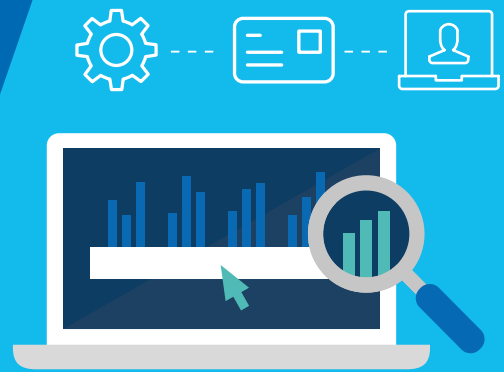


# How do I... top up an existing SIPP?



Topping up an Aegon SIPP on the Aegon Platform is straightforward and fully online – this guide shows you what you need to do.

## Top up Aegon SIPP

- 1 From your dashboard, enter the key client details into the search bar. Or, select **View all clients** and use the **Advanced search** or **Filter search results**.

A screenshot of the 'Intermediary dashboard'. The title 'Intermediary dashboard' is at the top left. Below it, there are two main sections. The left section is titled 'Search for an existing client' and contains a search bar with a magnifying glass icon, a 'Search' button, and a 'View all clients' button which is highlighted with a red rectangle. Below the search bar is a hint: 'For example, client surname, company/trust name, reference number, postcode'. There is also an 'Advanced search' button. The right section is titled 'Create a new client' and contains a 'Create a new client' button.A screenshot of the 'Search results' page. The title 'Search results' is at the top left. Below it, there is a section titled 'Advanced search options' with a close button 'X'. This section contains several input fields: 'Name' (with sub-fields 'First name(s)' and 'Surname, company/trust name'), 'Postcode', 'Product ID', 'Date of birth' (with sub-fields 'DD', 'MM', 'YYYY'), 'NI Number', and 'Prospect/client ID'. There is a 'Clear options' button and an 'Apply' button which is highlighted with a red rectangle. Below the search options, it says 'Your client search has returned 15459 records.' At the bottom left, there is a 'Filter search results' button highlighted with a red rectangle. At the bottom right, there is a 'Display' dropdown menu set to '25 records'.

2 Select **Top up** next to the relevant SIPP on the Client summary.

The screenshot shows a client summary for a SIPP. On the left, it displays 'SIPP', the balance '£29,700.00', and 'Includes cash of: £29,700.00'. Below this is the identifier 'Aegon - 80950168'. On the right, there are three buttons: 'View and manage' (blue), 'Top up' (white with a red border), and 'Switch' (white). Below the buttons is a link that says 'Help with this product' with a book icon.

3 The Product choice is pre-selected for you.

The screenshot shows the 'Self-invested personal pension (SIPP) top up' page for Mr Bri Clinohumite. At the top right is a 'Sign out' button. Below the title is an 'Exit top up' button. A progress bar shows six steps: Options, Contributions, Assets, Charges, Confirm, and Complete. The 'Options' step is active. Under 'Select options', it says 'We will ask you for the minimum information we need based on the options you select.' Under 'Product choice', there are four buttons: 'ISA', 'General investment account', 'Aegon SIPP' (which is highlighted with a red border), and 'Cofunds Pension Account'. On the right, there is a 'Help and Support' section with two links: 'Can I re-register assets from another plan?' and 'What do you mean by habitually resident in the UK?'. At the bottom of this section is a link 'View all support and documents' with an external link icon.

4 Confirm your client's residency and relationship.

The screenshot shows a form for confirming client residency and relationship. The first question is 'Is your client habitually resident in the United Kingdom (UK)?'. Below it are two buttons: 'Yes' (blue) and 'No' (white). Below the buttons is a note: 'Your client's address must be in the UK and reasonably appear to be their residential address with no evidence suggesting it isn't.' The second section is 'Client relationship'. Below it are two buttons: 'Discretionary' (white) and 'Advisory' (blue with a yellow border). Below the buttons is a note: 'Advisory is where your client has to agree to investment decisions you may recommend. Discretionary is where you can make investment decisions on their behalf. If you're carrying out execution only business select advisory.'

- 5 For illustration purposes enter a preferred retirement date for your client. This won't update your client's actual requirement age. You can also select whether to include client specific annuity illustration assumptions. Select **Next**.

