



For financial advisers and discretionary fund managers (DFMs) only

# Managing model portfolios on Aegon Retirement Choices



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## For advisers only

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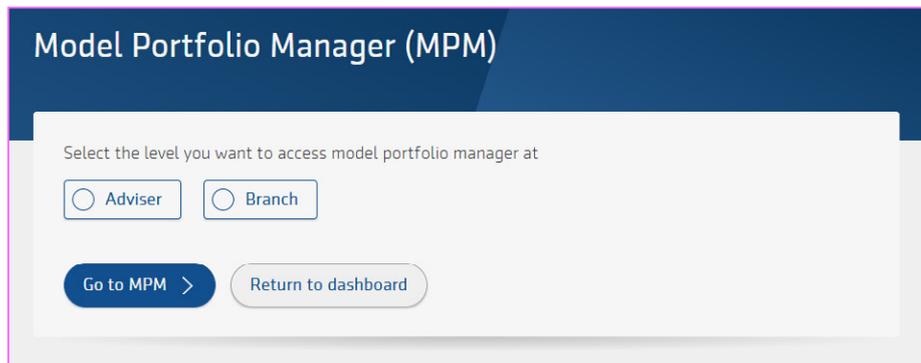
This communication is for financial advisers and discretionary fund managers (DFMs) only. It mustn't be distributed to, or relied on by customers or any other persons.



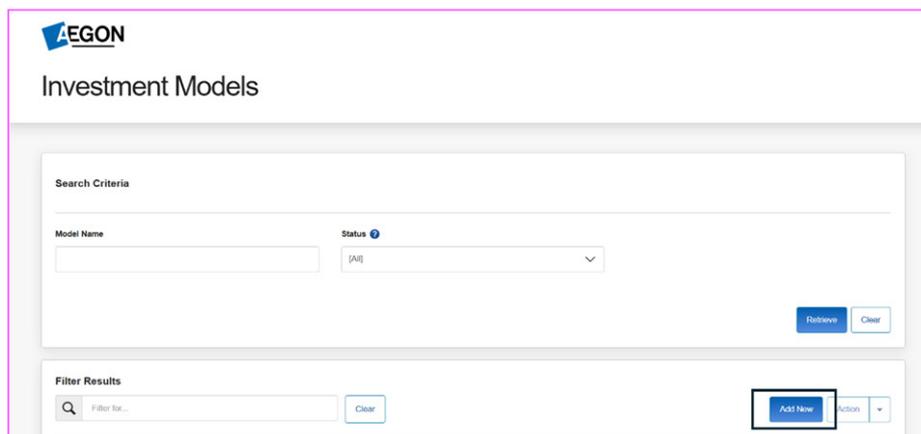
# Creating a model portfolio (for advisers and DFMs)

To get started log in to your dashboard and select **Manage model portfolios**.

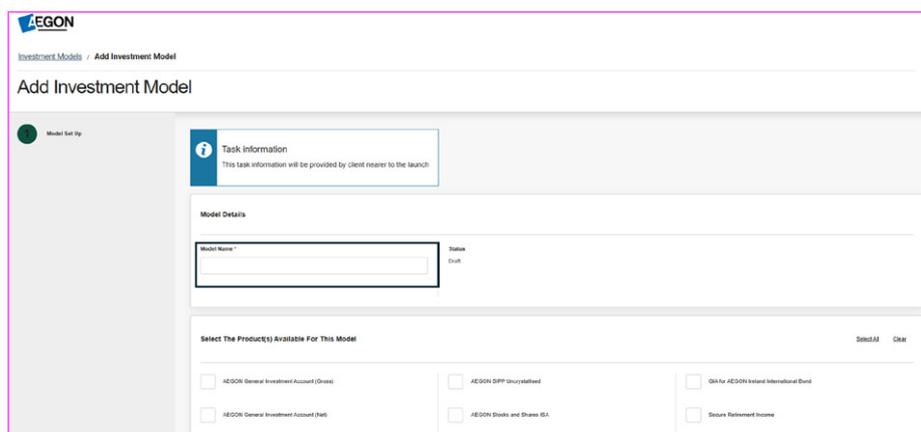
## Creating a model portfolio



Advisers, you'll need to select to manage model portfolios on behalf of the company or a specific adviser, depending on your access.



