



For customers

## Making a top-up

# Aegon Retirement Choices (ARC) and One Retirement



# Making a top-up

This guide shows you how to top up your product wrapper using ARC and One Retirement.

You'll need transactional access to manage contributions. If you have information only access, please contact your financial adviser.

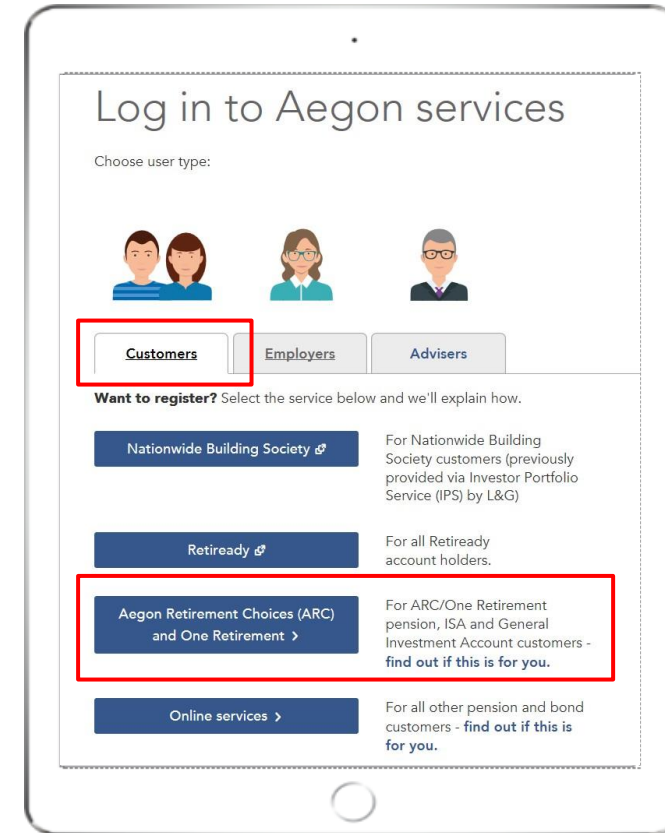


# Logging in to ARC and One Retirement

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**.

You can find your **User ID** in the original activation email we sent you.

2. Select the **I'm not a robot** box. You might be asked to select the images on the login screen.

3. 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 is the AEGON logo. Below it is a blue header with the text "Log in". Underneath, it says "Please log in below". The main login area is a light blue box containing the following elements: a "Log in" label, a "User ID" label next to a text input field, a "Password" label next to a text input field, a checkbox labeled "I'm not a robot", a reCAPTCHA logo with "reCAPTCHA Privacy - Terms" text, a blue "Log in" button with a lock icon, and a link "Forgotten your password?" below the button. Red rectangular boxes highlight the User ID and Password input fields, the "I'm not a robot" checkbox, and the "Log in" button and "Forgotten your password?" link.

