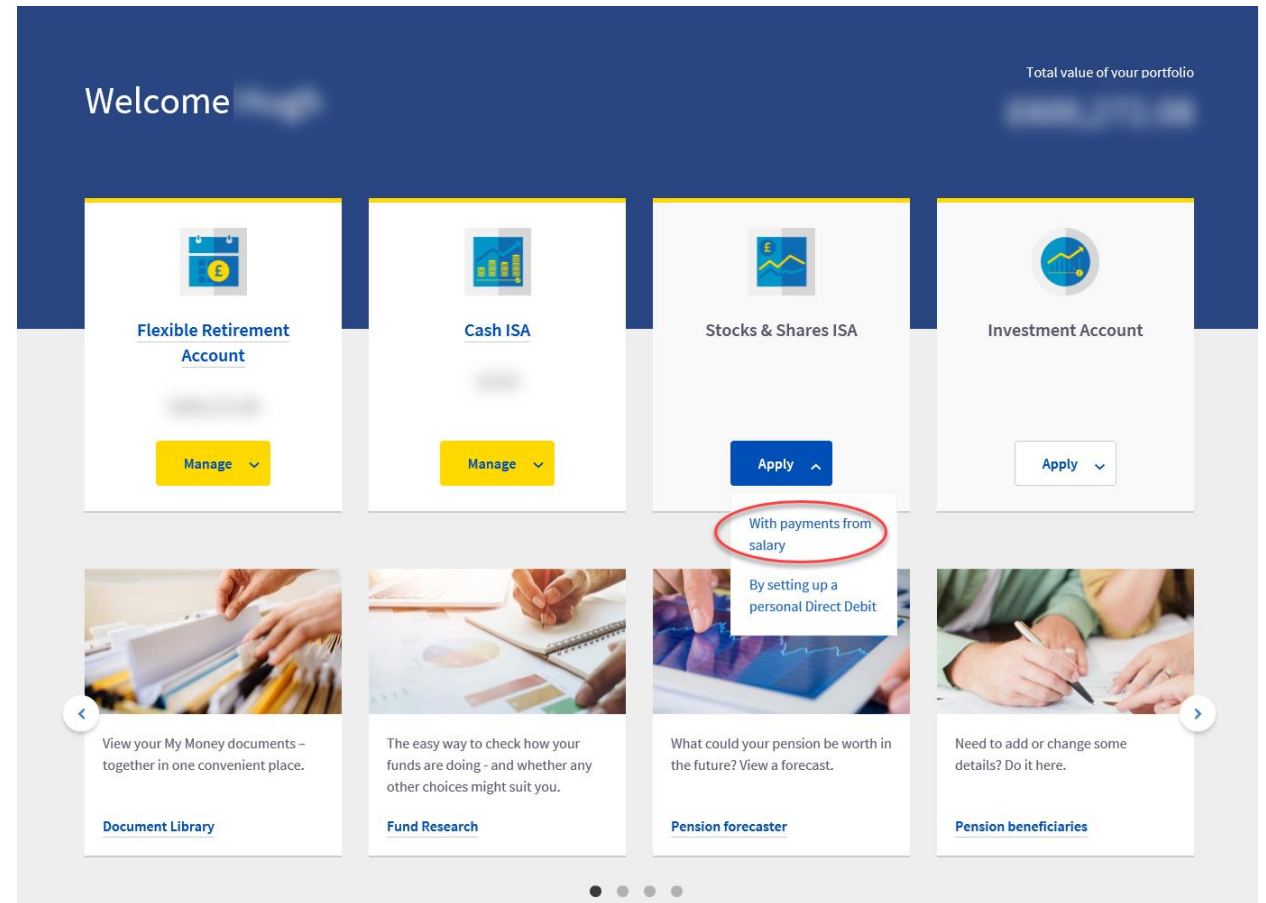


Applying for your Stocks & Shares ISA

Page 2 of 11

Click on the **Apply** button in the **Stocks & Shares ISA** tile.

Select **With payments from salary** from the dropdown menu.



Applying for your Stocks & Shares ISA

Page 3 of 11

Scroll down to the **ISA** section.

Use the dropdown to select the same percentage that you requested on your **SAP Savings Choices** form. The minimum is currently **3%**.

When you've made your selections, click **Calculate Package**.