Select the **Add new** button.



Enter a unique name for your new model portfolio in the **Model name** field and choose which products you want to enable for the model. You can't enable the model for the Aegon Cash ISA or Secure Retirement Income products.

Once you've selected the products, scroll down to select the required investments for your model portfolio.

Once you've selected the products, select **Add Investment(s)**.

## Searching for an asset

In the **Add Model Investment** section, you can search using a number of fields. You can search by Asset identifier, for example Sedol/ISIN. This must match our share class version of the asset.

You can search by **Asset Sector or Asset Type**.

You can search by **Investment Manager**. This finds all available investments for the products selected under the chosen fund manager. Make sure you select external system drop down and select the market identifier you want to use, this will include the identifier in the fund list.

## Adding an investment to your model portfolio

**Add Model Investment**

Investment Name:

External System:

External Reference:

Investment Manager:

Asset Sector:

Asset Type:

**Filter Results**

Filter for:

SELECTED UNSELECTED ALL

169 of 169 record(s) shown

Investment Name	AEGON General Investment Account (Gross)	AEGON General Investment Account (Net)	AEGON SPP Drawdown	AEGON SPP Uncrystallised	AEGON Stocks and Shares USA	GIA for AEGON Ireland International Bond
<input type="checkbox"/> AEGON M WPS (L) (ARC)	X	X	✓	✓	X	X
<input type="checkbox"/> AEGON M WPS (M) (ARC)	X	X	✓	✓	X	X
<input type="checkbox"/> Aegon 4089 Gbl Eq LFS Ph ARC	X	X	✓	✓	X	X
<input type="checkbox"/> Aegon 5050 Gbl Eq in LFS ARC	X	X	✓	✓	X	X
<input type="checkbox"/> Aegon 5050 Gbl Eq in LFS ARC	X	X	✓	✓	X	X
<input type="checkbox"/> Aegon 7525 Fgl Gbl in LFS ARC	X	X	✓	✓	X	X

To add an investment to your model portfolio select the box next to the **Investment Name**.

Investments not available on all products will show a cross and you won't be able to add them to the model portfolio. Toggle between **SELECTED** and **UNSELECTED** to see your choices.

If you'd like to include an investment across all products a different share class might be available for the selected products.

If not, you may need to create a separate model.

## Select investment weightings

**Model Investments**

Investment Name	Percentage
Cash facility	2.00 %
<input type="button" value="Recycle Bin"/> L&G UK 100 Index Trust I Acc <input type="button" value="Available"/>	5.00 %
<input type="button" value="Recycle Bin"/> Dimensional US Small Cap Acc£ <input type="button" value="Available"/>	1.00 %
<input type="button" value="Recycle Bin"/> BlackRock CorpBd1 to10Yr D <input type="button" value="Available"/>	15.00 %
<input type="button" value="Recycle Bin"/> iShares Corp BtdIndx(UK) D A <input type="button" value="Available"/>	10.00 %
<input type="button" value="Recycle Bin"/> iShares Jpn Eq Indx(UK) D A <input type="button" value="Available"/>	1.10 %
<input type="button" value="Recycle Bin"/> iShares UKGBAClnd D A <input type="button" value="Available"/>	17.50 %

Enter the percentage weightings next to the relevant investment(s).

If you'd like to remove an investment select the recycle bin icon to the left of the fund.

Please note a minimum cash holding of 0.25% is required within the model portfolio for the product's cash facility.

## Add or remove adviser firms (this step applies to DFM's only)

Associated Adviser Firm

Enter search term...

SELECTED UNSELECTED ALL Export CSV

Adviser Firm

- Alex Chrysocolla
- Alex Feldspar
- Alex Feldspar
- Alex Feldspar
- Alex Jasper
- Alex Jasper
- Alex Jasper
- Alex Suggate
- Alex Suggate
- Bo Andaluato
- Bo Andaluato
- Fin Flannoud

Cancel Save

You can then add or remove any adviser firms as required. Select **Save** when ready.

