

Member Insights

User guide



Welcome to Member Insights

The Member Insights online system has been designed and built to be as intuitive as possible.

This guide walks you through how to use the system, how to use the email functionality and how to download your governance report.

You can also take a look at our [introduction video](#).

We hope you enjoy using Member Insights.

Login to Member Insights

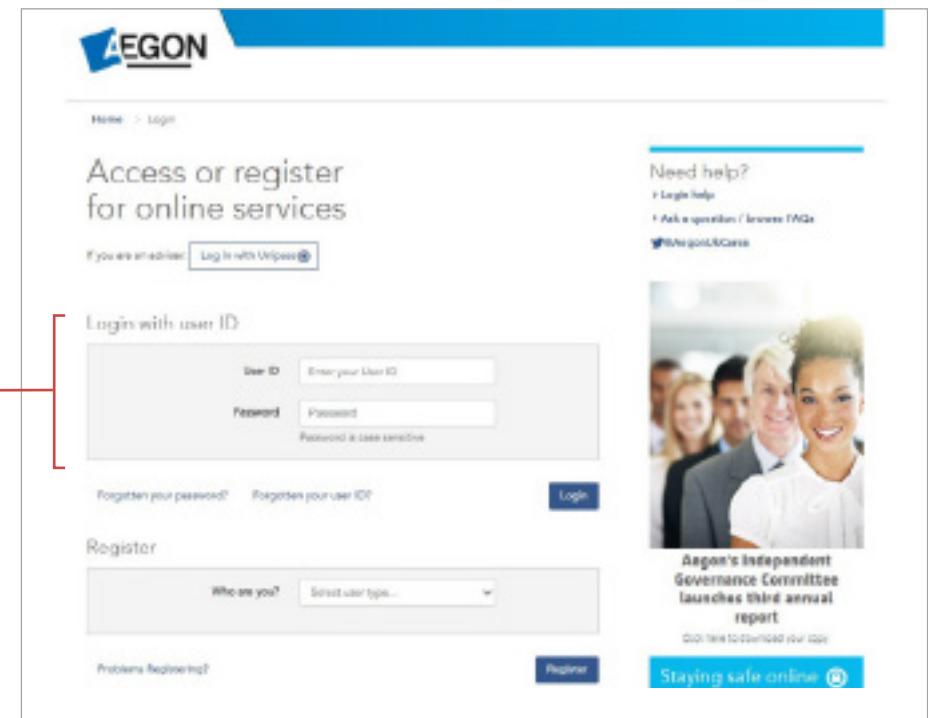
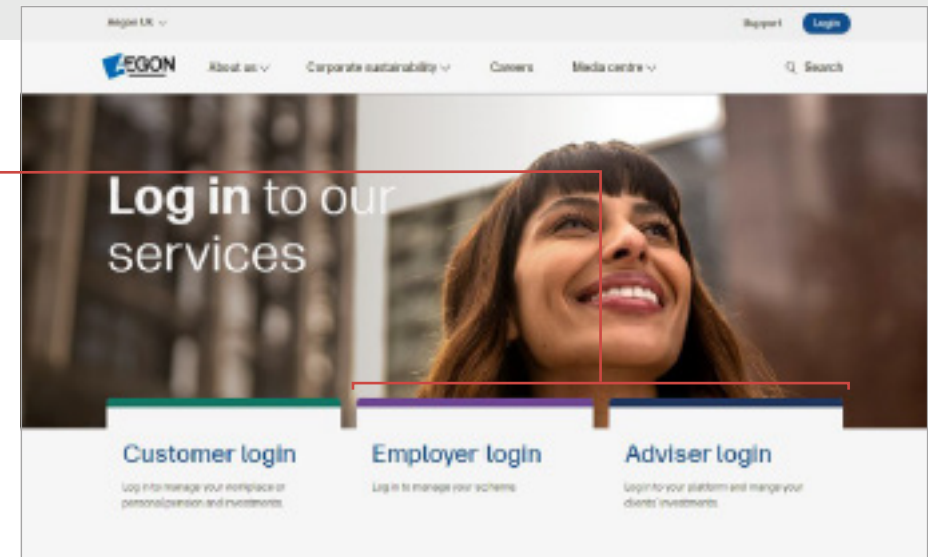
To access Member Insights go to www.aegon.co.uk/login

- Select the Employer or Adviser login
- Scroll down the login page and select **Member Insights**

You'll be taken to a login screen where you can enter your User ID and Password.

If you can't remember your user ID or password click on the forgotten links.

If you need help registering or logging in, please get in touch with your Aegon contact.



Homepage

From the homepage, there are a number of actions you can take.

