

For customers | Retiready

Customer returns policy

We provided you with information as part of the transfer of your existing Aegon Pension to your new Retiready Pension. This allowed you to understand more about the variation to your contract and what changed. If you now decide that you don't want to benefit from our digital retirement planning service, our customer returns policy will apply. This means that:

1. If you ask us to move your pension back to your former Aegon Pension, we'll be able to return you to your former Aegon Pension, where:
 - The 12-month period for returns has not expired.
 - You haven't activated your Retiready account.
 - You've activated your Retiready account, and have only:
 - Reviewed the digital planning services, for example, looked at your fund performance, checked your statement, found out your Retiready Score, set goals or used our Lifestyle planning tool.
 - Used the support tools, such as using web chat to ask the Retiready Team to provide valuations and fund performance information, rather than accessing it yourself.
 - Made non-financial transactions, such as changing your address and/or phone number.

Your Aegon Pension will be reinstated on the same terms that applied immediately prior to the transfer taking place, including any exit charges.

2. We won't be able to return your pension fund to your former Aegon Pension if your 12-month period has expired, or if you've made one of the following financial transactions in Retiready:
 - Paid money into your Retiready Pension – for example made a monthly contribution and/or a one-off contribution or transferred a pension from another plan to your Retiready Pension.
 - Taken money out of your Retiready Pension, for example, you have taken a partial Uncrystallised Funds Pension Lump Sum on or after 6 April 2015.
 - Made a fund switch.
 - Opened a Retiready ISA.

Please note:

- If we first contacted you about your policy upgrade before 1 October 2017, then we'll write to you to let you know when your 12-month period starts.

If you have any queries about our Customer Returns policy, please call our UK-based team on 03456 100 072. Call charges will vary.

If you'd like a large print, Braille or audio CD version of this document, please contact us on the above number (call charges will vary) or by visiting aegon.co.uk/support