Once you've selected **Save**, linked client investment strategies will be updated. This can take up to 30 minutes to complete.



Confirmation

Please confirm you want to update this model investment.

Close Continue

## Activating a model portfolio

Filter Results

Filter by: Clear

64 of 64 record(s) shown Export CSV

Model Name	Model Owner	Status	Action
Adventurus Risk 3 2014 - V6	Md (15402982) ARC DM	Inactive	→
Adventurus Active Profile Feb - V4	Md (15402982) ARC DM	Open	→
Adventurus High Profile Feb 2015 - V4	Md (15402982) ARC DM	Draft	→
Adventurus Medium Income 3 - V6	Md (15402982) ARC DM	Inactive	→
Adventurus Recovery Equity Feb 2017 Cash	Md (15402982) ARC DM	Open	→
Aggressive Above Profile Dec 2013 - V2	Md (15402982) ARC DM	Open	→
Aggressive USA Equity Dec 2017 - V2	Md (15402982) ARC DM	Inactive	→
Aggressive UT Equity Oct 2013 - V4	Md (15402982) ARC DM	Inactive	→

Model Name Action

- Clone Model
- Activate Model
- Deactivate Model
- Trigger Rebalance
- Enable Adviser Firm

Your new model will appear in the list of models on the Manage model portfolios dashboard - the status will be **Draft**.

To make your model active, select the model name and then select the action button, this will present the activate button (only for authorised users), when selected this will open the model for use.

**AEGON**

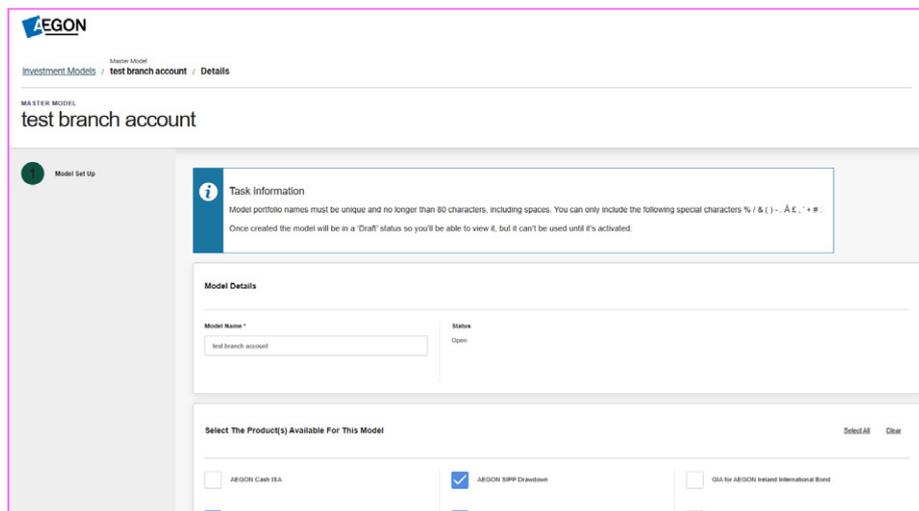
# Investment Models

Investment model test branch account (41466) activated successfully.

We'll confirm the model activation at the top of the screen.

# Managing model portfolios (for advisers and DFMs)

To manage a model portfolio select the model portfolio you'd like to make changes to.



The screenshot shows the Egon system interface for managing a model portfolio. The page title is "test branch account" under the "MASTER MODEL" section. The breadcrumb navigation is "Investment Models / test branch account / Details". The page is divided into three main sections:

- Task information:** A blue box with an information icon containing the text: "Model portfolio names must be unique and no longer than 80 characters, including spaces. You can only include the following special characters % / & ( ) - . ! , ' \* # . Once created the model will be in a 'Draft' status so you'll be able to view it, but it can't be used until it's activated."
- Model Details:** A form with a "Model Name" field containing "test branch account" and a "Status" dropdown menu set to "Open".
- Select The Product(s) Available For This Model:** A section with three checkboxes: "AEGON Cash ISA" (unchecked), "AEGON SIPP Drawdown" (checked), and "QIA for AEGON Inland International Bond" (unchecked). There are "Select All" and "Clear" buttons on the right.

