aegon

For employers, advisers and trustees only

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 **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.
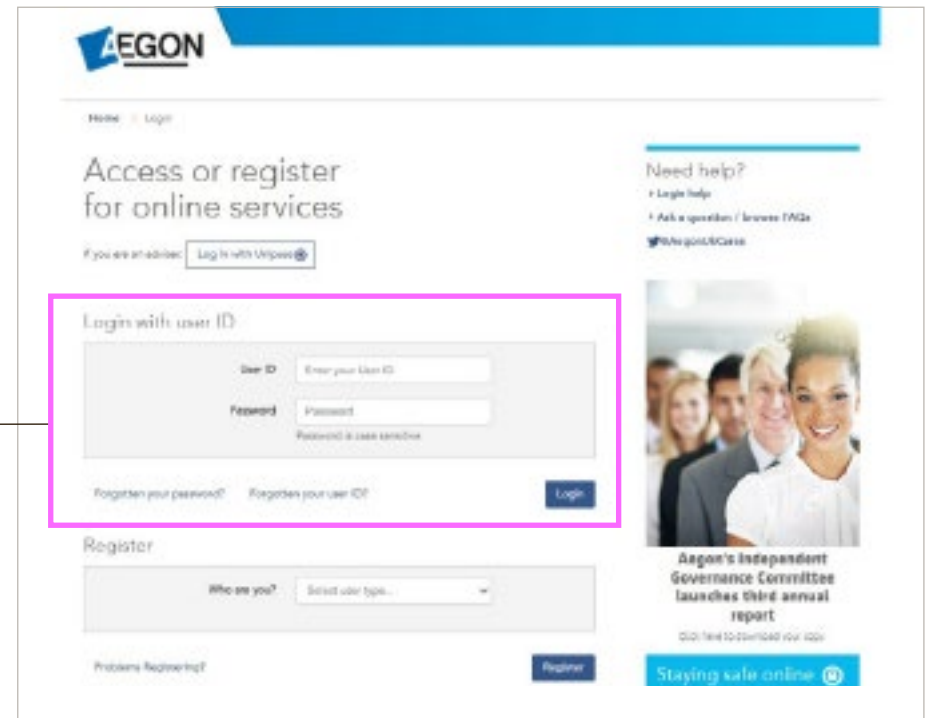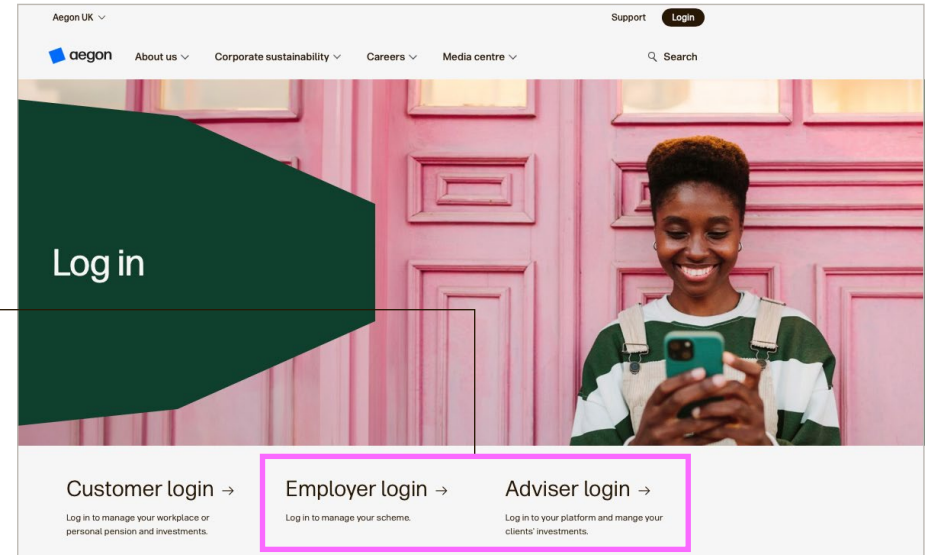
Homepage

