



For customers

## Ad hoc Income

## Aegon Retirement Choices (ARC) and One Retirement





# Taking an ad hoc income withdrawal

This guide explains how to take a single, one-off amount from a flexi-access drawdown wrapper for ARC and One Retirement.

This request can take up to 11 working days. This includes selling funds, where applicable, and processing the payment to you.

You'll need transactional access to make an ad hoc withdrawal. If you have information only access, please contact your financial adviser.

An adviser may charge you for advice. If you don't already have an adviser, you can find one through [MoneyHelper](#).

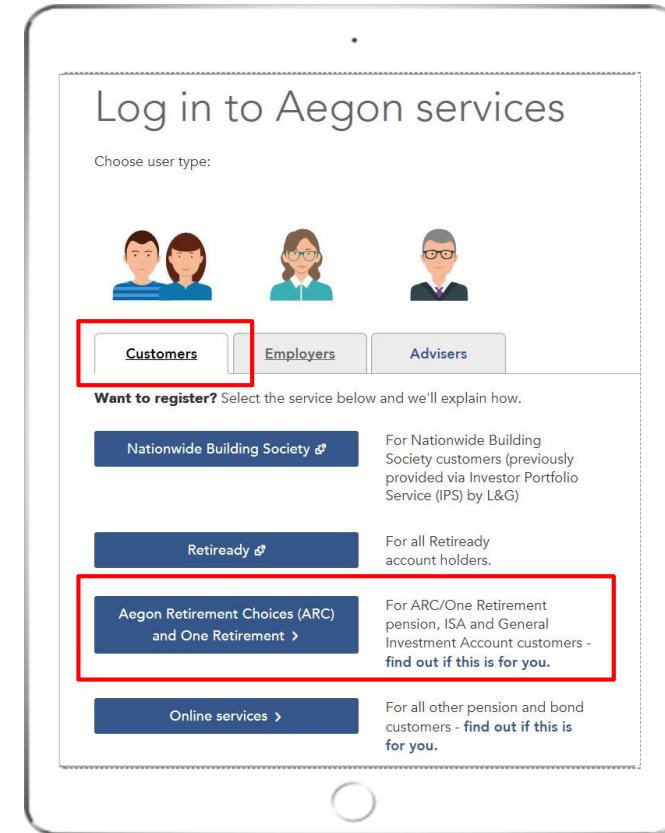


# Logging in to ARC and One Retirement

1. Go to [aegon.co.uk/login](https://aegon.co.uk/login)
2. Select **Customers**.
3. Then select **Aegon Retirement Choices (ARC) and One Retirement**.
4. On the following page select **Login**, as we show 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. Confirm you're not a robot.
3. Then select **Log in**.

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

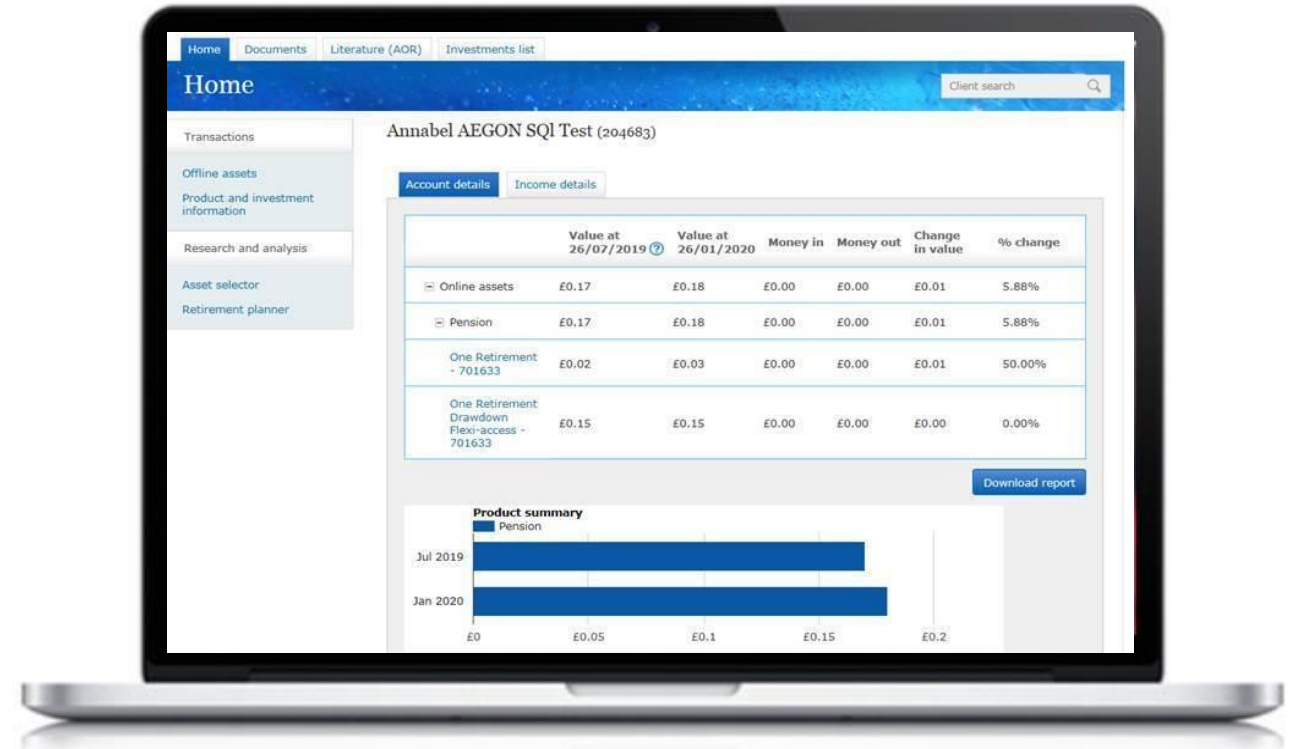
A screenshot of the AEGON mobile app login screen. The screen is displayed on a tablet-like device. At the top is the AEGON logo. Below it is a blue header with the text "Log in". Underneath the header, it says "Please log in below". The main login area is a light blue box containing the text "Log in" at the top. Below this, there are two input fields: "User ID:" and "Password:". Both fields are highlighted with a red rectangular box. Below the password field, there is a checkbox labeled "I'm not a robot", which is also highlighted with a red rectangular box. To the right of the checkbox is a reCAPTCHA logo and the text "reCAPTCHA Privacy - Terms". At the bottom of the login area, there is a blue button labeled "Log in" with a lock icon, and below it, the text "Forgotten your password?". This button and text are also highlighted with a red rectangular box.

