



Improving your Aegon Retirement Choices and One Retirement experience

For financial advisers only







Technology moves fast and that's why we've been busy developing a new platform experience just for you.

One of our first phases of development focuses on your **Aegon Retirement Choices** and **One Retirement** digital experience. We've carried out robust testing and research to make sure it gets your seal of approval.

Here you can read about some of the improvements we've been making.



One log in

One log in for Aegon Retirement Choices and One Retirement that lets you access it all.

You'll no longer have to remember different user IDs and passwords. For example, Report Zone, firm administration and transact access are all accessible under one login based on your permissions.

Plus, we've made your log in details easy to remember - you'll now use your email address.

What's more, you can link users to branches - giving you:



- > The flexibility to view and transact across clients.
- > And your firm more control over who has access to clients.

And you don't have to select an adviser before searching for a client allowing you to access your clients' details more efficiently.



Two-factor authentication

To keep your, and your clients', information secure we've introduced two-factor authentication and removed reCAPTCHA.



Just get a quick one-time code sent by SMS to your mobile and you'll be ready to log in.



Optimised for you and your device

Your new experience is mobile, tablet and desktop friendly. It's also supported on all modern browsers.



So now you can use it on any device you want.



Multi-product quote and apply

We've introduced a new feature allowing you to quote for more than one product in a single request.

You can include one self-invested personal pension, one ISA and up to three GIAs. If you quote for more than one product, you can copy the investment choice from the first product to the others if you want.



So, you no longer have to carry out individual requests for each product your client is interested in.



What you need to know

At the start of each request, you'll see exactly what to expect, timescales and other important information.



This keeps you informed at the start, gives key information as well as manage your expectations.

But we also raise relevant points as you go through a request.



Client summary

Easily see the long-term performance of your client's product(s) – you can now see at a glance the return your client has had since they took their first product out rather than just over the last six months.

We've also set out product details in a much clearer way. You can see the value of the individual products and the cash balance along with remaining ISA allowance, if applicable.



Along with quick access to the online documents for the specific client you're viewing.

The screenshot shows a client summary dashboard on a laptop. The breadcrumb trail is "Dashboard > Client search > Client summary". The main heading is "Good morning, Simon Client summary". The data is as of 3 July 2023. The total value is £111,571.61, and the return since start date is +£3,091.22, which is a 2.77% increase. The dashboard features two product cards: an Individual Savings Account (ISA) with a value of £23,970.31 and £2,150.00 allowance left, and a General Investment Account (GIA) with a value of £80,000.31. Both products have the number AW/0012345. On the right, there is a "Client details" section for John Arthur McCrae, including age (54), home, mobile, and work numbers, and an email address. Below this is a "View client account" button. At the bottom right, there are four action buttons: "Continue request(s)", "Online documents", "Latest status updates", and "Buy product".

Dashboard > Client search > Client summary

Good morning, Simon
Client summary

As at 3 July 2023

Total value
£111,571.61

Since start date

Return
+£3,091.22
▲ +2.77%

Client details

John Arthur McCrae
Age: 54
Home number: 01423 3452 522
Mobile number: 07824 429 442
Work number: 01423 5387 738
Email address: johnmcræ@domain.com

View client account

Individual Savings Account
£23,970.31 Includes available cash of: £10,000.00
Product number: AW/0012345
Advised Invested in model
£2,150.00 allowance left
View and manage

John's GIA
General Investment Account
£80,000.31 Includes available cash of: £10,000.00
Product number: AW/0012345

Continue request(s)
Online documents
Latest status updates
Buy product



Product summary

Just like the client summary, you can see the value and return, but for the specific product you're viewing. Again, this is the return since the product was taken out rather than just last six months – giving you a long-term view as to how the product is performing.

We'll also show if the product is invested in a model portfolio, the name of the model portfolio and the remaining ISA allowance, if applicable.



You also have a clear display of charges, investments including their costs and any regular money in or out specific to the product you're viewing, as well as easy access to online documents for that product.

The screenshot shows the AEGON website interface for an Individual Savings Account. At the top, the AEGON logo is on the left and a search bar is on the right. Below the logo, a breadcrumb trail reads: Dashboard > Client search > Client summary > Individual Savings Account. The main heading is "Individual Savings Account" with a sub-heading "Product number: SLIS123456" and a tag "Invested in model". The current value is displayed as "Value £80,054.86" with a note "Includes available cash of £0.00". The return is shown as "Return +£1,106.61" with a green upward arrow and "+100.00%". A "Client details" box contains information for John Arthur McCrae, including age (54), home, mobile, and work numbers, and an email address. A "View client account" button is located below the client details. A disclaimer at the bottom states: "The value of your investments can fall as well as rise and isn't guaranteed. You may get back less than you pay in." At the bottom of the page, there are four action buttons: "Top up", "Change existing investments", "Manage investment strategy", and "More actions".



Investments

We've listened to your feedback and have improved investment screens - you'll now see a consistent, streamlined, experience when you buy or sell an investment. Some key improvements are:



- Ability to use cash alongside selling other investments in the Change existing investments (switch) request.
- A sell all feature for each investment.
- An illustration generated for the request.

And when you search for investments, you have the option to search for existing investments only. This new feature will only show the investments the product is currently invested in saving you from searching for them individually.

If there's an investment strategy in place for regular money in, and you change the investments the product is invested in, you'll receive an alert to consider updating the investment strategy. This handy reminder could prevent you carrying out a change of investments and the future regulars still being invested in the investment strategy that you've switched out of.





Easy management of regular money out

When you start a Manage regular money out request, you'll also see the amount that's currently being paid, and we've introduced the ability to quickly stop the existing regulars, or you can continue and amend them.



More control over your account

If you have someone in your firm with user administration permission in the new Aegon Retirement Choices and One Retirement experience, you have more control.

The person with user administration permission can:

- Unlock your account if it becomes locked.
- Deactivate users when they no longer need access.
- Set up new users.
- Manage other users' permissions and access levels.
- Send activation emails to other users in your firm.

And if you lose the mobile device you use for two-factor authentication they can reset this to an alternative device, so you know your account will stay secure.



A person wearing a pink shirt is sitting in a wicker chair outdoors. The background is filled with lush green foliage. A blue rectangular text box is overlaid on the upper left portion of the image.

These are just some of the changes we've made to your Aegon Retirement Choices and One Retirement experience. This new intuitive, modern, experience is just one of the steps we're taking to become the market-leading digital platform provider for the workplace and retail markets.



Discover your new platform
experience, visit

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