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.
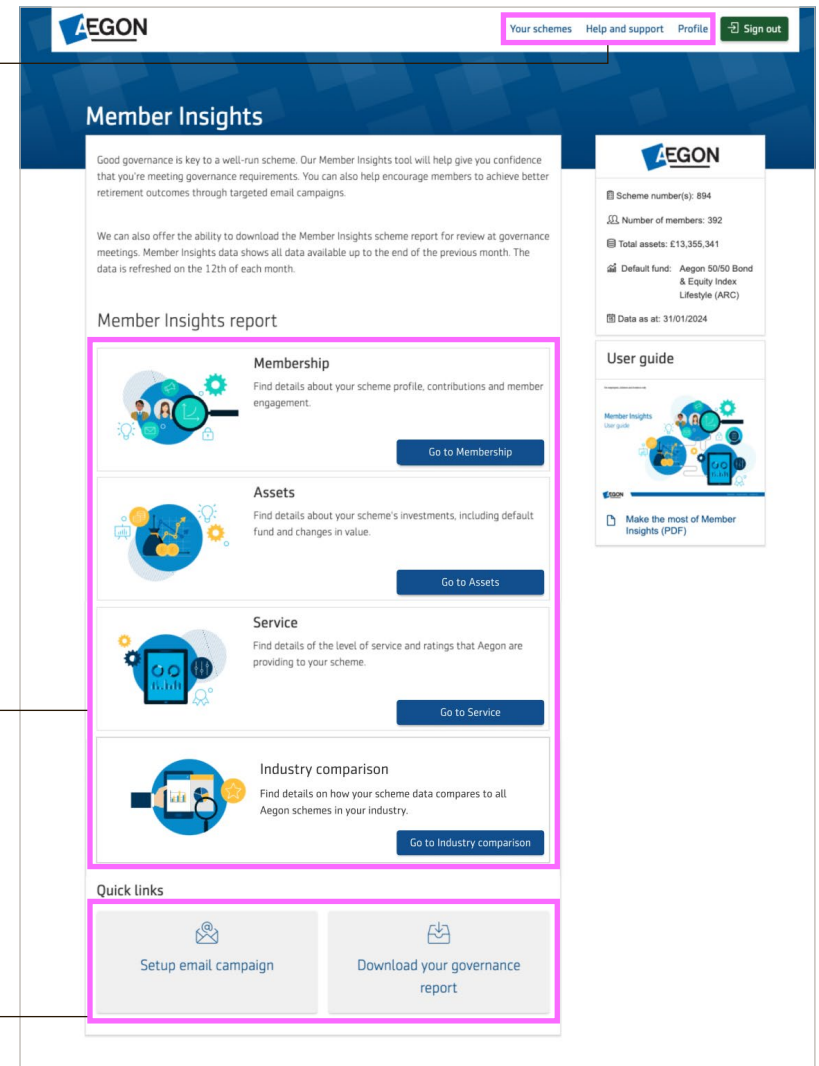
Membership

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 six membership sections about the scheme:

▪ **Pension transfer portal**

▪ **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.
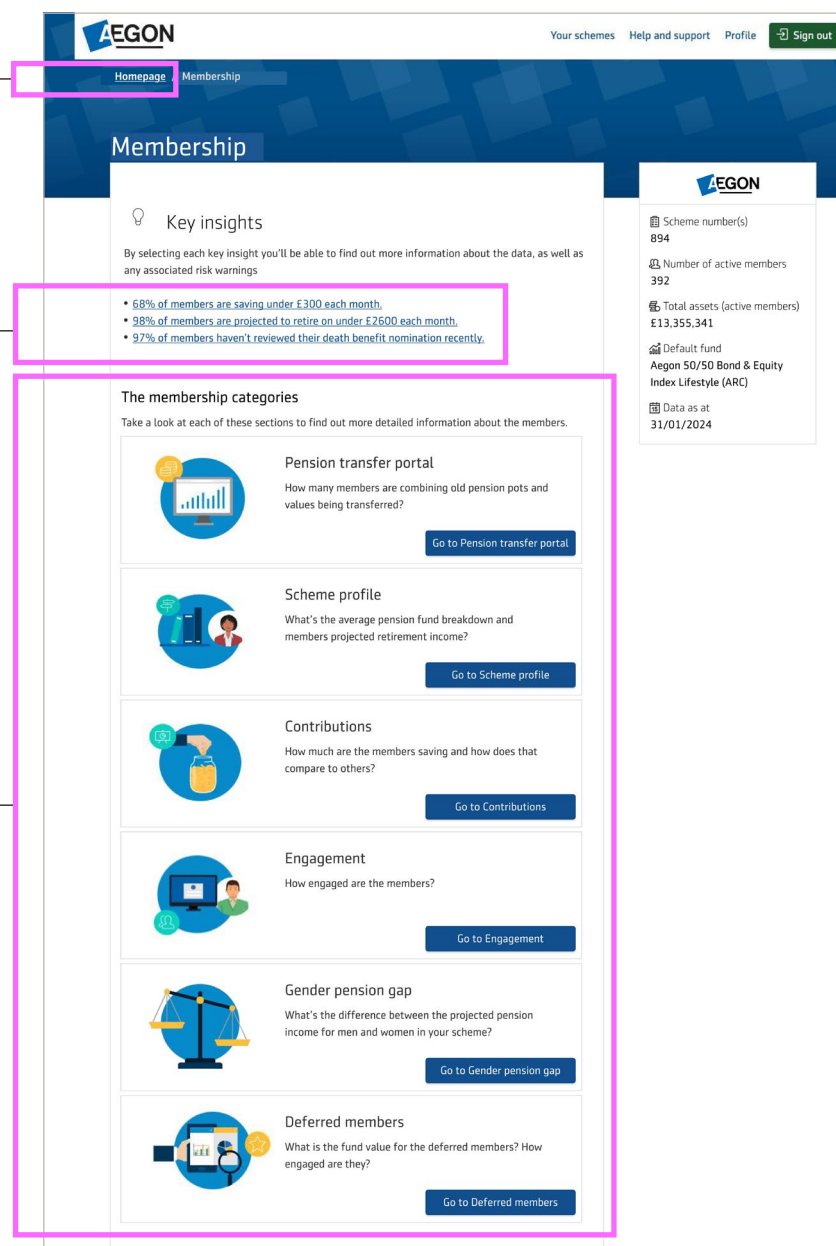
Scheme profile sub-section

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 **Pension transfer portal, 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**.

