



For customers

Online support

Aegon Retirement  
Choices (ARC) and  
One Retirement



# Online support

This guide helps complete common tasks online using ARC and One Retirement.

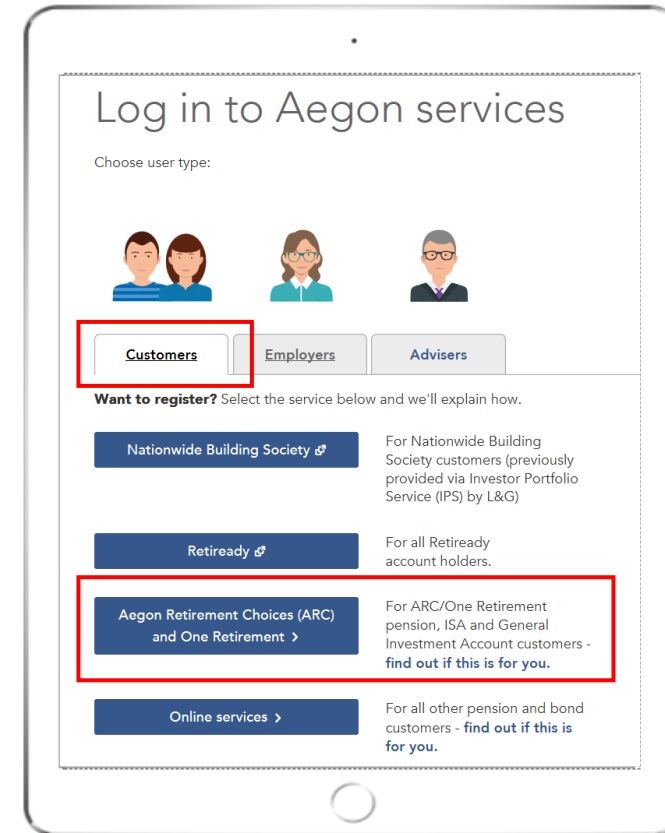


# Logging in to ARC and One Retirement

1. Go to [aegon.co.uk/login](https://aegon.co.uk/login).
2. Choose your user type by selecting **Customers**.
3. Then select **Aegon Retirement Choices (ARC) and One Retirement**, as shown to the right.
4. On the following page select **Login**, as displayed below.

Aegon Retirement Choices and One Retirement login

Login



# Logging in to ARC and One Retirement

1. Enter your 8 digit User ID and password.
2. You can find your User ID in the original activation email we sent you.
3. Select the **I'm not a robot** box. You might be asked to select the images on the login screen.
4. Then select **Log in**.

If you've forgotten your password select **Forgotten your password?**

The image shows a tablet displaying the AEGON login interface. At the top left is the AEGON logo. Below it is a blue header with the text 'Log in'. Underneath the header, it says 'Please log in below'. The main login area is a light blue box containing the following elements: a 'Log in' title, two input fields labeled 'User ID' and 'Password' (both highlighted with red boxes), a checkbox labeled 'I'm not a robot' (highlighted with a red box), a reCAPTCHA logo and 'reCAPTCHA Privacy - Terms' text, and a blue 'Log in' button with a lock icon (highlighted with a red box) and a link for 'Forgotten your password?' below it.

# Guide sections

- **Offline assets**
- **Asset selector**
- **Retirement planner**
- **Maintain investment strategy**
- **Switching funds**
- **Specialised quotes**
- **Preferred retirement age**
- **Equity trading**
- **Maintain distribution choices**
- **Documents**
- **Literature**

A man with a beard and a dark cap is shown in profile, looking towards the right. He is wearing a blue denim jacket and has a tan backpack on his back. He is holding a tablet computer in his hands. The background is a blurred outdoor scene with trees and a body of water, suggesting a park or a lakeside setting. The lighting is warm, indicating it might be late afternoon or early morning.

## Offline assets

*Helping people achieve a lifetime of financial security*

# Viewing your offline assets

Once logged in, you'll see the **Home** page.

To see a list of assets you hold outside of Aegon, select **Offline assets**.

This tool is for illustrative purposes only.

The screenshot shows the Aegon client portal interface. The top navigation bar includes 'Home', 'Documents', 'Literature (AOR)', and 'Investments list'. The main header is 'Home' with a 'Client search' box. The left sidebar contains a menu with 'Offline assets' highlighted in red. The main content area shows account details for 'Annabel AEGON SQL Test (204683)'. Below this, there are tabs for 'Account details' and 'Income details'. A table displays asset information:

	Value at 02/08/2019	Value at 02/02/2020	Money in	Money out	Change in value	% change
Online assets	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
Pension	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
One Retirement - 701633	£0.02	£0.03	£0.00	£0.00	£0.01	50.00%
One Retirement Drawdown Flexi-access - 701633	£0.15	£0.15	£0.00	£0.00	£0.00	0.00%

Below the table is a 'Download report' button. At the bottom, a 'Product summary' bar chart shows the value of the pension asset for 'Aug 2019' and 'Feb 2020'. The x-axis represents value in pounds (£0 to £0.2).

# Adding an offline asset

To enter an asset, select an option from the **Asset type** section. You can also add additional information in too, then select **Add asset**.

You can also delete and amend assets at the bottom of this page.

Home Documents Literature (AOR) Investments list

## Offline assets

Client search

To view all savings and investments in one place, you can record any other assets that are held, for example a property or share portfolio.

You can record this in two ways, either by:

- recording a fixed value for any offline asset, or
- selecting the funds or investments that are held from the investment list. This will then automatically update any values using our price feed (however remember to come back and update if you change the investment)

**Asset type:** 150000

Market description	Market identifier type	Market identifier value
--------------------	------------------------	-------------------------

**Name:**  **Date invested (DD/MM/YYYY):**  **External reference:**  **Asset tax type:** 0.01   **Income view**

**Unitised asset** **Non-unitised asset**

**Number of units:**  **Last unit price:**  **Valuation amount:**  **Asset valuation:**

**Maturity date (DD/MM/YYYY):**  **Renewal date (DD/MM/YYYY):**  **Annual premium amount:**  **Gross annual income:**

**Notional value:**  **Surrender value:**

**Guaranteed**

**Guaranteed amount:**  **Guarantee end date (DD/MM/YYYY):**  **Guaranteed annual income amount:**  **Guarantee income end date (DD/MM/YYYY):**

Asset name	Date invested	Number of units	Unit price	Valuation amount
------------	---------------	-----------------	------------	------------------

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A man with a beard and a dark cap is shown in profile, looking towards the right. He is wearing a blue denim jacket and has a tan backpack on his shoulders. He is holding a tablet computer in his hands. The background is a blurred outdoor scene with trees and a body of water, suggesting a park or a lakeside setting. The lighting is warm, indicating it might be late afternoon or early morning.