# Finding your products

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

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

To request ad hoc income, select the product you'd like to withdraw from.

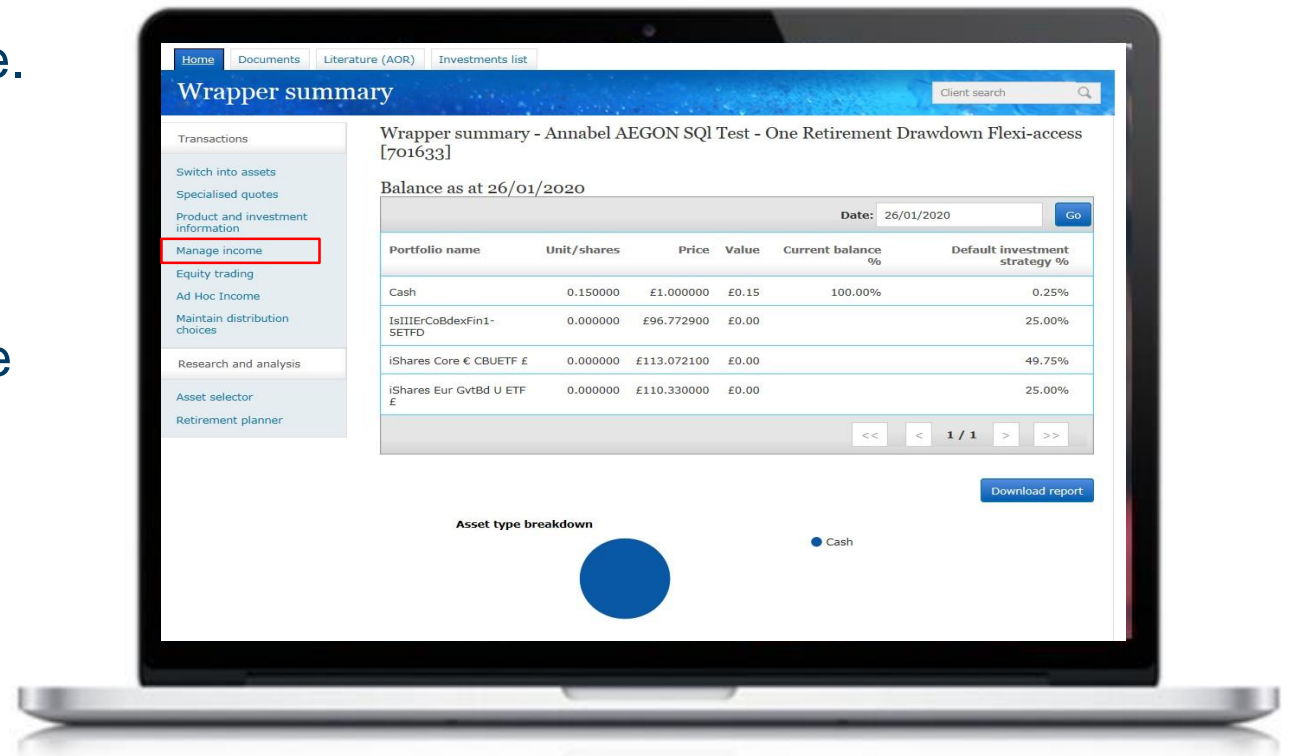


# Setting up an ad hoc withdrawal

You'll now see the Wrapper summary page.