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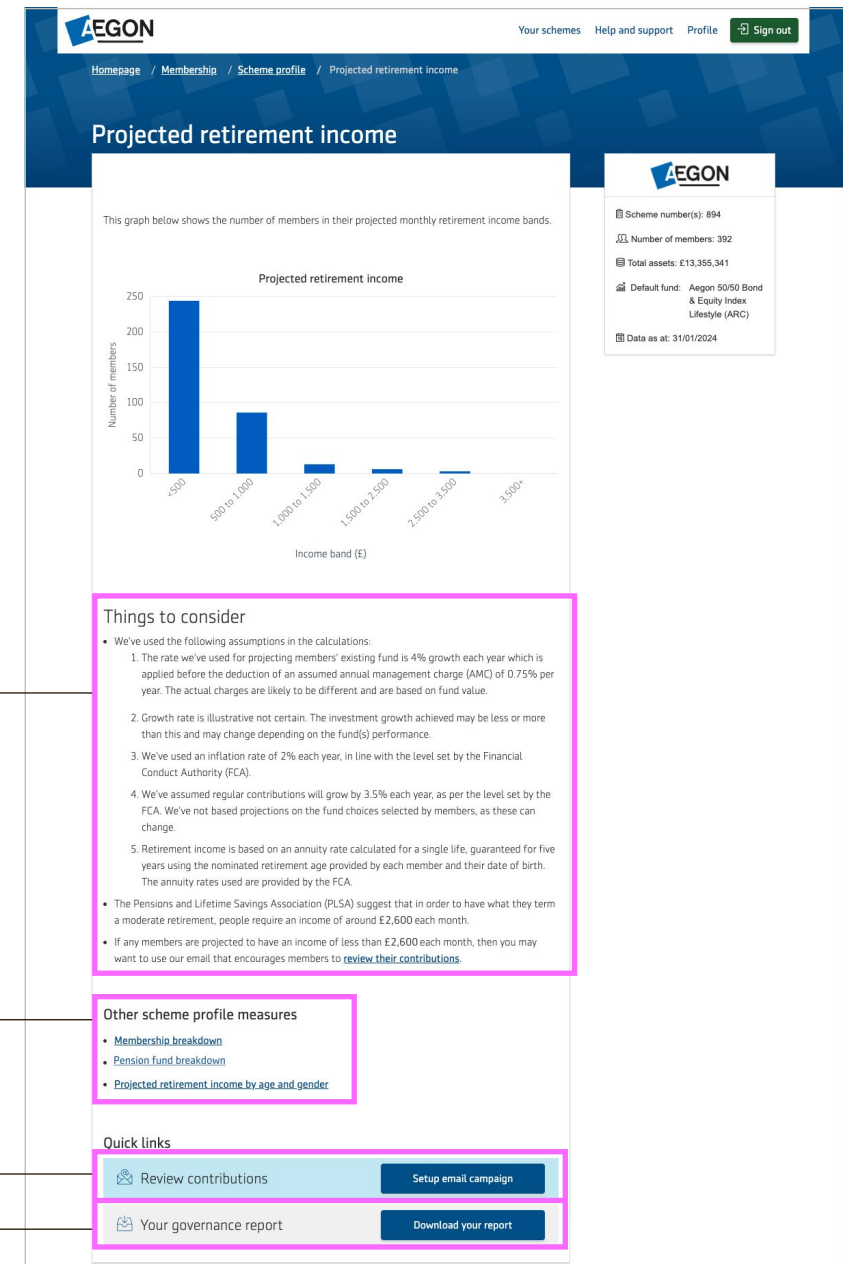
Below that are links to move straight to the other graphs in this section, without the need to navigate back to the sub-section page.

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.

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Your schemes   Help and support   Profile   Sign out

Homepage / Membership / Scheme profile / Projected retirement income

Projected retirement income

This graph below shows the number of members in their projected monthly retirement income bands.

Projected retirement income

Income band (£)

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

Things to consider

- We've used the following assumptions in the calculations:
  1. The rate we've used for projecting members' existing fund is 4% growth each year which is applied before the deduction of an assumed annual management charge (AMC) of 0.75% per year. The actual charges are likely to be different and are based on fund value.
  2. Growth rate is illustrative not certain. The investment growth achieved may be less or more than this and may change depending on the fund(s) performance.
  3. We've used an inflation rate of 2% each year, in line with the level set by the Financial Conduct Authority (FCA).
  4. We've assumed regular contributions will grow by 3.5% each year, as per the level set by the FCA. We've not based projections on the fund choices selected by members, as these can change.
  5. Retirement income is based on an annuity rate calculated for a single life, guaranteed for five years using the nominated retirement age provided by each member and their date of birth. The annuity rates used are provided by the FCA.
- The Pensions and Lifetime Savings Association (PLSA) suggest that in order to have what they term a moderate retirement, people require an income of around £2,600 each month.
- If any members are projected to have an income of less than £2,600 each month, then you may want to use our email that encourages members to review their contributions.

Other scheme profile measures

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

Quick links

| Review contributions | Setup email campaign |
| Your governance report | Download your report |

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.

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, investments, retirement options and pension transfer portal will direct members to Aegon Assist or MoneyHelper. You should agree with your scheme adviser what details should appear here.

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.

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.

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.

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.

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