## Asset selector

*Helping people achieve a lifetime of financial security*

# Viewing your wrappers

Once logged in, you'll see the **Home** page.

Select **Asset selector** to see a list of assets available to you.

The screenshot displays the AEGON Home page for a client named Annabel AEGON SQL Test (204683). The page is divided into several sections:

- Navigation:** Home, Documents, Literature (AOR), Investments list.
- Client Search:** Client search (with a magnifying glass icon).
- Left Sidebar:** Transactions, Offline assets, Product and investment information, Research and analysis, **Asset selector** (highlighted with a red box), Retirement planner.
- Main Content Area:**
  - Account details:** Value at 02/08/2019, Value at 02/02/2020, Money in, Money out, Change in value, % change.
  - Table:**

	Value at 02/08/2019	Value at 02/02/2020	Money in	Money out	Change in value	% change
Online assets	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
Pension	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
One Retirement - 701633	£0.02	£0.03	£0.00	£0.00	£0.01	50.00%
One Retirement Drawdown Flexi-access - 701633	£0.15	£0.15	£0.00	£0.00	£0.00	0.00%
  - Download report:** A button to download the report.
  - Product summary:** A bar chart showing the value of the Pension wrapper for Aug 2019 and Feb 2020. The x-axis represents value in pounds (£0 to £0.2).

# Finding an asset

To see the assets available to you, please type any of the following into the search box:

- Fund Manager
- Sedol
- ISIN
- Citi Code

Then select **Search**.

The screenshot shows the 'Research Centre' interface. At the top, there are tabs for 'Fund information' and 'Shortlist (0)'. Below this is a search bar with the placeholder text 'Fund name, SEDOL, ISIN or Citicode', a 'Search' button, a 'Filters' button, and a 'Clear' button. A disclaimer states 'Past performance is not a reliable indicator of future results.' Below the disclaimer are tabs for 'Overview', 'Cumulative performance', 'Discrete performance', 'Ratios', and 'Ratings'. The 'Overview' tab is selected, displaying a table of fund assets.

Name	Sector	Ongoing charge
50/50 Cautious Managed Collection (ARC) Pn	ABI Mixed Investment 20-60% Shares	0.39%
60/40 Cautious Mgd Collection (ARC) Pn	ABI Mixed Investment 20-60% Shares	0.38%
70/30 Defensive Managed Collection (ARC) Pn	ABI Mixed Investment 0-35% Shares	0.37%
7IM AAP Adventurous C Acc	IA Flexible Investment	0.67%
7IM AAP Adventurous C Inc	IA Flexible Investment	0.67%

A woman with dark hair, wearing a bright yellow long-sleeved blouse with a ruffled collar, is sitting at a wooden desk. She is smiling warmly at the camera. On the desk in front of her are a white mug, a black mug, and some papers. The background is a blurred office setting with another person in a red shirt visible in the distance.

# Retirement planner

*Helping people achieve a lifetime of financial security*

# Finding your retirement planner

Once logged in, you'll see the **Home** page.

Select **Retirement planner** under the **Transactions** tab.

Your Retirement Planner provides help and support to understand your retirement options, including when you could be able retire.

	Value at 02/08/2019 ?	Value at 02/02/2020	Money in	Money out	Change in value	% change
Online assets	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
Pension	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
One Retirement - 701633	£0.02	£0.03	£0.00	£0.00	£0.01	50.00%

## Your Retirement Planner



## Your Retirement Planner

We can give you a step-by-step guide to your **retirement options** helping you to understand what choices you have since pension freedoms were introduced in **April 2015**.

Start planning in four simple steps

1

### Get prepared

Compare what you've saved to what you'll need

2

### Understand your options

Review the different options available to you

3

### Get help and guidance

See what support and help is available to you

4

### Make it happen

Put your retirement plan into action



Maintain investment  
strategy

# Viewing your wrappers

Once logged in, you'll see the **Home** page.

You can view the wrappers you hold under the **Account details** tab.

Select the wrapper where you'd like to update your investment strategy.

The screenshot shows the AEGON client portal interface. At the top, there are navigation tabs: Home, Documents, Literature (AOR), and Investments list. The main header is 'Home' with a 'Client search' box. A sidebar on the left contains menu items: Transactions, Offline assets, Product and investment information, Research and analysis, Asset selector, and Retirement planner. The main content area is titled 'Annabel AEGON SQL Test (204683)' and has two sub-tabs: 'Account details' (selected) and 'Income details'. Below the tabs is a table with columns: Value at 02/08/2019, Value at 02/02/2020, Money in, Money out, Change in value, and % change. The table lists three asset categories: Online assets, Pension, and One Retirement - 701633. The 'One Retirement - 701633' row is highlighted with a red border. Below the table is a 'Download report' button. At the bottom, there is a 'Product summary' bar chart showing the value of the Pension wrapper for Aug 2019 and Feb 2020. The x-axis represents value in pounds (£0 to £0.2), and the y-axis shows the dates.

	Value at 02/08/2019	Value at 02/02/2020	Money in	Money out	Change in value	% change
Online assets	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
Pension	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
One Retirement - 701633	£0.02	£0.03	£0.00	£0.00	£0.01	50.00%
One Retirement Drawdown Flexi-access - 701633	£0.15	£0.15	£0.00	£0.00	£0.00	0.00%

**Product summary**

Pension

Aug 2019

Feb 2020

£0 £0.05 £0.1 £0.15 £0.2

# Finding your investment strategy

Next, under **Transactions**, select **Maintain investment strategy**.

Home Documents Literature (AOR) Investments list

### Wrapper summary

Client search

Transactions

- Top up
- Maintain investment strategy**
- Switch into assets
- Specialised quotes
- Product and investment information
- Preferred retirement age
- Maintain distribution choices

Research and analysis

Asset selector

Retirement planner

#### Wrapper summary - Annabel AEGON SQL Test - One Retirement [701633]

Balance as at 03/02/2020

Date: 03/02/2020 Go

Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	0.030000	£1.000000	£0.03	100.00%	0.25%
ASI AAA Bd R Pf 1 A	0.000000	£0.643700	£0.00		25.00%
ASI Dyn Dist Pf	0.000000	£0.648600	£0.00		25.00%
ASI MyFI Mkt V Pf 1 A	0.000000	£1.039000	£0.00		24.75%
ASI MyFolio Monthly Inc II Pf 1 A	0.000000	£0.719100	£0.00		25.00%

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Download report

#### Asset type breakdown

- Cash



# Updating your investment strategy

On this page, you'll see the current allocation, default allocation and value of your wrapper.