### Aegon SIPP options

Any change to the preferred retirement age is for illustration purposes only on this top up. Your client's actual retirement age won't be updated.


Preferred retirement age

Select the options below you'd like to include in your client's quote, if you don't want to include any of these select 'Next'.

☐ Add client specific annuity illustration assumptions

**Next >**

- 6 If you chose to add client specific annuity assumptions, then complete the information by selecting all the boxes that apply and then select **Next**.



Sign out

## Self-invested personal pension (SIPP) top up (80950168)

Mr Bri Clinohurnite (31082459)

Options

Quote details

Contributions

Assets

Charges

Confirm

Complete

### Annuity assumption details

Select the assumptions you'd like us to use when estimating the annuity the projected fund value may buy.

Frequency	Monthly	Quarterly	<b>Yearly</b>
Timing of payment	<b>In advance</b>	In arrears	
Guarantee period	None	5 years	<b>10 years</b>
Increases in payment	None	<b>3.00% each year</b>	5.00% each year
Do you want to provide a dependant's pension calculation?	Yes	<b>No</b>	

**Next >**

### Help and Support

What assumptions do you make for a dependant's pension?

[View all support and documents](#)

- 7 Now complete the **Transfers and contributions** details, you can **Add new transfer in** or **Add new single contribution** for either individual or employer.

Self-invested personal pension (SIPP) top up (80950168)  
Mr Bri Clinohumite (31082459)

Options Quote details Contributions Assets Charges Confirm Complete

Transfers and contributions

Transfers

+ Add new transfer in...

Individual contributions

+ Add new single contribution...

Employer contributions

+ Add new single contribution...

Help and Support

- Why can't I set up regular contributions when topping up my client's SIPP?
- Can I set up third party contributions for my client?
- How can I utilise my client's carry forward allowance?
- What do I need to set up a pension credit transfer?
- What is a disqualifying pension credit?
- View all support and documents

< Back Next >

- 8A Adding an individual single contribution - enter the amount of the contribution and this will show the tax relief and the gross amount, select **Add**. When you've finished adding contributions, select **Next**.

Adding an employer contribution is very similar, but won't show tax relief.

Individual contributions

Single contribution of £0.00 net and £0.00 tax relief

Amount £ 1,000.00

Minimum single contribution is £1.00

Tax relief £ 250.00

Gross amount £ 1,250.00

Cancel Add

Employer contributions

+ Add new single contribution...

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## Transfers

^ Transfer in from unknown of £0.00

Transfer type

Standard

Pension credit

Is this a full transfer?

Yes

No

Transfer amount

£

Is this transfer from an occupational scheme?

Yes

No

Is this transfer from a defined benefit scheme?

Yes

No

Transferring provider reference

## Transferring provider contact details

Search for the provider, if you can't find them, select 'Add new provider'

Select provider

[Add new provider](#)

Provider name



(minimum 3 characters)

Cancel

Add

- 9 Select if this transaction is **Advised** or **Non-advised** and add the funds. We'll pre-populate your client's existing fund choice, but you can also search for funds, or choose fund panel (if they're set up). You can set up rebalancing on a quarterly or yearly basis. You can use the funds you select as the default investment strategy for the product. Select **Next**.

### Advice basis

What is the advice basis of this transaction?

**Advised**Non-advised

### Assets

#### Single contribution and transfer funds

Allocate using £ ☐

Add asset

Select asset source

All funds

Search fund name, SEDOL, ISIN or Citicode

Search

+ Add fund

+ Add cash allocation

Set up rebalancing

NoQuarterlyYearly

Use as default strategy

NoYes

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**Next >**

### Help and Support

[Why can't I find the fund\(s\) I'm looking for?](#)

[What's the maximum number of funds I can add?](#)

[View all support and documents](#)

- 10 Add any initial adviser charges as either a percentage or fixed amount and confirm the VAT status for the charge.