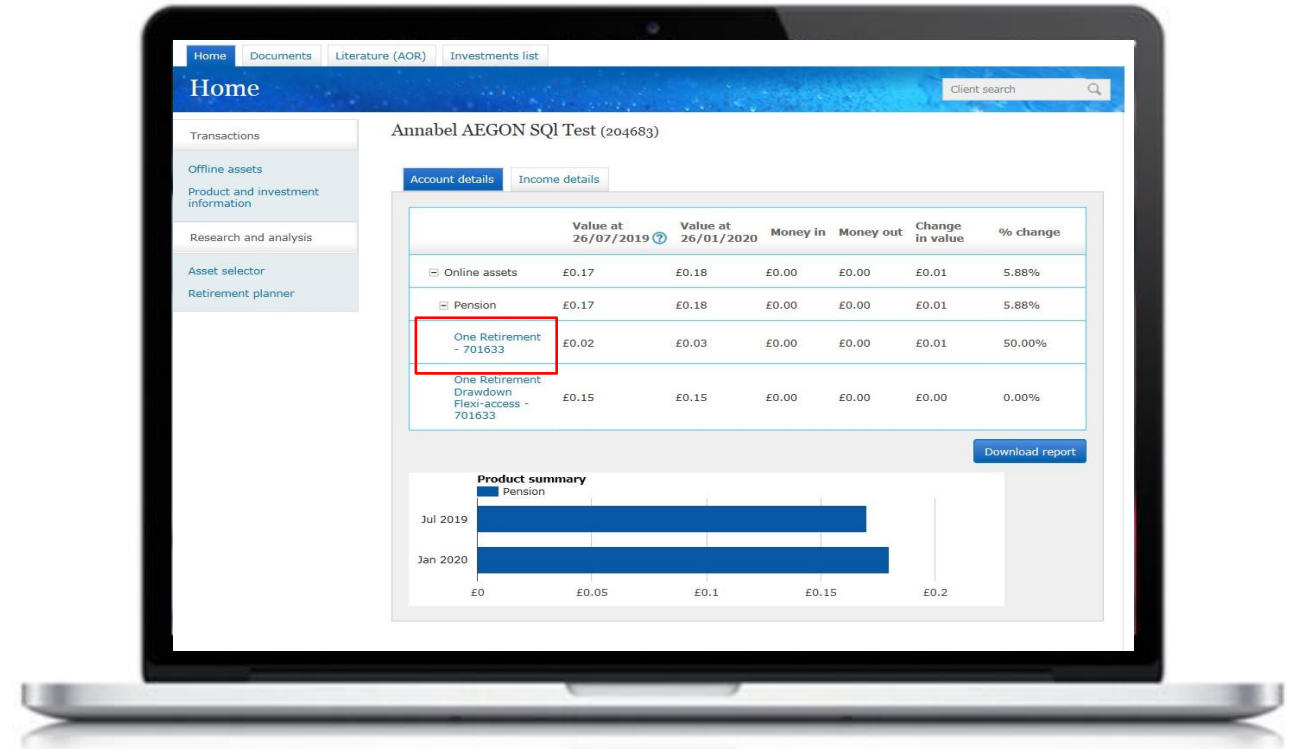


# Finding your product wrapper

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

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

To begin your top-up, select a wrapper you'd like, example shown in the red box.



# Starting your top-up

Once you've selected the wrapper you'd like to top up, you'll see the Wrapper summary.

Select **Top up**, shown under the **Transactions** tab, to continue.

## Wrapper summary

Client search

Transactions

Top up

Maintain investment strategy

Switch into assets

Specialised quotes

Product and investment information

Preferred retirement age

Equity trading

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

# Topping up a SIPP

If you select **self-invested personal pension (SIPP)**, you'll need to complete three employment questions in **Regulatory information**.

Select **Next** to continue.

The screenshot shows the AEGON online portal interface. At the top, there are navigation tabs: Home, Documents, Literature (AOR), and Investments list. Below these is a blue header bar with the text 'Regulatory information' and a 'Client search' box. A progress bar follows, with steps: Regulatory information (active), Transfer in, Single investment, Regular investment, Asset selection, Adviser charges, Summary, Documents, and Declarations and submit. The main content area is titled 'Top up - Mrs Annabel AEGON SQL Test, One Retirement (701633)'. Below this is a yellow box labeled 'Task information' with the text 'Informational messages related to the current task will appear in this panel.' The form itself is titled 'Employment status:' and contains three questions with radio button options: 1. 'Is this plan being set up as a result of opting out of an employer's occupational pension scheme or group personal pension scheme to which an employer contributes?' with 'Yes' and 'No' options. 2. 'Is this plan being set up instead of joining an eligible employer's occupational pension scheme or group personal pension scheme to which an employer contributes and the investor is currently eligible to join or will be able to join at the end of a waiting period?' with 'Yes' and 'No' options. 3. 'Has the investor 'flexibly' accessed any of their pension rights ?' with 'Yes' (selected) and 'No' options. Below these questions is a text input field for 'Please enter the date the investor 'flexibly' accessed their pension rights (DD/MM/YYYY)' with the value '25/11/2016'. At the bottom right of the form is a blue 'Next' button, which is highlighted with a red square.

Home Documents Literature (AOR) Investments list

Regulatory information Client search

Regulatory information Transfer in Single investment Regular investment Asset selection Adviser charges Summary Documents Declarations and submit

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

**Task information**  
Informational messages related to the current task will appear in this panel.

**Employment status:** Employed

Is this plan being set up as a result of opting out of an employer's occupational pension scheme or group personal pension scheme to which an employer contributes? ☐ Yes ☐ No

Is this plan being set up instead of joining an eligible employer's occupational pension scheme or group personal pension scheme to which an employer contributes and the investor is currently eligible to join or will be able to join at the end of a waiting period? ☐ Yes ☐ No

Has the investor 'flexibly' accessed any of their pension rights ? ☒ Yes ☐ No

Please enter the date the investor 'flexibly' accessed their pension rights (DD/MM/YYYY) 25/11/2016

Next

# Setting up a transfer in

For all investment choices, you'll now be directed to **Transfer In**.