To change the asset allocation, select **Add new investment strategy**.

Home Documents Literature (AOR) Investments list

## Current investment strategy

Client search

Current investment strategy Asset selection Summary

### Investment strategy - Mrs Annabel AEGON SQL Test, One Retirement (701633)

Your default investment strategy for this product is shown below. We recommend you speak to your adviser should you wish to amend this.  
If you want to change any existing assets in this product you should use the switch transaction.

#### Current investment strategy

Asset name	Value £	Current %	Default %
Cash	£0.03	100.00	0.25
ASI Dyn Dist Pf	£0.00	0.00	25.00
ASI AAA Bd R Pf 1 A	£0.00	0.00	25.00
ASI MyFl Mkt V Pf 1 A	£0.00	0.00	24.75
ASI MyFolio Monthly Inc II Pf 1 A	£0.00	0.00	25.00

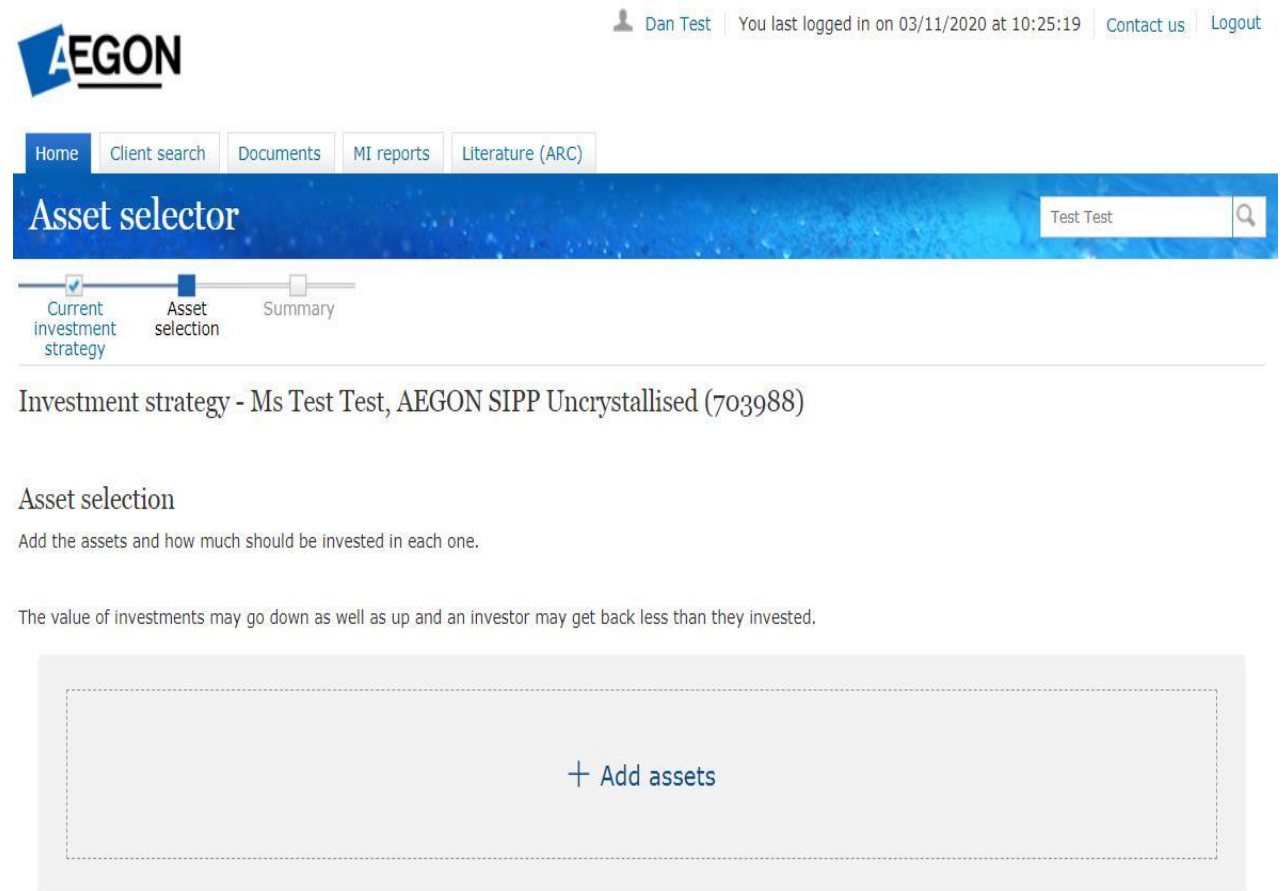
Back to wrapper summary

Add new investment strategy

# Choosing assets

You'll now be taken to **Asset Selector**.

When picking your assets, the total allocation must show as 100% before you can select **Next**.



The screenshot shows the AEGON Asset Selector interface. At the top right, there is a user profile for 'Dan Test' with a login timestamp of '03/11/2020 at 10:25:19' and links for 'Contact us' and 'Logout'. Below this is a navigation bar with tabs for 'Home', 'Client search', 'Documents', 'MI reports', and 'Literature (ARC)'. The main header is 'Asset selector' with a search box containing 'Test Test'. A progress indicator shows three steps: 'Current investment strategy' (checked), 'Asset selection' (active), and 'Summary'. The main content area displays the investment strategy: 'Investment strategy - Ms Test Test, AEGON SIPP Uncrystallised (703988)'. Below this is the 'Asset selection' section, which includes instructions: 'Add the assets and how much should be invested in each one.' and a warning: 'The value of investments may go down as well as up and an investor may get back less than they invested.' At the bottom, there is a large dashed box with a '+ Add assets' button.

# Choosing assets

You'll now be shown your current investment strategy.

Once you've read through your summary, select **Submit**

## Investment strategy summary

Client search

Current investment strategy    Asset selection    Summary

Investment strategy - Mr DailyCheck AEGON, AEGON SIPP Uncrystallised (700234)

Your default investment strategy for this product is shown below. We recommend you speak to your adviser should you wish to amend this.  
If you want to change any existing assets in this product you should use the switch transaction.