To make changes to the investments or products the model is linked to select the arrow on the same row of the model portfolio.

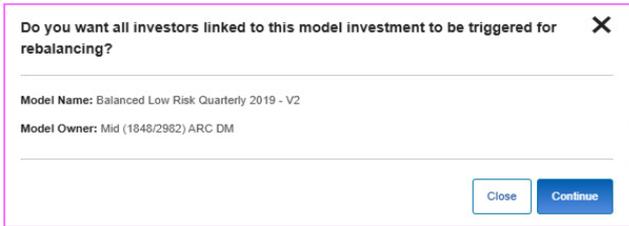
If changes are saved this updates all investment strategies for clients linked to this model. Any future payments/contributions or illustrations generated will be based on the amended model portfolio.

Adviser users may wish to create a new version of the model portfolio. If the model portfolio is highlighted you can select the action button to show the Clone Model option. This will require a new unique name and create a draft model portfolio that can be used.

## Trigger rebalance

For DFMs and those advisers with discretionary permissions for all the clients linked to the model portfolio.

Select the model portfolio row you want to rebalance, then select **Trigger rebalance** from the **Action** button to rebalance all clients linked to the model portfolio.



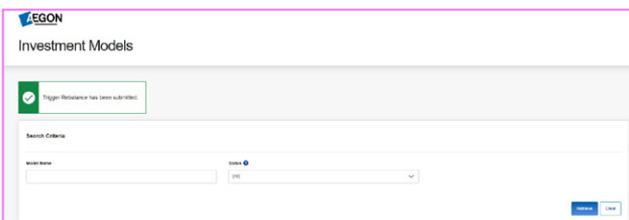
Do you want all investors linked to this model investment to be triggered for rebalancing? ✕

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Model Name: Balanced Low Risk Quarterly 2019 - V2

Model Owner: Mid (1848/2982) ARC DM

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EGON

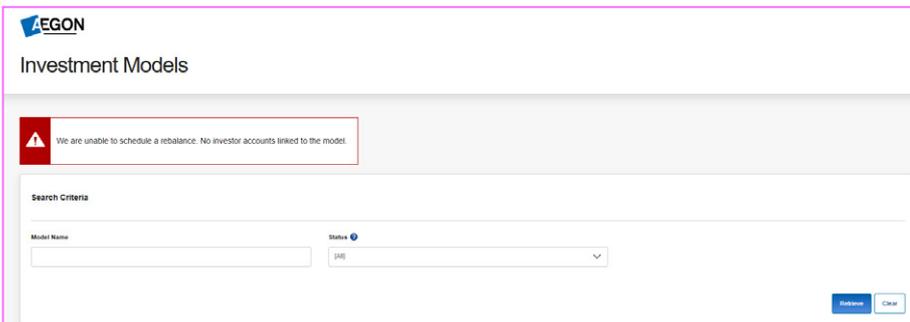
### Investment Models

Trigger Rebalance has been submitted.

Search Criteria

Model Name

Status



EGON

### Investment Models

We are unable to schedule a rebalance. No investor accounts linked to the model.

Search Criteria

Model Name

Status

Please note, if you've changed the model portfolio you'll need to let the system update the linked clients' investment strategies before being able to select **Trigger rebalance**. This could take up to 30 minutes to complete.

If your rebalance is unsuccessful, you'll see a warning message.

## Enabling an adviser firm to use the model portfolio

Associated Adviser Firm

Enter search term...

SELECTED UNSELECTED ALL

Adviser Firm

- Alex Chrysocolla
- Alex Feldspar
- Alex Feldspar
- Alex Feldspar
- Alex Jasper
- Alex Jasper
- Alex Jasper
- Alex Sugille
- Alex Sugille
- Bo Andalusite
- Bo Andalusite
- Bo Andalusite

Cancel Save

If you've already linked to an adviser firm their details will appear on this page.