Select **Ad Hoc Income**, shown under the **Transactions** tab.

If you can't see **Ad Hoc Income**, it may be because you only have information only access to your account. You'll need to contact your adviser to amend this access or request an ad hoc income withdrawal.



# Selecting the source of funds

The first step is to confirm where you'd like your withdrawal to be funded from.

**Available cash** is the amount you already have in your cash facility - you don't have to sell anything for this.

Where **Asset name** has a **Value** next to it, you have an investment in that asset and this can be sold for your withdrawal.

You can select **Full amount**, if you'd like to take it all from one fund. Alternatively, you can specify how much you want to sell from each fund.

Select **Next** to continue.

Ad hoc income - Mrs Annabel AEGON SQL Test (701634)

Ad hoc income withdrawal

Source of funds for withdrawal

| Asset name                            | Value ? | Current % ? | Full amount? ?           | Withdrawal amount ?              |
|---------------------------------------|---------|-------------|--------------------------|----------------------------------|
| Secure retirement income account(s) ? | £0.00   |             |                          |                                  |
| Available cash ?                      | £0.15   | 100.00 %    | <input type="checkbox"/> | £ <input type="text" value="0"/> |
| AEGON MI Savings (H) (ARC)            | £0.00   |             | <input type="checkbox"/> | £ <input type="text" value="0"/> |
| Artemis Global Income I Acc           | £0.00   |             | <input type="checkbox"/> | £ <input type="text" value="0"/> |
| Artemis Global Income R Acc           | £0.00   |             | <input type="checkbox"/> | £ <input type="text" value="0"/> |
| iShares Core € CBUETF £               | £0.00   |             | <input type="checkbox"/> | £ <input type="text" value="0"/> |
| iShares Eur GvtBd U ETF £             | £0.00   |             | <input type="checkbox"/> | £ <input type="text" value="0"/> |

Next



# Your estimated withdrawal amount

You can then see the **Estimated ad hoc withdrawal payment** amount based on what you selected in the previous screen.

We'll deduct tax when we process your payment. This amount shown is a gross figure.

Estimated ad hoc withdrawal payment: £0.15 ?

**Warning!** The fund values shown are indicative – the actual amount raised will depend on the fund price at settlement (see T&Cs for settlement SLAs).

If there's a shortfall in the amount required, we'll make up the difference automatically by selling the relevant amount of investments as described in the terms and conditions.

### Taxation and income sustainability considerations

Please fully consider if the income level selected creates:

- any tax implications
- potential for running out of money

Taking income for the first time from a flexi-access drawdown arrangement will trigger the money purchase annual allowance rules if you've not already triggered them.



# Adding your bank details


Add the bank details for where you want your ad hoc withdrawal to be paid. Any accounts you've previously entered will appear under **Bank account details**.

We may ask for further information such as confirming your bank details or identity. We'll let you know if we need this.

Once complete, select **Next**.

### Income destination bank details

This allows you to enter the investor's bank details for payment of any ad hoc income payments.

|                      |  |
|----------------------|--|
| Bank account details | <div>Select bank account </div> |
| Sort code            | <div><div></div> - <div></div> - <div></div></div>   |
| Account number       | <div></div>  |
| Account name         | <div></div>  |

Next

# Submitting your request

Next we'll ask you to read our declaration and confirm the **Applicant agreement**.

Please remember, your request may take up to 11 working days, including time to process your payment.

Select **Submit** to complete this request.

is required to deduct as determined by HMRC;

If there is not enough money in the cash facility to make payment of the income I have requested, I am aware that Aegon will need to sell other investments to enable this payment to be made, and this may lead to a delay in the payment of the income;

If there is a delay in selling the investments, there may be a delay in the payment of the income as it will not be paid until after the investments are sold and the proceeds of sale are received;

I am aware that by taking income from this flexi-access drawdown plan, this will trigger the reduced money purchase annual allowance where this has not already been triggered (for example by taking income from this or another flexi-access drawdown pension or by taking an Uncrystallised Funds Pension Lump Sum);

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Applicant agreement

☐ Tick this checkbox to confirm that this declaration is being agreed to by or on behalf of the applicant

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[Back](#) [Reset](#) [Submit](#)



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



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