### Current investment strategy

Asset name	Value £	Current %	Default %
------------	---------	-----------	-----------

### New investment strategy

Asset name	Default %
Cash	100.00

A man with a beard and a dark cap is shown in profile, looking towards the right. He is wearing a blue denim jacket and has a tan backpack on his shoulders. He is holding a tablet computer in his hands. The background is a blurred outdoor scene with trees and a body of water, suggesting a park or a lakeside setting. The lighting is warm, indicating it might be late afternoon or early morning.

# Switching funds

*Helping people achieve a lifetime of financial security*

# Viewing your wrappers

Once logged in, you'll see the **Home** page.

You can view the wrappers you hold under the **Account details** tab. Select the wrapper that you'd like to use for the switch.

If you choose to switch out by percentage, you're doing so based on each fund and not based on the overall holding of the wrapper.

The screenshot shows the AEGON client portal interface. At the top, there are navigation tabs: Home, Documents, Literature (AOR), and Investments list. The main header is 'Home' with a 'Client search' box. The account name is 'Annabel AEGON SQL Test (204683)'. Below this, there are two tabs: 'Account details' (selected) and 'Income details'. The 'Account details' tab displays a table with the following data:

	Value at 02/08/2019 ?	Value at 02/02/2020	Money in	Money out	Change in value	% change
Online assets	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
Pension	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
One Retirement - 701633	£0.02	£0.03	£0.00	£0.00	£0.01	50.00%
One Retirement Drawdown Flexi-access - 701633	£0.15	£0.15	£0.00	£0.00	£0.00	0.00%

Below the table is a 'Download report' button. At the bottom, there is a 'Product summary' bar chart for 'Pension' showing values for Aug 2019 and Feb 2020. The x-axis represents value in £, ranging from £0 to £0.2.

# Switching assets

You'll now see your **Wrapper summary**.

Select **Switch into assets** to continue.

The screenshot displays the 'Wrapper summary' page for 'Annabel AEGON SQL Test - One Retirement [701633]'. The page includes a navigation menu with 'Home', 'Documents', 'Literature (AOR)', and 'Investments list'. A search bar is located in the top right corner. The main content area shows the 'Balance as at 03/02/2020' with a 'Date' field set to '03/02/2020' and a 'Go' button. Below this is a table of assets with columns for Portfolio name, Unit/shares, Price, Value, Current balance %, and Default investment strategy %.

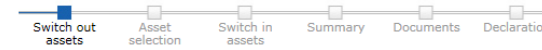
Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	0.030000	£1.000000	£0.03	100.00%	0.25%
ASI AAA Bd R Pf 1 A	0.000000	£0.643700	£0.00		25.00%
ASI Dyn Dist Pf	0.000000	£0.648600	£0.00		25.00%
ASI MyFl Mkt V Pf 1 A	0.000000	£1.039000	£0.00		24.75%
ASI MyFolio Monthly Inc II Pf 1 A	0.000000	£0.719100	£0.00		25.00%

Below the table is a 'Download report' button. At the bottom, there is an 'Asset type breakdown' section with a pie chart showing a single blue circle representing 'Cash'.

# Switching assets

You can choose to switch out your asset by percentage or by amount under the **Switch out by** dropdown.

Choose which funds and what percentage or amount you'd like to switch then select **Next**.



Switch - Mrs Annabel AEGON SQL Test, One Retirement (701633)

### Task information

- Before choosing an investment, please ensure that the Key Investor Information Document is read where appropriate, as this contains important information about the investment.
- The value of your investments are linked to the performance of the funds selected and may fall as well as rise. You may get back less than you invest.
- It's important to understand how quickly you require cash as some funds such as a Property Fund may take longer to sell. This is known as liquidity risk.
- All funds are subject to charges and expenses. Charges reduce the potential for growth of your investments therefore it's important that you're comfortable with the level of charges that will be applied to the fund(s) you choose to invest in.

Hi This allows you to switch between assets or use available cash to purchase an additional asset.

You can switch your assets out based on percentage, monetary amount or number of units. Select which option you'd like from the dropdown list.

Once you have done this enter the percentage, monetary amount or number of units you want to switch out against the assets you are switching using the switch out boxes below.

Current asset allocation as at 03/02/2020

Switch out by: <input type="text" value="Percentage"/>					
Asset name	Units	£	Current %	Strategy %	Switch out (%)
Total cash		£0.03	100.00	0.25	
Available cash		£0.03			<input type="text"/>
ASI AAA Bd R Pf 1 A	0	£0.00	0.00	25.00	<input type="text"/>
ASI Dyn Dist Pf	0	£0.00	0.00	25.00	<input type="text"/>
ASI MyFl Mkt V Pf 1 A	0	£0.00	0.00	24.75	<input type="text"/>
ASI MyFolio Monthly Inc II Pf 1 A	0	£0.00	0.00	25.00	<input type="text"/>
Scot Eq 50/50 CautMgd Clc Pn (ARC)	0.0024	£0.00	0.00	0.00	<input type="text"/>
<b>Total</b>		<b>£0.03</b>	<b>100.00</b>	<b>100.00</b>	

Next

# Adding assets

Select **Add Assets**.

## Asset selection

Norma Hill (157/3393/132) Hughes Ronald

Switch out assets **Asset selection** Switch in assets Summary Documents Declaration

Switch - Mr Ronald Hughes, AEGON SIPP Uncrystallised (71364409)

### Asset selection

Add the assets and how much should be invested in each one.

The value of investments may go down as well as up and an investor may get back less than they invested.

+ Add assets

### Rebalancing

This switch request won't override any existing default investment strategy or rebalancing instruction. If you have rebalancing and now want it to reflect the funds and allocation you're selecting in this switch request and/or make this the new default investment strategy, please complete a new Rebalancing instruction which you can download from Documents page when you continue with this request. If you previously had rebalancing and want to switch this off, please email [clientservices@aegon-arc.co.uk](mailto:clientservices@aegon-arc.co.uk) - please make sure you use a secure method to email through any information.

[Back](#) [Next](#)



# Choosing assets

Select the **+** button to add the funds to the fund basket, which appears above the search bar. All funds you've chosen will remain in your basket until you've completed your selection.

Where you search by name, all matching funds will appear. If you search by Sedol, ISIN or Citi Code, only one fund will appear

You can view the KIID and fund fact sheets before adding the fund to your cart.