If you'd like to transfer an existing pension to your ARC or One Retirement pension, you can do this here.

Input the relevant information and click **Add transfer** for the transfer value to be added to the featured box at the bottom of the screen.

If you're not making a transfer payment, leave this page blank and select **Next**.

The screenshot shows a web form titled 'Transfer in' with a progress bar at the top indicating four steps: 'Regulatory information' (completed), 'Transfer in' (current), 'Single investment', and 'Regular investment'. The form contains the following fields and controls:

- ☐ I confirm that the above is correct
- Transferring scheme:
- Transferring scheme address:
- Transferring scheme type:
- Transferring scheme reference:
- Transferring scheme phone:
- Approx transfer value: £
- Registered pension scheme: ☒
- 
- At the bottom, a table with columns: Provider, Reference, Value.
- Navigation buttons:  and  (highlighted with a red box).



# Setting up a one off payment

You'll now be taken to the **Single investment**.

If you'd like to make a one-off, single investment, you can do this here.

You can add more than one payment by selecting **Add investment**.

If you're not making a one off payment, leave this page blank and select **Next**.

The screenshot shows a multi-step process for setting up an investment. At the top, a progress bar indicates the current step is 'Single investment', which is highlighted with a blue square. Other steps include 'Wrapper selection', 'Transfer in', 'Regular investment', 'Asset selection', 'Withdrawals', 'Summary', 'Documents', and 'Declarations and submit'. Below the progress bar, the text 'New wrapper - Mr DailyCheck AEGON, AEGON Stocks and Shares ISA' is displayed. A yellow box labeled 'Task information' contains the text: 'Informational messages related to the current task will appear in this panel.' The main form area has three fields: 'Investment type:' with a dropdown menu set to 'Investor', 'Investment: £' followed by an empty input field, and 'Investment method:' with a dropdown menu set to 'Please select'. At the bottom right of the form, there is a blue button labeled 'Add investment' and a grey button labeled 'Reset'. Below the form, there is a table with two columns: 'Investment type' and 'Investment'. At the bottom left, there is a grey button labeled 'Back', and at the bottom right, there is a blue button labeled 'Next'.

Wrapper selection ☒ Transfer in ☒ **Single investment** ☐ Regular investment ☐ Asset selection ☐ Withdrawals ☐ Summary ☐ Documents ☐ Declarations and submit ☐

New wrapper - Mr DailyCheck AEGON, AEGON Stocks and Shares ISA

**Task information**  
Informational messages related to the current task will appear in this panel.

Investment type: Investor

Investment: £

Investment method: Please select

**Add investment** Reset

Investment type	Investment
-----------------	------------

Back **Next**

# Setting up a regular investment

You'll now be taken to the **Regular investment** screen. If you'd like to set up a regular contribution, you can do this here.

You can add more than one regular investment by selecting **Add investment**.

If you're not setting up a regular contribution, you can leave this page blank and select **Next**.

The screenshot shows a form for setting up a regular investment. The fields are as follows:

- Investment type:** A dropdown menu with 'Investor' selected.
- Investment:** A text input field containing '£ 100.00' followed by 'per month'.
- Tax relief:** A text input field containing '£25.00'.
- Annual indexation:** Two radio buttons, 'None' (selected) and 'RPI'.
- Are you the only person required to authorise the debits from the bank account?** Two radio buttons, 'Yes' and 'No' (selected).

Below the form, there is a blue button labeled 'Add investment' and a grey button labeled 'Reset'. The 'Add investment' button is highlighted with a red rectangle. At the bottom of the form, there is a table with the following headers:

Investment type	Investment	Frequency	Annual indexation	Bank account
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# Asset selection

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

To add assets, select **Add assets**. When choosing your investments, the total allocation must show as 100% before you can select **Next**.

## Asset selection

Client search

Regulatory information

Transfer in

Single investment

Regular investment

Asset selection

Adviser charges

Summary

Documents

Declarations and submit

Top up - Mr DailyCheck AEGON, AEGON SIPP Uncrystallised (700234)

Current asset selections

Asset name	Value	Current %	Default inv. %
Cash			0.25
Aegon Default Eq&Bd LFS Pn ARC			99.75

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

Back

Next

# Confirming adviser charges

The **Adviser charges** page will show any charges associated with your investment choice.