You can make the model available to selected firms or all linked firms:

- Selected firms - select the box next to the relevant adviser firm(s).

Select **Save** to complete the model creation and return to the home page.

If you haven't linked to an adviser firm, please complete our **adviser link request form** and email it to **[arcdmfmsandproviders@aegon.co.uk](mailto:arcdmfmsandproviders@aegon.co.uk)**. Once the firm has been added you'll need to enable them for each model portfolio.

Please don't email any personal, financial or banking information as it's not a secure method of communication. If you have a dedicated secure email service with Aegon, for example Maillock, please use this service.

## Changing DFM fees

It's your responsibility to inform us of any DFM fees to be applied to model portfolios and if there are any changes to these.

We appreciate that you may wish to amend your fees from time to time, be this your standard fees, or a special deal applicable to a specific adviser firm.

To notify us of your fee for any new DFM models and/or change fees on existing models, please complete our **new DFM model fee notification and/or fee changes form** and email it to **[arcdmfmsandproviders@aegon.co.uk](mailto:arcdmfmsandproviders@aegon.co.uk)**.

Please don't email any personal, financial or banking information as it's not a secure method of communication. If you have a dedicated secure email service with Aegon, for example Maillock, please use this service.

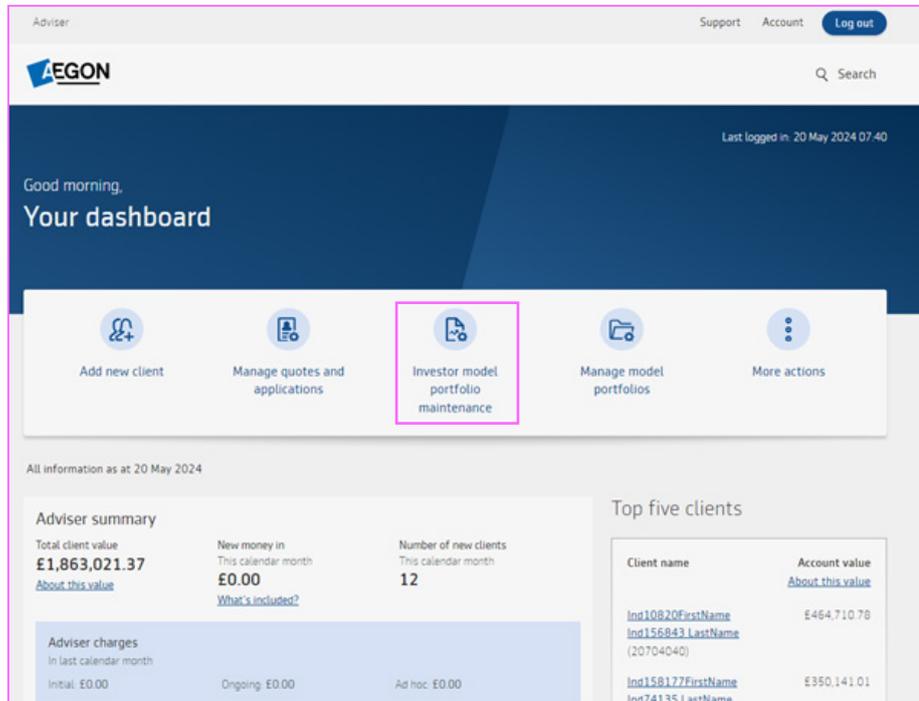
The following sections in this guide. are only applicable to financial advisers.

# Allocating clients to a model portfolio

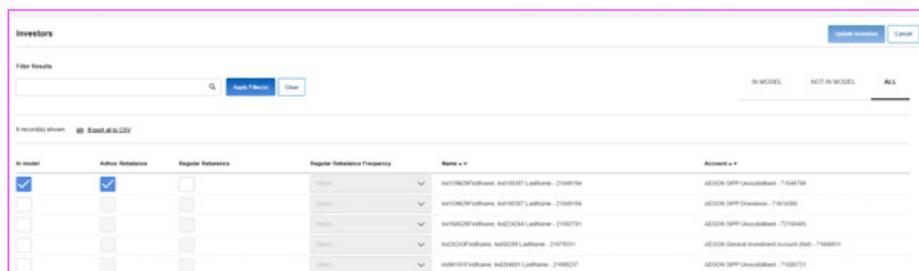
## Important information

We can only accept instructions to link clients to DFM model portfolios between the hours of 7.00am and 10.00pm. If you submit an instruction outside of these hours it won't place successfully and you'll need to resubmit the instruction during the timeframe listed.