Search by asset name, sedol, ISIN or citicode

Invesco Corporate

These are used to identify a particular asset. You can usually find them on factsheets and on Key Investor Information Documents.

4 results found

Invesco Corporate Bond (UK) Y Acc Distribution type: Accumulation Ongoing charge (OCF/TER): 0.61% <a href="#">View KIID</a> <a href="#">View factsheet</a>	<input data-bbox="2328 605 2384 662" type="button" value="+"/>
Invesco Corporate Bond (UK) Y Inc Distribution type: Income Ongoing charge (OCF/TER): 0.61% <a href="#">View KIID</a> <a href="#">View factsheet</a>	<input data-bbox="2328 776 2384 833" type="button" value="+"/>
Invesco Corporate Bond (UK) Z Acc Distribution type: Accumulation Ongoing charge (OCF/TER): 0.66% <a href="#">View KIID</a> <a href="#">View factsheet</a>	<input data-bbox="2328 948 2384 1005" type="button" value="+"/>

# Choosing funds

Once you've added all the funds you need, you must add the % you'd like to invest against each fund until the total is 100%.

If you'd like to switch some of the proceeds into the cash facility, you can enter the % against cash.

Then select **Next**.

The value of investments may go down as well as up and an investor may get back less than they invested.

You've allocated 100%

Cash	<input type="text" value="50%"/>
Invesco Corporate Bond (UK) Y Acc Distribution type: Accumulation Ongoing charge (OCF/TER): 0.50% <a href="#">View KIID</a> <a href="#">View factsheet</a>	<input type="text" value="50%"/>

Add asset

Select from all funds

We don't endorse fund ranges from third parties.

Search by asset name, sedol, ISIN or citicode

These are used to identify a particular asset. You can usually find them on factsheets and on Key Investor Information Documents.

## Rebalancing

This switch request won't override any existing default investment strategy or rebalancing instruction. If you have rebalancing and now want it to reflect the funds and allocation you're selecting in this switch request and/or make this the new default investment strategy, please complete a new Rebalancing instruction which you can download from Documents page when you continue with this request. If you previously had rebalancing and want to switch this off, please email [clientservices@aegon-arc.co.uk](mailto:clientservices@aegon-arc.co.uk) - please make sure you use a secure method to email through any information.

## Key Investor Information Document (KIID)

Please confirm that the KIID for each asset selected is read by the investor, where appropriate. It contains important information about the asset.

[Back](#)

[Next](#)

# Getting your documents

You can now view any documents created as part of this switch. Please download these now for your records.

All documents will be available in your **Documents library** within 48 hours of your application.


A switch statement will be posted to your correspondence address.

Select **Next** to continue.

Switch - Mrs Annabel AEGON SQL Test, One Retirement (701633)

These are the supporting documents for this application - please make sure they are read and actioned as appropriate. These documents will also be saved to your documents library.

You should read the Key Features document and Key Investment Information Document (KIID) before completing the application process, as these contain important information.

Document	Status
 Key features	Generated



Back

Next

# Submitting your request

On the **Declarations and submit** page, you'll need to confirm whether you've received advice, your **Discretionary Mandate** and complete the **Applicant agreement** tick box.

Select **Submit** to complete your application.

## Accept and submit

### Important note for plans upgraded by Aegon

If this transaction goes ahead we'll view this as agreement to the transfer of the former Aegon pension to this ARC SIPP. This means:

- If waiver of contribution insurance cover is required it will have to be taken out with another provider, and will be subject to underwriting and payment of an additional premium, as this option isn't available with an ARC SIPP.
- We won't allow a return to the former Aegon pension. Our customer returns policy has more information.

Please confirm the following before submitting.

### Advice given

Aegon must record whether advice has been received from a regulated individual such as a financial adviser, or not, in connection with this application. Please confirm if you:

- have received advice from a financial adviser in relation to this application
- did not receive advice from a financial adviser in relation to this application

### Discretionary Mandate

Select Discretionary Mandate :

- Discretionary Mandate Text. True
- Discretionary Mandate Text. False

### Applicant agreement

Tick this checkbox to confirm you are agreeing to this declaration and, where relevant, the acceptance of the upgrade.

[Back](#)

[Submit](#)



## Specialised quotes

# Viewing your wrappers

Once logged in, you'll see the **Home** page.

You can view the wrappers you hold under the **Account details** tab.

Select the wrapper you'd like to get a specialised quote for.

The screenshot shows the AEGON client portal interface. At the top, there are navigation tabs: Home, Documents, Literature (AOR), and Investments list. The main header is 'Home' with a 'Client search' box. The account name is 'Annabel AEGON SQL Test (204683)'. The 'Account details' tab is selected, showing a table of assets and a 'Product summary' bar chart.

	Value at 02/08/2019 ?	Value at 02/02/2020	Money in	Money out	Change in value	% change
Online assets	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
Pension	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
One Retirement - 701633	£0.02	£0.03	£0.00	£0.00	£0.01	50.00%
One Retirement Drawdown Flexi-access - 701633	£0.15	£0.15	£0.00	£0.00	£0.00	0.00%

**Product summary**

Bar chart showing Pension values for Aug 2019 and Feb 2020. The x-axis represents value in £, ranging from £0 to £0.2. The y-axis shows the dates Aug 2019 and Feb 2020. The Pension value in Aug 2019 is approximately £0.17, and in Feb 2020 it is approximately £0.18.

Download report

# Getting your quotes

You'll now see your **Wrapper summary**.

Select **Specialised quotes** to continue.

Home Documents Literature (AOR) Investments list

## Wrapper summary

Client search

Transactions

- Top up
- Maintain investment strategy
- Switch into assets
- Specialised quotes**
- Product and investment information
- Preferred retirement age
- Maintain distribution choices

Research and analysis

Asset selector

Retirement planner

### Wrapper summary - Annabel AEGON SQL Test - One Retirement [701633]

Balance as at 03/02/2020

Date: 03/02/2020 Go

Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	0.030000	£1.000000	£0.03	100.00%	0.25%
ASI AAA Bd R Pf 1 A	0.000000	£0.643700	£0.00		25.00%
ASI Dyn Dist Pf	0.000000	£0.648600	£0.00		25.00%
ASI MyFl Mkt V Pf 1 A	0.000000	£1.039000	£0.00		24.75%
ASI MyFolio Monthly Inc II Pf 1 A	0.000000	£0.719100	£0.00		25.00%

<< < 1 / 1 > >>

Download report

#### Asset type breakdown

- Cash

# Getting your quotes

You'll now be shown a quote for both the crystallised and uncrystallised value of your plan.

