



For customers

Regular withdrawals

Aegon Retirement
Choices (ARC) and
One Retirement



Regular withdrawals

This guide explains how to set up, amend or cancel regular withdrawals being paid out through ARC and One Retirement.

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

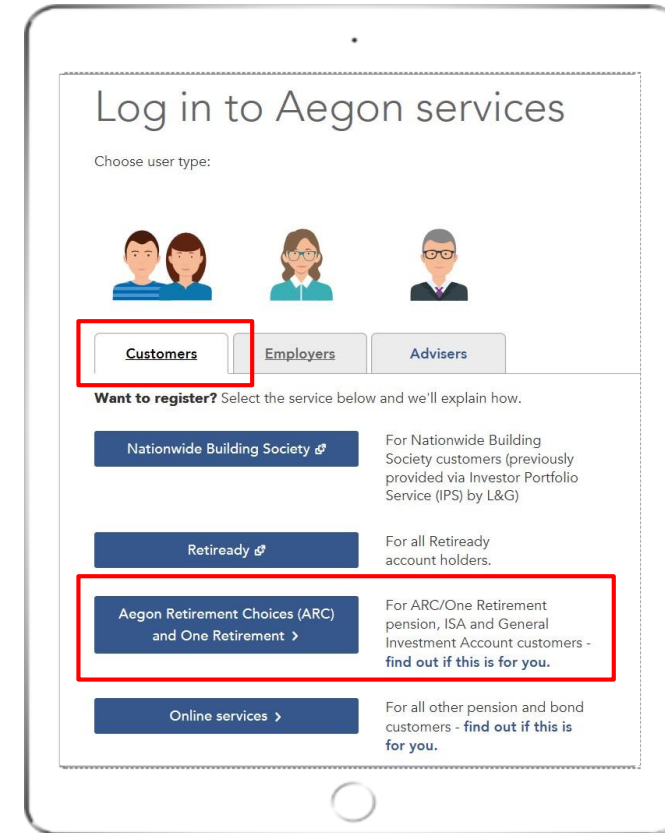


Logging in to ARC and One Retirement

1. Go to aegon.co.uk/Login
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?**



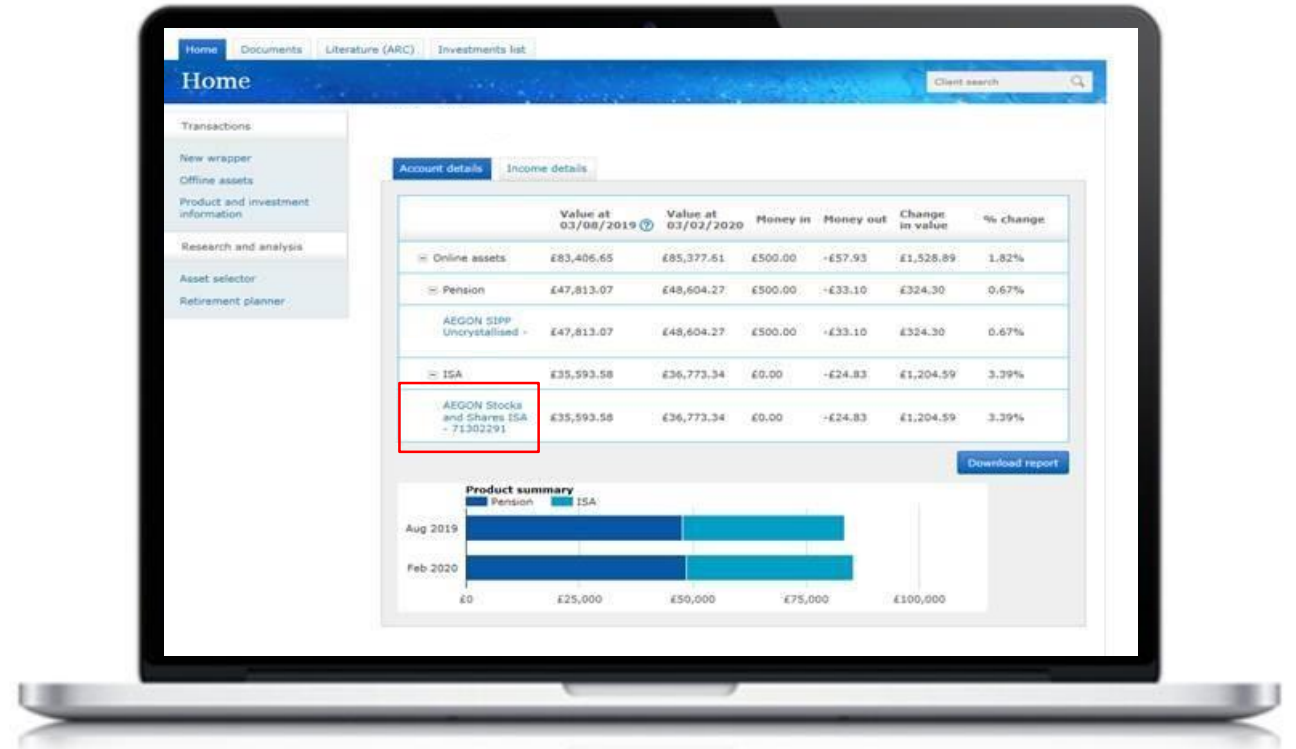
The image shows a tablet displaying the AEGON login interface. At the top is the AEGON logo. Below it is a blue bar with the text "Log in". Underneath is a light blue box containing the login form. The form has two input fields: "User ID" and "Password", both highlighted with red rectangles. Below these fields is a checkbox labeled "I'm not a robot", also highlighted with a red rectangle. To the right of the checkbox is a reCAPTCHA logo and links for "Privacy" and "Terms". At the bottom of the form is a blue "Log in" button with a lock icon, and a link "Forgotten your password?" below it, both highlighted with red rectangles.