On **Your dashboard** select **Investor model portfolio maintenance**.

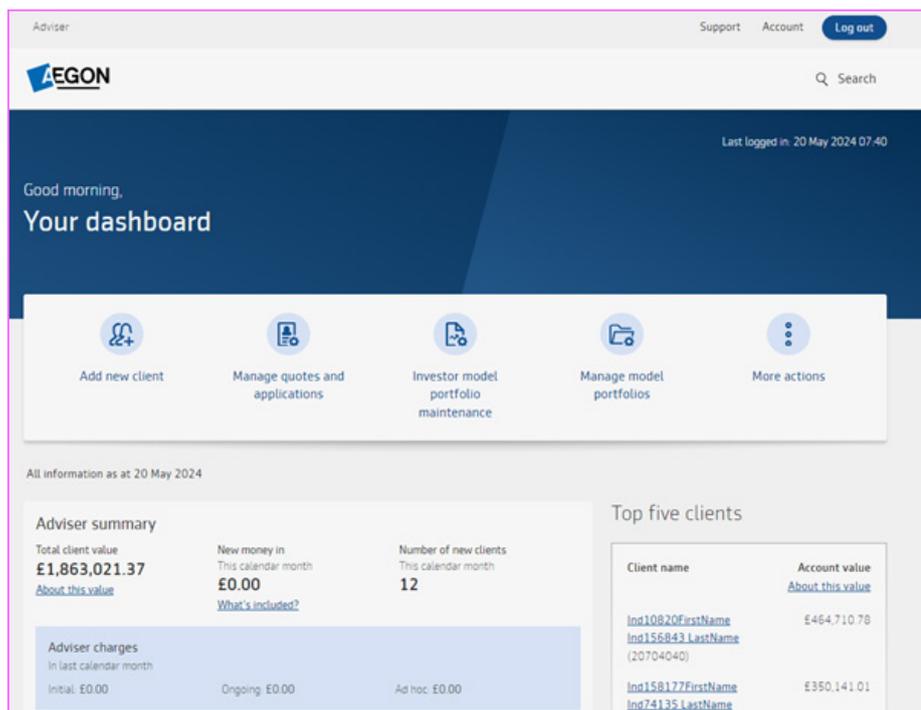


Toggle between **IN MODEL** and **NOT IN MODEL** to view the clients linked to a model portfolio and those that aren't.

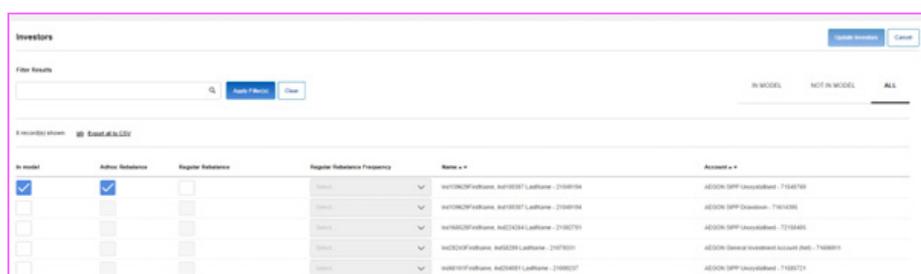




# Removing clients from a model portfolio



On **Your dashboard** select **Investor model portfolio maintenance**.



To remove a client from a model portfolio remove the tick from the **In model** column in the relevant row and select **Submit**.

A message will appear to show the request has been submitted. You'll then return to the **Investor model portfolio maintenance** screen.

The change may take up to ten minutes to update on the **Investor model portfolio maintenance screen**.

Please note that any agreed DFM fees will also be removed for the client moving forward.