The figures will appear in the grey box. We've blurred them here, as they will be specific to your circumstances.

When you're ready, click **Select Package**.

ISA

From you (%)

3.00

Your ISA

From you 3.00 % of your salary

Investment Account

From you (%)

0.00

Your Investment Account

From you 0.00 % of your salary

£0.00

Calculate Package

[Reset to my current payments](#)

Total payments from your salary

Please note that where payments are made on a percentage of salary basis actual amounts will vary in line with your salary and deductions for tax and National Insurance.

Keep my Current Payments

Select Package

Applying for your Stocks & Shares ISA

Page 4 of 11

The next screen confirms your details, and provides information which you should read carefully.

We'll update the information on the page each tax year with the maximum amount you are allowed to invest.

Confirm your position for the Stocks & Shares ISA question.

In the **Allocate your ISA savings** section, check that your contribution is in the correct field.

When you're ready, click **Next**.

Workplace Savings Selector - Set up and amend savings from your salary **Step 2 of 3**

Your ISA choices

✓ With My Money you can choose to save into a Cash ISA or a Stocks & Shares ISA or both. You need to decide where to allocate your ISA savings.

Investing in an ISA

You can only subscribe to one Cash ISA and one Stocks & Shares ISA in any given tax year.

If you've already paid into an ISA with another provider this year (other than My Money), you cannot set up payments here to the same type of ISA. You could transfer it to us, however you must transfer it before you can make further payments.

There is a limit to how much you can invest in an ISA in any one tax year.

For the 2018/19 tax year you can invest up to a total of £20,000 in either a Cash ISA or Stocks & Shares ISA or in any combination of the two. Tax rules may change.

Have you already paid into a Stocks & Shares ISA this tax year?

Yes

No

Your ISA savings

If you haven't made any payments into an ISA with another provider in this tax year, you can pay up to:

- £20,000.00 into a Cash ISA this year, subject to the overall ISA allowance
- £20,000.00 into a Stocks & Shares ISA this year, subject to the overall ISA allowance

Allocate your ISA savings

You have chosen a package which pays 3% of your salary into an ISA.

Payments

	Stocks & Shares ISA	Cash ISA
From you % of your salary ?	3.00 ▾	0.00 %
per month	£0.00	£0.00
Total payments in this tax year	£0.00	£0.00

Please note that where payments are made on a percentage of salary basis actual amounts will vary in line with your salary and deductions for tax and National Insurance.

Next

Back

Applying for your Stocks & Shares ISA

Page 5 of 11

This is a section of the **Review your choices** page.

Check the information provided.

If you want to update your choices, use the **Back** button.

Otherwise, click **Submit**, when you're ready.

Your Stocks & Shares ISA

Payments each month

From you 	
3.00 % of your salary	
<hr/>	
Total into your Stocks & Shares ISA	

Please note that where payments are made on a percentage of salary basis actual amounts will vary in line with your salary.

Submit

Back



Applying for your Stocks & Shares ISA

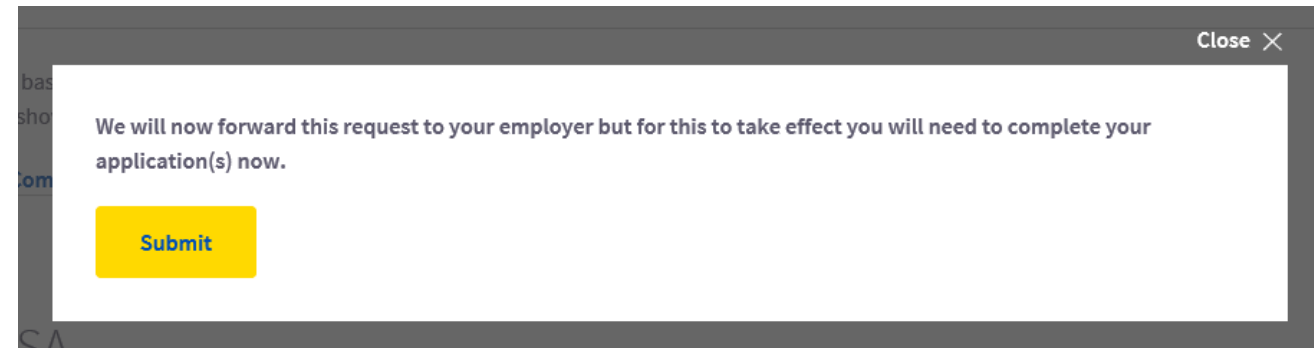
Page 6 of 11

This pop-up box will appear.