You can download these quotes individually or select **Download pack** for both.

Wrapper summary - Annabel AEGON SQL Test - One Retirement [701633]

Balance as at 03/02/2020

Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	0.030000	£1.000000	£0.03	100.00%	0.25%
ASI AAA Bd R Pf 1 A	0.000000	£0.643700	£0.00		25.00%
ASI Dyn Dist Pf	0.000000	£0.648600	£0.00		
ASI MyFl Mkt V Pf 1 A	0.000000	£1.039000	£0.00		
ASI MyFolio Monthly Inc II Pf 1 A	0.000000	£0.719100	£0.00		

Asset type breakdown



Your quotes are ready

Quote for new One Retirement, Annabel AEGON SQL Test, retire at 70

Download

Quote for new One Retirement Crystallised, Annabel AEGON SQL Test, retire at 70

Download

You can download these documents in a single .ZIP file:

Download pack





# Preferred retirement age

*Helping people achieve a lifetime of financial security*

# Viewing your wrappers

Once logged in, you'll see the **Home** page.

You can view the wrappers you hold under the **Account details** tab.

Select the wrapper where you'd like to update your preferred retirement age.

The screenshot shows the AEGON client portal interface. At the top, there are navigation tabs: Home, Documents, Literature (AOR), and Investments list. The main header is 'Home' with a 'Client search' box. The left sidebar contains a menu with options: Transactions, Offline assets, Product and investment information, Research and analysis, Asset selector, and Retirement planner. The main content area is titled 'Annabel AEGON SQL Test (204683)' and has two sub-tabs: 'Account details' (selected) and 'Income details'. Below the tabs is a table with the following data:

	Value at 02/08/2019	Value at 02/02/2020	Money in	Money out	Change in value	% change
Online assets	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
Pension	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
One Retirement - 701633	£0.02	£0.03	£0.00	£0.00	£0.01	50.00%
One Retirement Drawdown Flexi-access - 701633	£0.15	£0.15	£0.00	£0.00	£0.00	0.00%

Below the table is a 'Download report' button. At the bottom, there is a 'Product summary' bar chart for 'Pension' comparing values for Aug 2019 and Feb 2020. The x-axis represents value in £, ranging from £0 to £0.2. The Aug 2019 bar is at approximately £0.17, and the Feb 2020 bar is at approximately £0.18.

# Reviewing your wrapper

You'll now see your **Wrapper summary**.

Select **Preferred retirement age** to continue.

Home Documents Literature (AOR) Investments list

## Wrapper summary

Client search

### Wrapper summary - Annabel AEGON SQL Test - One Retirement [701633]

Balance as at 03/02/2020

Date: 03/02/2020 Go

Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	0.030000	£1.000000	£0.03	100.00%	0.25%
ASI AAA Bd R Pf 1 A	0.000000	£0.643700	£0.00		25.00%
ASI Dyn Dist Pf	0.000000	£0.648600	£0.00		25.00%
ASI MyFI Mkt V Pf 1 A	0.000000	£1.039000	£0.00		24.75%
ASI MyFolio Monthly Inc II Pf 1 A	0.000000	£0.719100	£0.00		25.00%

<< < 1 / 1 > >>

Download report

#### Asset type breakdown

● Cash

# Finding how to change your retirement age

You'll now see your **Preferred retirement age**.

Update this and select **Submit**.



The screenshot shows a web interface for managing retirement preferences. At the top, there are navigation tabs: Home, Documents, Literature (AOR), and Investments list. The main heading is 'Preferred retirement age' with a 'Client search' field on the right. Below the heading, the page title is 'Preferred retirement age - One Retirement [701633]'. A warning message states: 'Please be aware that changing your preferred retirement age will impact your available fund at retirement. If you invested in a lifestyle fund changing your retirement age may also impact your investment mix.' The 'Preferred retirement age' is currently set to '70', which is highlighted with a red rectangular box. At the bottom right, there are two buttons: 'Back to wrapper summary' and 'Submit'.



## Equity trading

# Viewing your wrappers

Once logged in, you'll see the **Home** page.

You can view the wrappers you hold under the **Account details** tab.

Select the wrapper where you'd like to trade equities.

The screenshot shows the AEGON client portal interface. At the top, there are navigation tabs: Home, Documents, Literature (AOR), and Investments list. Below this is a search bar labeled 'Client search'. The main content area is titled 'Annabel AEGON SQL Test (204683)'. There are two sub-tabs: 'Account details' (selected) and 'Income details'. The 'Account details' tab displays a table with the following data:

	Value at 02/08/2019	Value at 02/02/2020	Money in	Money out	Change in value	% change
Online assets	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
Pension	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
One Retirement - 701633	£0.02	£0.03	£0.00	£0.00	£0.01	50.00%
One Retirement Drawdown Flexi-access - 701633	£0.15	£0.15	£0.00	£0.00	£0.00	0.00%

Below the table is a 'Download report' button. At the bottom, there is a 'Product summary' bar chart showing the value of the 'Pension' wrapper for two dates: Aug 2019 and Feb 2020. The x-axis represents value in pounds (£), ranging from £0 to £0.2. The y-axis shows the dates. The bar for Aug 2019 is approximately £0.17, and the bar for Feb 2020 is approximately £0.18.

# Finding equity trading

You'll now see your **Wrapper summary**.

Select **Equity trading** to continue.

If you can't see this option you may have information only access to your account and you'll need to contact your adviser to trade an equity.

The screenshot shows the AEGON Wrapper summary interface. The navigation menu on the left includes options like 'Top up', 'Maintain investment strategy', and 'Equity trading' (highlighted with a red box). The main content area displays the 'Wrapper summary - Annabel AEGON SQI Test - One Retirement [701633]' for the date 03/02/2020. A table lists the portfolio holdings, including Cash and various ASI funds. Below the table is an 'Asset type breakdown' pie chart showing 100% for Cash.