These are for information only and can't be changed.

Select **Next** to continue.

Regulatory information   Transfer in   Single investment   Regular investment   Asset selection   **Adviser charges**   Summary   Documents   Declarations and submit

Top up - Mr DailyCheck AEGON, AEGON SIPP Uncrystallised (700234)


**Initial adviser charge (single contributions and transfers)**  
We'll deduct any initial adviser charge from the investments made to your client's plan. This will reduce the total value invested by the amount charged, and will also impact the asset allocation balance if you have both Secure retirement income and other assets.

Single investor contribution:	£125.00 (including £25.00 tax relief)
Total single contributions:	£125.00

Initial charge on single contributions of £125.00:  %

Total initial charge: £0.00

**Ongoing adviser charge**  
Ongoing adviser charges are paid from the cash facility. We don't sell Secure retirement income investments to pay this charge if the investor holds this type of investment under the wrapper. We'll automatically sell some of the investor's other assets to cover this charge if there's insufficient cash in the cash facility. Where there are no other assets the charge will not be paid.

☐ Fixed amount   
☒ Percentage of wrapper value

Ongoing charge:  % of wrapper value per year, to be calculated monthly

**DFM service charge**

DFM charge:  % of wrapper value per year, to be calculated monthly

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

# Confirming your details

The summary screen allows you to check all the details for your new wrapper are correct.

If you need to make a change, select **Back** to return to the page you'd like to update. Select **Next** until you reach the summary screen again.

Select the **Next** button if the information is correct and you're happy to continue.

Here's a summary of the application details you have entered. Please check all information carefully before continuing.

Please make sure that the Key Features document and Key Investment Information Document have been read before completing the application process, as these contain important information.

### Individual investor

Title:	Mr
First name(s):	DailyCheck
Surname:	AEGON
Date of birth (DD/MM/YYYY):	04/04/1950
Gender:	Male
Habitually resident and resident in UK for tax purposes:	Yes
NI number:	XX999999A
Home number:	99999999999999
Mobile number:	55555555555555
Email address:	platformforemb@aeon.co.uk
Primary address:	0 0 0 0 0 0 0 0 UNITED KINGDOM Platform Front Office 1-3 Lochside Crescent Edinburgh Park EDINBURGH EH12 9SE UNITED KINGDOM

Correspondence address:

### Account

Product type:	AEGON Stocks and Shares ISA
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### Investment model

Default investment choice:	Yes
Cash:	100.00%

### Regular investment details

Investment type:	Investor
Investment:	£100.00
Frequency:	Monthly
Annual indexation:	No
DDI method:	Paper

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



# Getting your documents

Your quotes are shown here. Please save these documents now, for your records.

These documents will be available under the **Documents** tab two business days after completing your application.

Select **Next** to finish your application.

✓

Wrapper selection

✓

Regulatory information

✓

Transfer in

✓

Single investment

✓

Regular investment

✓

Asset selection

✓

Summary

Documents





Declarations and submit


New wrapper - Mr DailyCheck AEGON, AEGON SIPP Uncrystallised

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.

Below are the supporting documents for this application.

	Document	Status
	Pre-sales illustration	Generated
	Record of payments due	Generated
	Key features	Generated
	Direct Debit instruction	Generated

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Back

Next

# Getting your documents

The investment choices you've made will determine what documents appear.

For regular employee contributions, a Record of Payments Due Form and Direct Debit Instruction are required.

For transfers in, a Transfer Authority document is generated.

For each document, please print and send to us at:

Aegon Digital Solutions  
Sunderland  
SR43 4DL







New wrapper - Mr DailyCheck AEGON, AEGON SIPP Uncrystallised

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.

Below are the supporting documents for this application.

	Document	Status
	Pre-sales illustration	Generated
	Record of payments due	Generated
	Key features	Generated
	Direct Debit instruction	Generated



Back

Next

# Submitting your application

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

If you've chosen to make a single, one off payment, a **Payment Instruction Form** will be generated, including details of where to send your payment to.

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:

- a. 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.
- b. 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

### Applicant agreement

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

[Back](#)

[Submit](#)



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Aegon UK



Aegon UK

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