Finding your wrapper

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

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

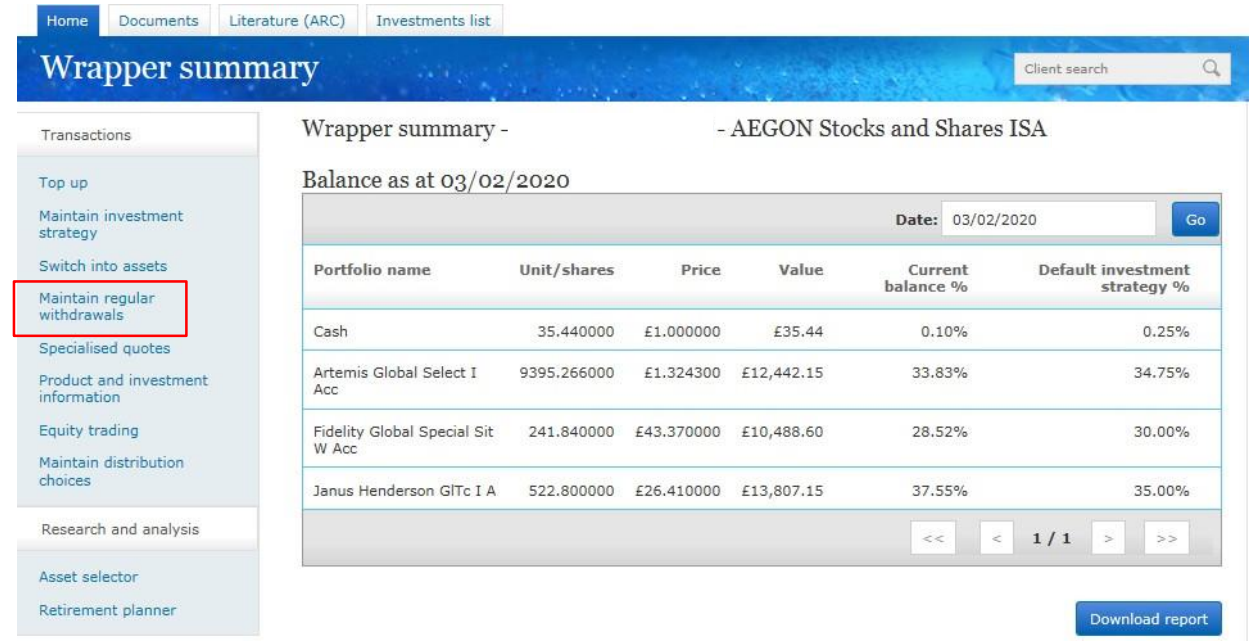
To begin, select the ISA or GIA wrapper that you want to manage regular withdrawals from.



Managing your regular withdrawals

You'll now be taken to your Wrapper summary. To continue, select **Maintain regular withdrawals**.

If you can't see **Maintain regular withdrawals**, you may have information only access to your account. You'll need to contact your adviser to amend this access or change your withdrawal requirements.



Home Documents Literature (ARC) Investments list

Wrapper summary

Client search

Wrapper summary - - AEGON Stocks and Shares ISA

Balance as at 03/02/2020

Date: 03/02/2020 Go

Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	35.440000	£1.000000	£35.44	0.10%	0.25%
Artemis Global Select I Acc	9395.266000	£1.324300	£12,442.15	33.83%	34.75%
Fidelity Global Special Sit W Acc	241.840000	£43.370000	£10,488.60	28.52%	30.00%
Janus Henderson GITc I A	522.800000	£26.410000	£13,807.15	37.55%	35.00%

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Download report

Setting up your withdrawal

You can now add the details for your regular withdrawal including starting month, frequency and amount.

To complete your request, we may need more information from you including verifying your bank details or signature.

Once you've completed your details, select **Submit**.