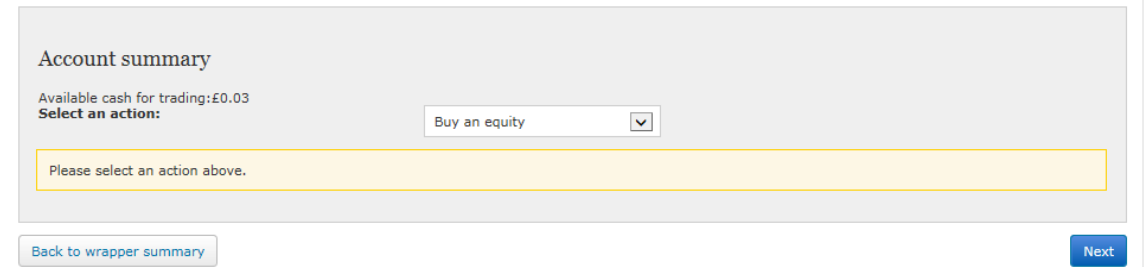
Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	0.030000	£1.000000	£0.03	100.00%	0.25%
ASI AAA Bd R Pf 1 A	0.000000	£0.643700	£0.00		25.00%
ASI Dyn Dist Pf	0.000000	£0.648600	£0.00		25.00%
ASI MyFl Mkt V Pf 1 A	0.000000	£1.039000	£0.00		24.75%
ASI MyFolio Monthly Inc II Pf 1 A	0.000000	£0.719100	£0.00		25.00%

# Buying and selling an equity

You'll now see the trading hub. To buy, select **Buy an equity**.

When buying an equity, you have 15 seconds to accept or decline your quote before it refreshes.

To sell, select **Sell an existing equity**, you'll then select the asset you'd like to sell.



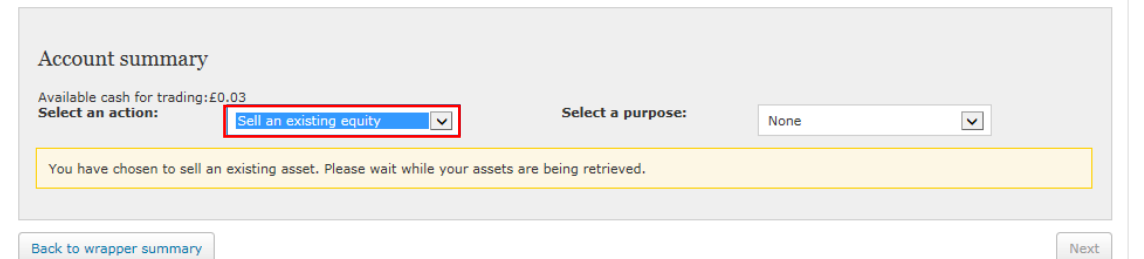
Account summary

Available cash for trading: £0.03

Select an action: Buy an equity

Please select an action above.

Back to wrapper summary Next



Account summary

Available cash for trading: £0.03

Select an action: Sell an existing equity

Select a purpose: None

You have chosen to sell an existing asset. Please wait while your assets are being retrieved.

Back to wrapper summary Next



# Searching for an asset

Once you've selected whether you'd like to buy or sell, you now need to select an asset.

To choose an asset, select the name of the fund you'd like to choose, then select **Next**.

Asset search AEGON SQL Test Annabel

Trading hub  Asset selector  Buy instructions  Buy submission summary

Equity trading - Mrs Annabel AEGON SQL Test, One Retirement (701634)

Asset name:  Stock code:

Asset name	SEDOL	ISIN	CITICODE	Sector	Last known buy price £	Last known sell price £	Pricing date
AON 3I Infrastructure Plc Ord NPV	BF5FX16	JE00BF5FX167		GA0408	2.965000	2.965000	23/09/2019
AON 3i Group Plc Ord	B1YW440	GB00B1YW4409	ZZ09	GA0408	11.170000	11.170000	23/09/2019
AON AFH Fin Gr Ord 10P	B4W5WQ0	GB00B4W5WQ08		GA0409	2.930000	2.930000	23/09/2019
AON AO World PLC Ord 0.25P	BJTNFH4	GB00BJTNFH41		GA0409	0.777000	0.777000	23/09/2019
AON AVI Global Trust Plc Ord 10p	0133508	GB0001335081	IO11	GA0408	7.520000	7.520000	23/09/2019
AON Aa Plc Ord 0.1P	BMSKPJ9	GB00BMSKPJ95		GA0409	0.690000	0.690000	23/09/2019

# Completing a trade

Next, you'll need to select the amount you'd like to buy and sell. You can choose either number of shares or gross amount by selecting from the **Buy equities by** dropdown.

Once you've added the amount, select **Get quote** and then **Buy**.

We can only accept values of £100 or more.

The screenshot shows the 'Buy instruction' page for Mrs Annabel AEGON SQL Test, One Retirement (701634). The page has a progress bar with four steps: Trading hub, Asset selector, Buy instructions (current), and Buy submission summary. The main content area shows 'Available cash for trading: £0.15' and a 'Buy equities by:' dropdown menu set to 'Trade by number of shares'. Below this is a table with the following data:

Asset name	Last known buy price £	Pricing date	Number of shares
AON 3I Infrastructure Plc Ord NPV	2.965000	23/09/2019	<input type="text"/>

Buttons for 'Back', 'Get quote', and 'Buy' are visible at the bottom of the interface.

A man with grey hair and a beard, wearing a black turtleneck, is seated in a wheelchair at a light-colored wooden desk. He is talking on a silver smartphone held to his left ear with his left hand. With his right hand, he holds a black pen over an open spiral notebook. On the desk, there is also a closed brown leather book. To the left, a large computer monitor is partially visible. The background shows a window with sheer curtains and a green indoor plant. A large blue triangular graphic is overlaid on the right side of the image, containing the text.

# Maintain distribution choices

*Helping people achieve a lifetime of financial security*

# Viewing your wrappers

Once logged in, you'll see the **Home** page.

You can view the wrappers you hold under the **Account details** tab.

Select the wrapper where you'd like to amend the distribution option.

The screenshot shows the AEGON client portal interface. At the top, there are navigation tabs: Home, Documents, Literature (AOR), and Investments list. Below this is a search bar labeled 'Client search'. The main content area is titled 'Annabel AEGON SQL Test (204683)'. There are two sub-tabs: 'Account details' (selected) and 'Income details'. The 'Account details' tab displays a table with the following data:

	Value at 02/08/2019	Value at 02/02/2020	Money in	Money out	Change in value	% change
Online assets	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
Pension	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
One Retirement - 701633	£0.02	£0.03	£0.00	£0.00	£0.01	50.00%
One Retirement Drawdown Flexi-access - 701633	£0.15	£0.15	£0.00	£0.00	£0.00	0.00%

Below the table is a 'Download report' button. At the bottom, there is a 'Product summary' bar chart showing the value of the 'Pension' wrapper for two dates: Aug 2019 and Feb 2020. The x-axis represents value in pounds (£), ranging from £0 to £0.2. The y-axis shows the dates. The bar for Aug 2019 is approximately £0.17, and the bar for Feb 2020 is approximately £0.18.