Click **Submit**.

You have three screens to complete to enable us to set your new ISA up.

The details you've provided will be sent to SAP UK, so that your contributions can be deducted from your salary and added to your Stocks & Shares ISA.



Setting up your Stocks & Shares ISA account

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The next step of the process is to select your investments.

First, confirm your position with regard to financial advice.

Click **Next**.

Account set up - Set up your Stocks & Shares ISA **Step 1 of 3**

Important information

Please ensure that you have read the [ISA declaration](#), [Key features](#), [Terms and conditions](#) and [Fees and charges brochure](#) for the Stocks & Shares ISA before proceeding.

Financial advice

Please indicate if you have received financial advice before applying for this product.

No, I have not received financial advice

Yes, I have received financial advice

Investing in an ISA

There is a limit to how much you can invest in an ISA in any one tax year.

For the 2018/19 tax year, you can invest up to £20,000.00 into a Stocks & Shares ISA less any payments into a Cash ISA up to it's maximum of £20,000.00. Any amount that you pay into a Cash ISA will reduce the maximum amount that you can pay into a Stocks & Shares ISA. Tax rules may change.

Remember

The value of the Stocks & Shares ISA is not guaranteed and can go up and down. You could get back less than you've paid in. Capacity for loss is defined as your ability to absorb falls in the value of your investments. When choosing investments, consider carefully any detrimental effect a fall in the value of your investments would have on your lifestyle. If you are unsure about the suitability of this account you should speak to your financial adviser. If you do not have a financial adviser you can find one at www.unbiased.co.uk

Next



Setting up your Stocks & Shares ISA account

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You can use the My Money ISA and Investment Account Investment Brochure to help you to choose the funds to invest in.

To see more information about a fund, click on the down arrow to the left of the name:

Aberdeen Corporate Bond I Acc
Code: MGXCLN0.80%

Percentage growth

01/07/2017 30/06/2018	01/07/2016 30/06/2017	01/07/2015 30/06/2016	01/07/2014 30/06/2015	01/07/2013 30/06/2014

Documents

[Factsheet](#)
[KID](#)

Use the + button to add funds to your basket. . Your selections must add up to 100%:

Basket

Cash

0%

Acc

33.00%

Remove

Acc

67.00%

Remove

Total

100.00%

When you're ready, click **Review and Continue**.

Account set up - Set up your Stocks & Shares ISA **Step 2 of 3**

How do you want to invest your payments?

Select funds Fund supermarket Alternative investment options

You can choose to invest in any of the funds from our Select fund range

There are a number of Core funds from the Select fund range shown below, which may suit the majority of members. You can also see the rest of the Select fund range by clicking on **See Select Additional funds** below.

To find out more about a fund, please read the Factsheet and Key investor information document (KIID) below. These contain important information about the aims and risks of the fund and the Additional expenses which will apply.

For more help choosing funds [click here](#). (What is a fund?)

The performance information shown below refers to the past. Past performance is not a reliable guide to future performance and should not be relied on for buying and selling decisions.

Investment name	Sector	Annual charge	Add to basket
Select Core funds			
<div><div></div>Aberdeen Corporate Bond I Acc Code: MGXCLN</div>		0.80%	<div>+</div>
<div><div></div>Aberdeen Diversified Income I Acc Code: GNOP.LN</div>		0.90%	<div>+</div>
<div><div><div></div>Aberdeen Ethcl Wrld Eqty I Acc Code: MJ42.LN</div></div>	Developed Market Equity (excluding UK)	1.30%	<div>+</div>
<div><div><div></div>Aberdeen Japan Equity I Acc Code: MJ50.LN</div></div>	Developed Market Equity (excluding UK)	1.05%	<div>+</div>

The information shown refers to the past. Past performance is not a reliable guide to future performance and should not be relied on for buying and selling decisions.

Setting up your Stocks & Shares ISA account

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This is the Review your choices page.

Check the information provided.

Complete the declarations. There are links to the documents within the page.

If you want to update your choices, use the Back button.