At the top of the page you'll see links to:

- **Your schemes**
- **Help and support**
- **Profile**

These links are available throughout Member Insights.

To the right there's high level data on the report which you can use to check you're in the correct report (if you have more than one).

Below that, is the **User Guide** link, which is this document.

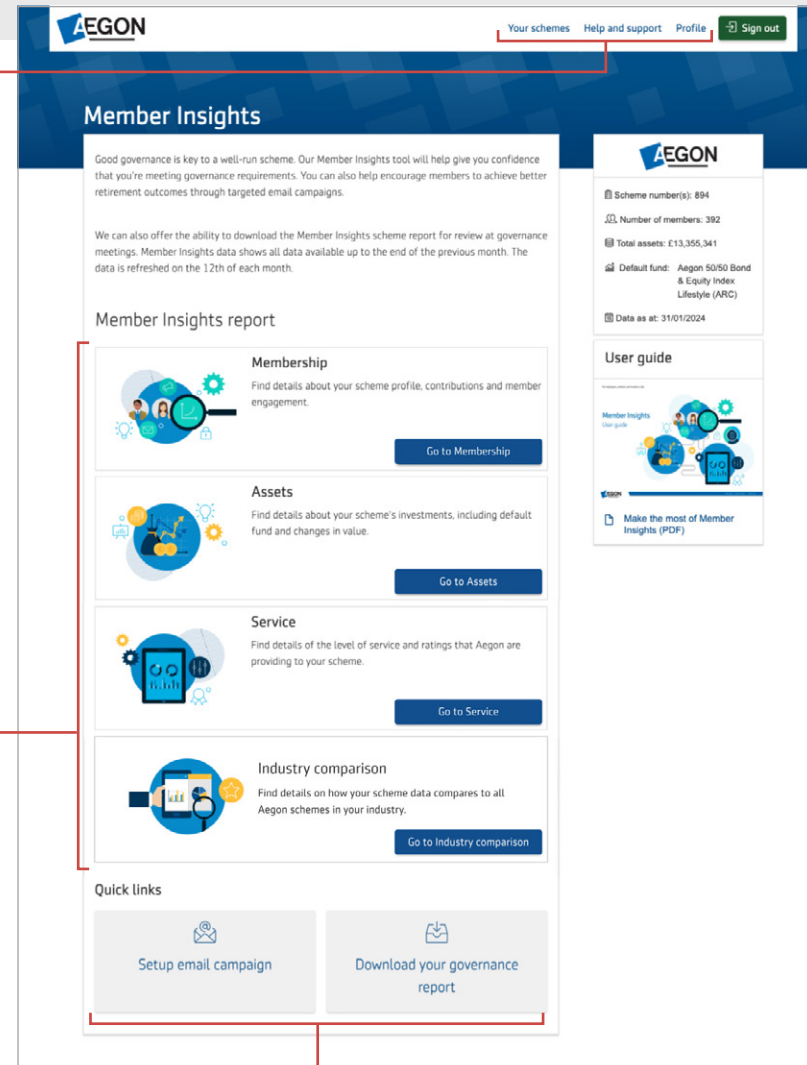
The main body of the homepage shows the links for the four main sections of the system:

- **Membership**
- **Assets**
- **Service**
- **Industry comparison**

You can find out more insights about the scheme in these sections.

At the bottom of the page you can begin the process of setting up an email campaign or downloading your report.

Before we get to the downloadable report, let's take a look at the **Membership** section.



Membership

By selecting the **Membership** link you'll go to the Membership page.

The first addition to the page is the 'breadcrumb' at the top left of the page. This allows you to navigate back through the route you've just come down.

- In this instance, you can select **Homepage** to go back to the Homepage.

Below that, are the first key insights on the members.

- Selecting any of these insights will take you directly to the relevant graph.

There are five membership sections about the scheme:

- Scheme profile
- Contributions
- Engagement
- Gender pension gap
- Deferred members

Selecting any of these will take you to the graphs for that section, where you'll find out more. The **Deferred members** section will only display if relevant to your scheme.

The three other main sections on the homepage **Assets**, **Service** and **Industry comparison** are accessed in the same way.

Next, let's take a look at **Scheme profile** accessed through this section.