# Managing your income distribution option

You'll now see your **Wrapper summary**.

Select **Maintain distribution choices** to continue.

Home Documents Literature (AOR) Investments list

## Wrapper summary

Client search

Wrapper summary - Annabel AEGON SQI Test - One Retirement [701633]

Balance as at 03/02/2020

Date: 03/02/2020 Go

Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	0.030000	£1.000000	£0.03	100.00%	0.25%
ASI AAA Bd R Pf 1 A	0.000000	£0.643700	£0.00		25.00%
ASI Dyn Dist Pf	0.000000	£0.648600	£0.00		25.00%
ASI MyFl Mkt V Pf 1 A	0.000000	£1.039000	£0.00		24.75%
ASI MyFolio Monthly Inc II Pf 1 A	0.000000	£0.719100	£0.00		25.00%

<< < 1 / 1 > >>

Download report

Asset type breakdown

- Cash

# Changing your distribution option

Here, you'll be able to change where your income from an asset is distributed to.

To change this, select an option from the **Preferred distribution option** dropdown.

To continue, select **Submit**.

Once you complete and submit this page, you're giving us instructions on how we're to treat any income received in connection with the asset. A different preferred distribution option can be selected for each asset. If 'pay out distribution income' is selected, please make sure you complete the 'Natural Income Payment Details' section. We'll pay any consolidated natural income to this nominated bank account. Visit [www.aegon.co.uk/incomechoice](http://www.aegon.co.uk/incomechoice) to find out more about your options.

Asset name	Preferred distribution option
3I Infrastructure Plc Ord NPV	Remain in cash <input type="button" value="v"/>
BMO Priv Eq Tst	Remain in cash <input type="button" value="v"/>

Show All

<< < 1 / 1 > >>

[Back to account summary](#)



# Documents

# Finding your documents

Once logged in, you'll see the **Home** page.

Select **Documents** then **View/download documents** to access your documents library.

Home Documents Literature (AOR) Investments list

Home Client search

Annabel AEGON SQL Test (204683)

Account details Income details

	Value at 02/08/2019 ?	Value at 02/02/2020	Money in	Money out	Change in value	% change
Online assets	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
Pension	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
One Retirement - 701633	£0.02	£0.03	£0.00	£0.00	£0.01	50.00%
One Retirement Drawdown Flexi-access - 701633	£0.15	£0.15	£0.00	£0.00	£0.00	0.00%

Download report

Product summary

Month	Value
Aug 2019	£0.17
Feb 2020	£0.18



# Reviewing your documents

You'll now see all your saved documents.

You can filter your documents by name, date or category to help you find what you need.

To view the document, select the PDF icon.

**Client documents**

Please search for the documents you would like to view

Investor name: AEGON SQI Test, Annabel  
Investor ID: 204683  
Date from:   
Date to:

Wrapper name: All  
Wrapper ID:   
Document category: All  
Sub category: Select a document category

Clear Search

**Documents retrieved** Download document

Showing 1 - 10 of 478 | Show 10

Investor	Wrapper	Document category	Document	Date	
AEGON SQI Test, Annabel	One Retirement [701633]	Application Confirmation	Confirmation of Application	11-Jan-2013	
AEGON SQI Test, Annabel	One Retirement [701633]	Documents relating to your application	Rebalancing Request Form	19-Mar-2013	
AEGON SQI Test, Annabel	One Retirement [701633]	Documents relating to your application	Key Features Document	19-Mar-2013	
AEGON SQI Test, Annabel	One Retirement [701633]	Documents relating to your application	Application Summary	19-Mar-2013	
AEGON SQI Test, Annabel	One Retirement [701633]	Documents relating to your application	Record of Payments Due	19-Mar-2013	
AEGON SQI Test, Annabel	One Retirement [701633]	Documents relating to your application	Nomination and expression of wish	19-Mar-2013	
AEGON SQI Test, Annabel	One Retirement [701633]	Documents relating to your application	Illustration	19-Mar-2013	
AEGON SQI Test, Annabel	One Retirement [701633]	Documents relating to your application	Payment Instructions	19-Mar-2013	

A man with a beard and a dark cap is shown in profile, looking towards the right. He is wearing a blue denim jacket and has a tan backpack on his back. He is holding a tablet computer in his hands. The background is a blurred outdoor scene with trees and a body of water, suggesting a park or a lakeside setting. The lighting is warm, indicating it might be late afternoon or early morning.

# Literature

*Helping people achieve a lifetime of financial security*

# Finding forms and literature

Once logged in, you'll see the **Home** page.

To find forms and more information, select the **Literature** tab.

Home Documents **Literature (AOR)** Investments list

Home Client search

Annabel AEGON SQL Test (204683)

Account details Income details

	Value at 02/08/2019 ?	Value at 02/02/2020	Money in	Money out	Change in value	% change
[-] Online assets	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
[-] Pension	£0.17	£0.18	£0.00	£0.00	£0.01	5.88%
One Retirement - 701633	£0.02	£0.03	£0.00	£0.00	£0.01	50.00%
One Retirement Drawdown Flexi-access - 701633	£0.15	£0.15	£0.00	£0.00	£0.00	0.00%

Download report

**Product summary**

Date	Pension Value
Aug 2019	£0.17
Feb 2020	£0.18

# Finding forms and literature

You'll now see a library of forms, documents, tools and support.

This library is normally used by advisers or intermediaries, but can be used to find the forms and literature you need.

The screenshot shows the Aegon website interface. At the top left is the AEGON logo. To the right are links for 'Contact us', 'Support', and a 'Login' button. Below this is a navigation bar with five categories: 'Personal', 'Workplace', 'Advisers', 'Investments', and 'About Aegon'. Underneath, there are links for 'Home', 'Support', 'FAQs', and 'One retirement adviser library'. The main heading is 'One Retirement adviser library'. Below this, it says 'For intermediaries only'. A list of categories is shown, each with a horizontal line below it: 'Pre-sale client documents', 'Client forms', 'Tools', and 'Fund range'. A vertical scrollbar is visible on the right side of the page.



[aegon.co.uk](https://aegon.co.uk)



@aegonuk



Aegon UK



Aegon UK

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