The screenshot displays the AEGON Self-invested personal pension (SIPP) top up interface. The header shows the AEGON logo, a 'Sign out' button, and the title 'Self-invested personal pension (SIPP) top up (80950168)' for 'Mr Bri Clinohumite (31082459)'. A progress bar indicates the current step is 'Charges'. The main content area is titled 'Initial adviser charge' and includes a sub-header 'Add initial adviser charge on single contribution of £1,250.00'. Below this, there are two tabs: 'Percentage' (selected) and 'Fixed amount'. A question 'Is the charge subject to VAT?' has 'Yes' and 'No' buttons, with 'No' selected. A text input field for 'Percentage' is shown with a placeholder 'Must be between 0% and 10%'. At the bottom of this section are 'Cancel' and 'Add' buttons, with 'Add' highlighted by a red box. To the right, there is a message box stating 'Failed to load external content.' and a link to 'View all support and documents'. Below the 'Initial adviser charge' section, there is a section for 'Ongoing adviser charge' with fields for 'Model name' and 'Freestyle'.



### Handy hint

You'll also see the current ongoing adviser charge in this section. You can change this on the **adviser charges** tab on your client's product summary.

11 You'll see the supporting documents, including an illustration and we highlight any Documents you need to send us from the others.



[Sign out](#)

Self-invested personal pension (SIPP) top up (80950168)

Exit top up

Mr Bri Clinohumite (31082459)

Options

Quote details

Contributions

Assets

Charges

Confirm

Complete

Documents

Important information


Your request isn't complete until you submit the declaration and receive confirmation of your request reference number.

Documents are in Portable Document Format (PDF)

Documents generated successfully


[Download all](#)

Quotes

 Illustration - top up single/transfer of £1,000.00

Documents you need to send us

Please download the following items, complete them and return to us.

 Death benefit nomination form

Help and support

My client's illustration has failed to generate, what do I do?

[View all support and documents](#)



- 12 Confirm the employment status and if your client has triggered the money purchase annual allowance, then select **Next**.

The screenshot shows the Aegon website interface for a SIPP top up. The header includes the Aegon logo, a 'Sign out' button, and the title 'Self-invested personal pension (SIPP) top up' with the reference number (80950168). Below the title is the client's name 'Mr Bri Clinohumite (31082459)'. A progress bar at the top indicates the current step is 'Confirm', with previous steps being 'Options', 'Quote details', 'Contributions', 'Assets', 'Charges', and 'Complete'. The main content area is titled 'Pension details' and contains a form for 'Employment status' with a dropdown menu set to 'Self-employed'. Below this is a note: 'We capture the employment status for regulatory reporting purposes only.' There is also a question: 'Has the client triggered the money purchase annual allowance (MPAA) by flexibly accessing any other money purchase pensions?' with 'Yes' and 'No' buttons. At the bottom of the form are 'Back' and 'Next' buttons, with the 'Next' button highlighted by a red box. A 'Help and Support' sidebar on the right contains a link to 'View all support and documents'.

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- 13 Choose the **Payment method** – either bank transfer, cheque or debit card. Select **Next**.

The screenshot shows the Aegon website interface for a SIPP top up, Step 13: Choose payment method. The header is identical to the previous step. The main content area is titled 'Payment details' and shows a contribution of 'Individual single contribution of £1,000.00 net'. Below this is a 'Payment method' section with three buttons: 'Bank transfer' (highlighted with a yellow box), 'Cheque', and 'Debit card'. Below the buttons is a note: 'We accept payments via BACS, CHAPS and Faster Payments.' and a link: 'You can find out how to make a payment on the Documents page that you'll see at the end.' At the bottom of the form are 'Back' and 'Next' buttons, with the 'Next' button highlighted by a red box. A 'Help and Support' sidebar on the right contains several links to FAQs, such as 'What is the maximum my client can pay by debit card?' and 'Why do I need to provide my client's bank details if paying by cheque?'. A 'View all support and documents' link is at the bottom of the sidebar.

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- 14
- Finally review the declaration, confirm the options and select **Submit** to complete the request. This will generate a confirmation along with the documents and application summary.

Advice given

We must record whether advice has been given to the applicant/client, or not, in connection with this application/request. Please confirm if you, the appointed intermediary:

☒

have given advice to the applicant/client in relation to this application/request (and if applicable, have advised on suitability of complex funds).

☐

haven't given advice to the applicant/client in relation to this application/request and the application/request doesn't include any instructions to trade in complex funds.

Costs and charges

☐

I confirm my client has read the pre-sales disclosures and agrees to the costs and charges.

Applicant/client agreement

☐

Tick this checkbox and click [Submit] to confirm that this declaration is being agreed to by or on behalf of the applicant and to apply to make a further payment to the Aegon SIPP on their behalf on the basis set out above.

< Back

Submit >