The screenshot shows the Aegon Membership page. At the top, there's a navigation bar with 'Your schemes', 'Help and support', 'Profile', and a 'Sign out' button. Below this is a breadcrumb trail: 'Homepage / Membership'. The main heading is 'Membership'. The page is divided into several sections:

- Key insights:** A section with a lightbulb icon and text: 'By selecting each key insight you'll be able to find out more information about the data, as well as any associated risk warnings'. It contains three bullet points:
 - 68% of members are saving under £300 each month.
 - 98% of members are projected to retire on under £1,700 each month.
 - 97% of members haven't reviewed their death benefit nomination recently.
- The membership categories:** A section with text: 'Take a look at each of these five sections to find out more detailed information about the members.'
- Scheme profile:** A section with a bar chart icon and text: 'What's the average pension fund breakdown and members projected retirement income?'. It has a 'Go to Scheme profile' button.
- Contributions:** A section with a hand putting coins into a jar icon and text: 'How much are the members saving and how does that compare to others?'. It has a 'Go to Contributions' button.
- Engagement:** A section with a person at a computer icon and text: 'How engaged are the members?'. It has a 'Go to Engagement' button.
- Gender pension gap:** A section with a balance scale icon and text: 'What's the difference between the projected pension income for men and women in your scheme?'. It has a 'Go to Gender pension gap' button.
- Deferred members:** A section with a magnifying glass over a document icon and text: 'What is the fund value for the deferred members? How engaged are they?'. It has a 'Go to Deferred members' button.

On the right side, there's a sidebar with the Aegon logo and the following information:

- Scheme number(s): 894
- Number of active members: 392
- Total assets (active members): £13,355,341
- Default fund: Aegon 50/50 Bond & Equity Index Lifestyle (ARC)
- Data as at: 31/01/2024

Red lines connect the text in the left column to specific UI elements: from 'Homepage' in the breadcrumb to the breadcrumb text; from 'key insights' to the 'Key insights' section; from 'Scheme profile' to the 'Scheme profile' section; from 'Contributions' to the 'Contributions' section; from 'Engagement' to the 'Engagement' section; from 'Gender pension gap' to the 'Gender pension gap' section; and from 'Deferred members' to the 'Deferred members' section.

Scheme profile sub-section

By selecting the **Scheme profile** link (shown on the last page) you'll go into the **Scheme profile** sub-section shown here.

At the top left of the page, the 'breadcrumb' now allows you to navigate back to either **Membership**, or all the way back to the **Homepage**.

Below that, you have the key insights.

- Selecting any of these insights will take you directly to the relevant graph.

Below that you'll find the first real data insight and the high level information for **Scheme profile**.

- In this example, it shows the members leaving and joining the scheme over the last 12 months.

In the **Scheme profile measures**, there are the links to the graphs that are available in the scheme profile sub-section.

- Select these boxes to view the graphs and insights.

If you want to view **Contributions**, **Engagement**, **Gender pension gap** or **Deferred members** you follow the same process starting from the **Membership** page.

The same process would apply when you access **Assets**, **Service** or **Industry comparison** from the **Homepage**.

The screenshot shows the Aegon Scheme profile page. At the top, there's a navigation bar with the Aegon logo, 'Your schemes', 'Help and support', 'Profile', and a 'Sign out' button. Below this is a breadcrumb trail: 'Homepage / Membership / Scheme profile'. The main heading is 'Scheme profile'. On the right, there's a sidebar with Aegon logo and key facts: Scheme number(s): 894, Number of members: 392, Total assets: £13,365,341, Default fund: Aegon 50/50 Bond & Equity Index Lifestyle (ARC), and Data as at: 31/01/2024. The main content area is divided into sections. The 'Key insights' section has a lightbulb icon and text explaining that selecting insights leads to more data and risk warnings. It lists three insights: 'The average pension fund value of members is £34,070', '98% of members are projected to retire on under £2,600 each month', and 'The average projected retirement income of members aged over 55 is £360 each month'. Below this is a paragraph explaining the purpose of the scheme profile. The 'Scheme profile measures' section features a table with member statistics and four buttons for further exploration.

| Members at 01/23 | 479 |
|------------------|-----|
| Members joining | 48 |
| Members leaving | 135 |
| Current members | 392 |

Scheme profile measures

- Projected retirement income
- Membership breakdown
- Projected retirement income by age and gender
- Pension fund breakdown

Projected retirement income

By selecting the **Projected retirement income** link (shown on the last page), you can view the graph.

- This shows you the banded amount your members are projected to retire on.

There's an explanation as to how we've calculated this and why it's important.

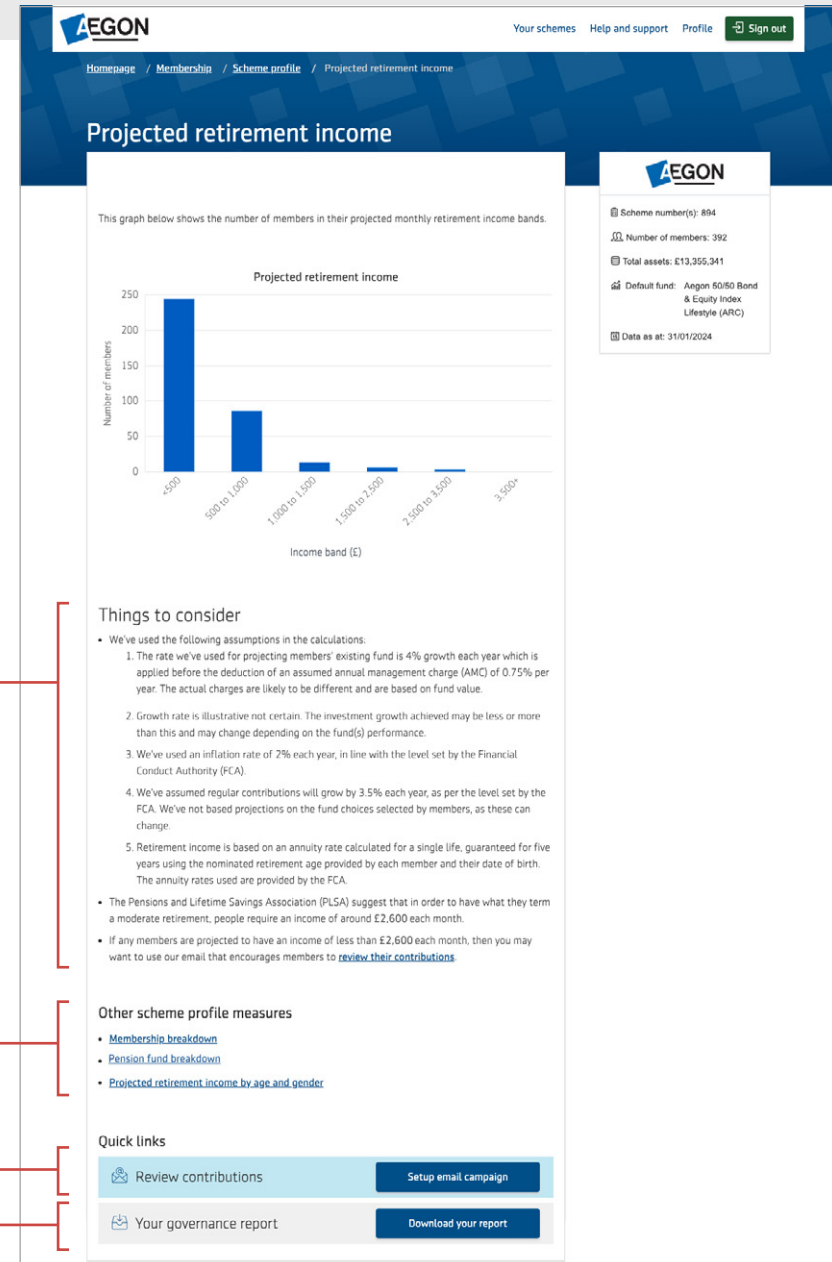
Below that are links to move straight to the other graphs in this section, without the need to navigate back to the sub-section page.

At the bottom of the page, there's a link to set up an email campaign related to the graph on the page.

- In this instance, selecting it takes you to a page to set up an email campaign encouraging your members to review their contributions.

You can also download your paper governance report from here.

All of the graph pages in Member Insights follow a similar format to that shown here, with similar functionality across each.



Email campaigns

Email campaigns can be accessed in two ways:

- Firstly, as you've already seen, by viewing a graph and setting up an email campaign based on that data.
- Or by selecting the **Email campaigns** link at the bottom of the **Homepage**.

If you access the campaigns via the **Homepage**, you'll see the full list of campaigns, and you'll be able to choose the one you want to run.

Setting up a campaign is simple:

1. Choose the segmentation you want – such as “members saving under £300 each month” as shown in this example. ●
2. Select **Run campaign**. ●

An automated process will then begin:

- We'll send out your campaign in two weeks' time, or as close to that date as possible.
- We'll send you a confirmation email as to when the campaign will be sent.

Prior to sending your email, please make sure you visit the **Profile** section at the top of the page and update your details.

- Some of these details will be used in your email campaign.
(See the next page for details around the **Profile** section)

Remember:

- Only one email campaign can be sent at a time – when fully completed another campaign can be sent.
- A specific email campaign cannot be repeated until six months after it was last run.

The screenshot shows the AEGON website interface. At the top, there's a navigation bar with the AEGON logo, links for 'Your schemes', 'Help and support', 'Profile', and a 'Sign out' button. Below this is a breadcrumb trail: 'Homepage / Email campaigns / Review contributions'. The main heading is 'Review contributions'. A sub-heading says 'Please follow the instructions below to set up and run this email campaign.' followed by a list of bullet points: 'Your email will be sent two weeks from the date you've requested it. (At certain times, including national holidays and busier periods, it could take longer).', 'Make sure the details held in your profile section are up to date, as they're used to personalise your emails.', 'We can only send emails to members who we have an email address for.', 'To make sure your email campaign is as effective as possible, remind the members to activate their online accounts.', and a link 'Preview this email.' Below this is the 'Set up your email campaign' section with the instruction 'Please provide an email address where we'll send updates about the campaign.' and an 'Email' input field. Underneath is 'Send the email to members' with five radio button options: 'All', 'Saving under £300 each month', 'Saving less than the industry average', 'Not making a personal contribution', and 'Aged over 45 and projected to retire on less than £1,700 per month'. A 'Run campaign >' button is at the bottom right. On the right side of the page, there's a sidebar with the AEGON logo and a box containing scheme details: 'Scheme number(s): 894', 'Number of members: 382', 'Total assets: £13,355,341', 'Default fund: Aegon 50/50 Bond & Equity Index Lifestyle (ARC)', and 'Data as at: 31/01/2024'. Red lines from the text in the left column point to the 'Email' field and the 'Run campaign' button.

Profile

The **Profile** section is in three parts:

1. Your logo

There's an option to add in your company logo.

- If you add your company logo, this will show throughout the online report.

2. Scheme information

In the report name field, you can change the name that'll appear on your paper report.

In the scheme industry field you can change your scheme industry.

- In the report we compare your scheme with the average scheme in your industry.
- If you'd rather be compared to a different one, change this, and the next time the data is updated, it'll change to your new selection.

Please then complete the key contact details, so we can get in touch if we need to.

3. Email campaign details

The final section contains details we'll use to populate some of the email campaigns.

- It's important this is kept up to date, if you want to get the most from your email campaigns.
- If these boxes are left blank, we'll populate the emails with generic information instead.

The final section allows you to populate details of the HR contact and the scheme adviser.

- If these sections are left blank, the emails on consolidation and retirement options will direct members to Aegon Assist. You should agree with your scheme adviser what details should appear here.

The screenshot shows the Aegon Profile page. At the top, there's a navigation bar with 'AEGON', 'Your schemes', 'Help and support', 'Profile', and 'Sign out'. Below the navigation bar, the page title is 'Profile'. A warning message states: 'You can edit your scheme information at any time. Please remember to save your details before you leave the page or you'll lose any new details you provide.' The page is divided into three main sections: 'Your logo', 'Scheme information', and 'Email campaign details'. The 'Your logo' section has a text input for 'Your logo' and a button 'Drag and drop a new image, or select a file from your computer'. The 'Scheme information' section has a text input for 'Report name' (containing 'xyz'), a dropdown for 'Scheme industry' (set to 'Manufacturing'), and a 'Key contact' section with inputs for 'Name' (containing 'HR'), 'Email' (containing 'schemeadmin@schemeadmin.com'), and 'Telephone number' (containing '01234567890'). There is an 'Edit scheme information' button. The 'Email campaign details' section has a text input for 'Scheme name' (containing 'Sample Scheme'), an 'HR contact' section with inputs for 'Name' (containing 'HR@HR.com'), 'Email' (containing 'HR@HR.com'), and 'Telephone number' (containing '01311111111'), and an 'Adviser contact' section with inputs for 'Name' (containing 'Aegon'), 'Email' (containing 'aegonassist@aegon.co.uk'), and 'Telephone number' (containing '03456 03 05 09'). There is an 'Edit email campaign details' button. On the right side, there is a 'User guide' section with a 'Member insights' icon and a link 'Make the most of Member Insights (PDF)'.

Help and support

This section has information to help you get the most out of Member Insights. There's a user guide and FAQs, as well as contact information for getting in touch with us, or your adviser.

Download your report

Downloading your report is simple.

Once you select a section from the homepage, or one of the graphs, you'll get to a page where you can choose to download the report in PDF or Word format.

If you choose to download in Word, you can add your own comments or delete sections. Please remember that if you make any changes to your report, Aegon cannot take any responsibility for the content.

Your schemes

If you have more than one report set up and would like to change which one you're looking at, select the report you want to view. If you have a large number of reports, you can search for the one you're looking for in the bar at the top of the page.

Further guidance

Should you require further help getting the most from Member Insights, please look at the FAQs in the Help and Support section.

If you need any further assistance please get in touch with your Aegon contact.

aegon.co.uk



@aegonuk



Aegon UK