The screenshot shows a web interface for managing regular withdrawals. At the top, there are navigation tabs: Home, Documents, Literature (ARC), and Investments list. The main heading is 'Maintain regular withdrawals' with a 'Client search' box on the right. Below this, the page is titled 'Maintain regular withdrawals - AEGON Stocks and Shares ISA'. A yellow box labeled 'Task information' is present. The main form area contains instructions: 'To set up a new, or change existing regular withdrawal instruction from this wrapper, complete the details below, ensuring that you include the bank details for the account which you would like the withdrawals to be paid into.' The form fields include: 'Start month' (dropdown menu showing 'March 2020'), 'Frequency' (dropdown menu showing 'Please select'), 'Amount per frequency' (text input with a pound sign and a help icon, followed by a dropdown for '% of wrapper value'), 'Annual indexation' (radio buttons for 'None', 'RPI', and '% annually'), and 'Bank account details' (a dropdown for 'Bank accounts' showing 'Enter a new bank account', and text inputs for 'Branch sort code', 'Account number', and 'Account name'). A 'Validate' button is located below the bank account details. At the bottom right, there are two buttons: 'Back to wrapper summary' and 'Submit'.

Setting up your withdrawal

You can only select up to 10% of your wrapper value to withdraw online. If you'd like to take more, you'll need to complete a Change of product details form.

You can find the form by selecting the **Literature** tab. You can find more detail on this in the last two pages of this guide.

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

Maintain regular withdrawals Client search

Maintain regular withdrawals - AEGON Stocks and Shares ISA

Task information

To set up a new, or change existing regular withdrawal instruction from this wrapper, complete the details below, ensuring that you include the bank details for the account which you would like the withdrawals to be paid into.

Start month: March 2020

Frequency: Please select

Amount per frequency: £ % of wrapper value

Annual indexation: ☒ None ☐ RPI ☐ % annually

Bank account details

Bank accounts: Enter a new bank account

Branch sort code:

Account number:

Account name:

Validate

Back to wrapper summary Submit

Confirming your withdrawal

Once complete, your regular withdrawal will start on the month you've selected. We'll pay this on the 6th of every month but it may take up to five working days to process, so you may not receive your withdrawal on this date.

We won't be able to make your withdrawal if there isn't enough in your cash facility.

To make sure you receive your withdrawal, you can either instruct a switch into assets or set up a recurring switch into cash instruction.

The form you need for this can be found in the **Literature** tab.

The screenshot shows the 'Maintain regular withdrawals' page for an AEGON Stocks and Shares ISA. The 'Literature (ARC)' tab is highlighted in the top navigation bar. The page title is 'Maintain regular withdrawals - AEGON Stocks and Shares ISA'. A 'Task information' box is present. The main form area contains instructions: 'To set up a new, or change existing regular withdrawal instruction from this wrapper, complete the details below, ensuring that you include the bank details for the account which you would like the withdrawals to be paid into.' The form fields include: 'Start month' (dropdown menu set to 'March 2020'), 'Frequency' (dropdown menu set to 'Please select'), 'Amount per frequency' (text input with a currency symbol '£' and a help icon, followed by a label '% of wrapper value'), 'Annual indexation' (radio buttons for 'None', 'RPI', and '% annually', with 'None' selected), 'Bank account details' section with a 'Bank accounts' dropdown (set to 'Enter a new bank account'), 'Branch sort code', 'Account number', and 'Account name' text inputs, and a 'Validate' button. At the bottom right, there are 'Back to wrapper summary' and 'Submit' buttons.

Withdrawing a higher wrapper value

Once you've selected the **Literature** tab, select **Client forms** and select the **Change to product details** form.

Client forms

Uncrystallised funds pension lump sum payment instruction (PDF 320Kb)

Ad-hoc income request (PDF 136Kb)

Death benefit nomination form (PDF 138Kb)

Change of investor details (PDF 86.3Kb)

Change to product details (PDF 84.7Kb)

The Pension Death Benefits Trust - English Law version (PDF 222Kb)

The Pension Death Benefits Trust - Scottish Law version (PDF 274Kb)

Withdrawal instruction (PDF 95.9Kb)

Direct Debit instruction - reference 'Aegon SIPP' (PDF 109Kb)

Benefit crystallisation event application form (capped drawdown) (PDF)

Capped to flexi-access drawdown form (PDF)

Withdrawing a higher wrapper value

When completing your **Change to product details** form, make sure you complete section 4. This part of the form confirms the percentage you'd like to take.

Please email the completed form to [**clientsupport@arc.aegon.co.uk**](mailto:clientsupport@arc.aegon.co.uk)

Our email system and the way we deal with data is internally secure. However, we're unable to make sure the security of emails before they reach us. Please consider this when sending us sensitive information.

4. Regular withdrawals

You should complete this section if you'd like to state a regular withdrawal instruction. Withdrawals from the crystallisation event form.

Amount* (to a maximum of 10% each year of wrapper value)

£

or

%

(calculated as a monetary amount at the time of processing this application)

☐ Monthly ☐ Quarterly ☐ Annually

Start date (dd/mm/yyyy)**

*Regular withdrawals have the option for fixed amount or % but not both.

**The start month can't be more than 12 months from the date of application.



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