Otherwise, click Confirm & submit, when you're ready.

Account set up - Set up your Stocks & Shares ISA Step 3 of 3

Review your choices

If the details below are correct and you wish to proceed, click on **Confirm & submit**. If you would like to make changes, please click on **Back**.

Payments to your Stocks & Shares ISA

Payments each month

From you

3.00% of your salary

£100.00

From your employer

0% of your salary

£0.00

Total paid into your ISA

£100.00

Investments in your Stocks & Shares ISA

Investment	Proportion of your payments	Annual charge
Cash Code: CASH	0.00%	
<div>Investment 1 Code: MODLIN Fachubert KID</div> Acc	33.00%	0.80%
<div>Investment 2 Code: MODLIN Fachubert KID</div> Acc	67.00%	1.05%

Remember

The value of the Stocks & Shares ISA is not guaranteed and can go up and down. You could get back less than you've paid in. Capacity for loss is defined as your ability to absorb falls in the value of your investments. When choosing investments, consider carefully any detrimental effect a fall in the value of your investments would have on your lifestyle. If you are unsure about the suitability of this account you should speak to your financial adviser. If you do not have a financial adviser you can find one at [www.unbiased.co.uk](#)

Our service is provided at your own direct request without advice or a personal recommendation and allows you to invest in what we have deemed to be non-complex instruments. In providing this service we are not required to assess the suitability of the instrument or service provided to you and, as a result, you will not benefit from the protection of the FCA rules on assessing suitability. We will therefore not assess whether:

- the product or service meets your investment objectives,
- you would be financially able to bear the risk of any loss that the product or service may cause; or
- you have the necessary knowledge and experience to understand the risks involved.

☒

I confirm that this transaction is made at my direct request without advice or a personal recommendation from Aviva.

If you have received advice for the transaction from a financial adviser, please contact us.

Please read the [ISA declaration](#), [Terms and conditions](#), [Key features](#) and [Fees and charges brochure](#) for the Stocks & Shares ISA before proceeding.

☒

I have read and accept the ISA declaration, Terms and conditions, Key features and Fees and charges brochure for the Stocks & Shares ISA.

You must read the Key Investor Information Document (KIID) / Key Information Document (KID) / Simplified Prospectus (SP) for any fund(s) in which you are investing before proceeding. The latest version of these documents are available online at all times, but you should keep of copy of today's version for your own records. These documents are provided in paper format free of charge on request.

☒

I confirm that I have read the KIID / KID or SP for all fund(s) in which I am investing.

Please also read the Charges information document below, which provides information on the costs and charges that your investment choice(s) could incur. You may choose to download or print a copy for your records.

[Charges information document](#)

☒

I have read and accept the Charges information document.

You have the right to change your mind. Please see the Key features for further details.

If you are happy that the above details are correct and would like to proceed with your application, please click on **Confirm & submit**.

Confirm & submit

Back

Aviva: Confidential

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Setting up your Stocks & Shares ISA account

Page 10 of 11

This is the confirmation screen.

Here we'll tell you your account number, and where all the documents have been stored for your reference.

Your ISA is now ready to receive contributions from SAP UK.

Click **Home**.

Account set up - Set up your Stocks & Shares ISA **Step 3 of 3**

Thank you

Your **Stocks & Shares ISA** has been set up. Your new account number is

Unless we contact you asking you for further evidence of identity, you can assume that your ISA application has now been completed (unless your first payment is an ISA transfer or re-registration of shares, in which case completion is when we tell you).

Important documents

These documents have been stored in your [Document library](#) so you can access them at any time.

- [ISA declaration](#)
- [Stocks & Shares ISA Key features](#)
- [Stocks & Shares ISA Terms and conditions](#)
- [Stocks & Shares ISA Fees and charges brochure](#)
- [Charges information document](#)

What happens now?

Once your first payment has cleared we will issue an Account Schedule.

Please check the details and notify us as soon as possible if anything is not correct.

This will also be available in your [Document library](#) for you to view at any time.

Next

[Home](#)



Setting up your Stocks & Shares ISA account

Page 11 of 11

You can access information on your ISA now from your home page. Click on either the **Manage** button or **Stocks & Shares ISA**.

You can review your documents in the **Document Library** from the carousel.

Any messages we send you will be available at the top right hand side, next to your name with an envelope icon:

