



This communication is for employers only. Not to be distributed to, or relied on by members.

Engaging your employees with their retirement savings

Supporting you at the start of the journey

You've spent a lot of time, money and effort putting your workplace retirement savings scheme in place. We want to help you communicate the value of this great benefit to your employees, so we've created this toolkit with lots of support all in one place.



Sent from the employer

Sent from Aegon

Warm up and announcement

Warm up materials

Posters, desktop images and screen savers to introduce the new Aegon workplace pension

Scheme announcement email

Inform your employees their workplace pension scheme is moving to Aegon

Presentation invitation email

An opportunity for employees to learn more about their pension

Presentation reminder email

A reminder for employees to learn more about their pension

Joining the scheme and bulk transfer

Welcome... and activate email!

Aegon will send an email to welcome new members and encourage them to activate their Aegon online account

Aegon UK mobile app

Introduce the Aegon UK mobile app to employees

Transfer heads-up

Let your employees know their invitation to transfer email is on its way from Aegon

Consent to bulk transfer email

Aegon send your employees an email to create their online account and for them to decide whether to transfer.

Transfer reminder emails

We'll issue two emails to employees to remind them about the bulk transfer offer.

Bulk transfer complete email

Aegon let your employees know their transfer is complete. They can also continue to use the service to trace and combine old pensions

Employee welcome journey

Financial wellbeing email

Check in on employees' financial wellbeing – helping them plan for the future

Combine pension pots email

Inviting employees to consider their other pension pots

Review investments email

Help employees understand the different investment options

Review contributions email

Encouraging your employees to regularly review their pension plan

Death benefit nomination

Reminding your employees to nominate a beneficiary(s) for any death benefits

Timeline

It's easy to help your employees get the most out of their new Aegon retirement savings scheme by giving them a clear journey and making them feel supported.

This is the approach we recommend, but every business and every workforce is different, so you may want to adjust this journey to suit your needs.

You'll find all of the communications shown below in this toolkit - with handy tips on how to use them.

Warm up and announcement

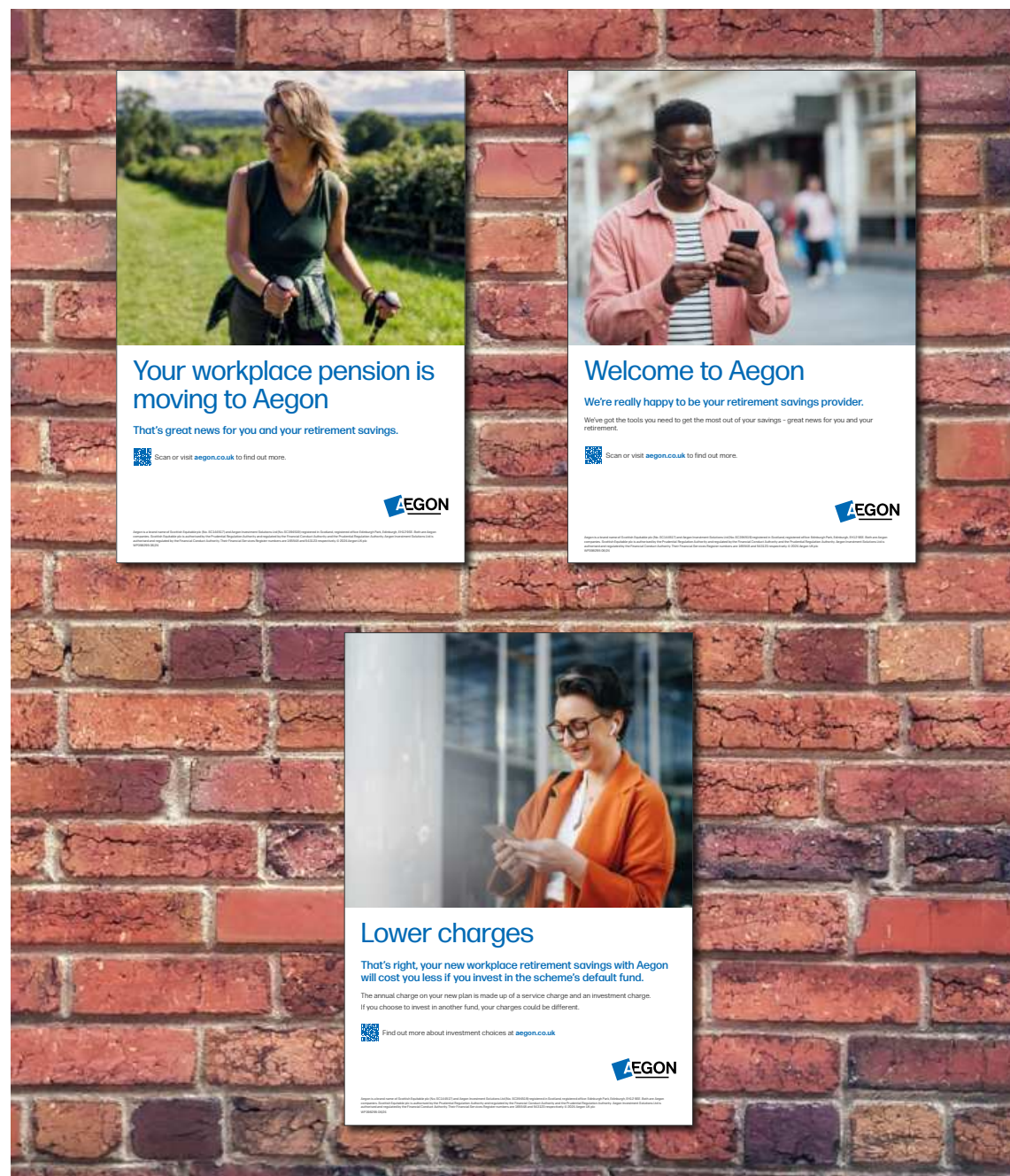
Introducing your new scheme

It's great to tell employees about their new workplace scheme. Why not use our posters and flyers to introduce your new Aegon retirement savings scheme. Hanging posters around your workplace is a great way to promote your new scheme and tell employees about some of the benefits of saving with us.



Download our posters and leaflets:

- [Welcome to Aegon poster](#)
- [Your workplace pension is moving to Aegon poster](#)
- [Lower charges poster](#)
- [Lower charges flyer](#)



Warm up and announcement

Desktop backgrounds and screensavers

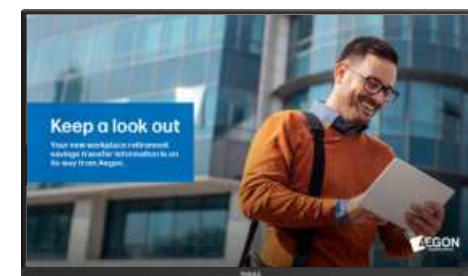
If your employees are never far from a screen, then a desktop background and/or screensaver is perfect. It gives you the opportunity to let them know what's going on with their retirement savings scheme, and point them in the right direction to learn more about it.



[1280 x 800 resolution](#)
[1356 x 768 resolution](#)
[1920 x 1080 resolution](#)



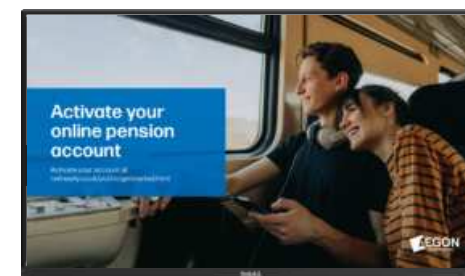
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Warm up and announcement

Scheme announcement email

To help you announce the new scheme, and introduce Aegon as their new provider, we've written an email template for you to send to your employees. It contains some of the reasons why you may have chosen us to deliver your retirement savings scheme and links to the required regulatory documents. We've also drafted a [scheme information leaflet](#) which you can use to help communicate details about your new Aegon workplace pension scheme to employees. Remember to attach your scheme information leaflet to the email.

If you think it would be better for your employees to receive this information over 2 emails, you can do this too (option 2 below).



Download your editable scheme announcement templates here:

- Option 1 – [Scheme announcement email with regulatory documents](#)
- Option 2 – [Scheme announcement email followed by regulatory documents in a separate email](#)



When you send out the scheme announcement, please remember to include the key features and example illustration:

- [Key features](#)
- [Example illustration](#)



Warm up and announcement

Presentation invitation

We've created editable templates you can send to your employees for when it's time for us to get together and talk about your retirement savings scheme.

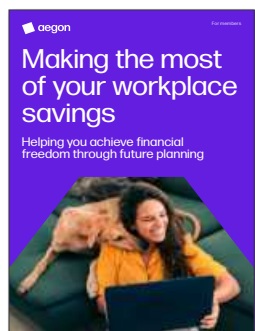


[Access your editable presentation invitation](#)

Making the most of your workplace savings guide

We've also created a guide called **Making the most of your workplace savings** which details a few simple steps your employees can take to get them on track for the retirement they're aiming for.

You could include a link to this guide so your employees can think of any questions they would like to ask ahead of their presentation.



[Download your workplace savings guide](#)

Simply place your logo here

Add your HR contact details here



Have a question or need a hand?
Call HR on <insert HR phone number>

Come and hear more about your workplace pension with <insert company name> and Aegon.

Hello

Don't miss your chance to find out more about the changes to your workplace pension and how to make the most of it.

You'll have the opportunity to ask questions and find out more about your pension and the option to bring any other pension pots together in one place. If this is something you may be interested in, look up any old pension statements and bring them along.

Join us at <location> on <date> at <time> to get all the information you'll hopefully need.

Aegon has produced a guide to provide further information to help you make decisions to [make the most of your pension](#).

We look forward to seeing you there.

Warm up and announcement

A reminder – don't miss your presentation

It can be easy to miss an email - so here is a reminder, too. You can send this to your employees a little closer to the time of the presentation.



[Access the
presentation reminder](#)

Simply place
your logo here

Add your HR
contact details here



Have a question or need a hand?
Call HR on **01234 567 890**

Don't miss out - your pension presentation is just around the corner

Hello

Your presentation on the changes to your workplace pension and how to get the most out of it is at <location> on <date> at <time>.

You'll have the opportunity to ask questions and find out more about your pension and the option to bring any other pension pots together in one place. If this is something you may be interested in, look up any old pension statements and bring them along.

Aegon's [Making the most of your workplace savings brochure](#) is a useful guide providing further information on your pension options to help you make decisions.

We look forward to seeing you there.

Joining the scheme and bulk transfer

Welcome... and activate email!

We'll send your employees an email to welcome them to their new retirement savings scheme. We'll also encourage them to activate their online account so they can make the most of their retirement savings with us.

If you also want to encourage your employees to activate their online account, we've created a poster, leaflet and sample copy for you to use.

Activating their account not only gives employees an instant control over their savings but also a reminder you value them by paying in too.



Download our campaign material so you can help encourage your employees to activate their online account:

- [Poster](#)
- [Leaflet](#)
- [Sample copy](#)

You can use the sample copy to create emails, newsletter content, intranet articles or on benefits sites. Or why not add to a manager briefing.

Retiready from AEGON

Hello

Activate your new workplace retirement savings account

As part of your company retirement savings scheme your employer has arranged for you to have access to our digital retirement planning tool - Retiready.

Retiready lets you see the value of your savings at a glance. It uses easy-to-understand visuals, online videos and has a range of digital tools to help you learn more about your retirement savings.

So that you can start benefiting from this great tool you'll need to activate your account.

[Activate your account](#)

A ten digit activation code should be pre-populated on the page. If for any reason it's not, here's your code - <VerificationCode>

Once you've activated your account you should sign in and read the documents we've added to your document store. You'll find important information about your pension plan including what your cancellation rights are. To find your personal document store select your 'Pension' button, then choose the 'Documents' tab.

More information

When you sign in, go to the document library and read the important information we've added. You'll find out more about your pension including what your cancellation rights are.

Kind regards,

The Retiready Team

Joining the scheme and bulk transfer

Aegon UK mobile app

The app allows your employees secure and easy access to view and manage their retirement savings on the go.

They'll have instant access to all their important savings information as well as being able to see fund balances, contribution details and a breakdown of their investments, helping them to stay in control of their finances.

We've created an email sample copy you can share with your employees to help get them started with the app.

We've also created an app demonstration video, a poster, web banners and screen savers that you can use to help raise awareness of the app.



[Download our app campaign materials](#)

[Link to our app video](#)



Email subject line: Aegon's mobile app

Dear <insert name>,

Aegon's app is ready and waiting for you

The Aegon app allows you to easily manage your workplace pension and savings on the go – helping you stay in control of your finances. You'll have instant access to all your important savings information as well as being able to see:

- Fund balances
- Contribution details
- A breakdown of your investments
- Manage your beneficiaries

You'll also find the 'Knowledge hub' in the Help section of the app, full of information and short videos to support you with retirement planning.

Let's show you some of the features available on the app, by watching our [short video](#).

Getting started

If you're already registered on RetireReady, you can simply download the app and log in.

If you've never used RetireReady online before, complete these simple steps:

- Activate your [RetireReady account](#) online
- After 24 hours, download the Aegon UK app
- Activate the app and log in

Download the Aegon UK mobile app now



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Joining the scheme and bulk transfer

Transfer heads-up promotional assets

It couldn't be easier for your employees to manage their retirement savings and transfer the pension pot they've already built up with your old provider to Aegon.

The assets below will let employees know their email invitation to be included in the bulk transfer will be sent to them.



Access your items here:

- [Email](#)
- [Poster](#)
- [Flyer](#)
- [Video](#)



Keep a look out

Your new workplace retirement savings transfer information is on its way from Aegon.

If you'd like to transfer your pension pot you've already built up to your new Aegon retirement savings, the pack includes information about your options.

You should read this carefully and consider your options and the potential risks so you can make an informed decision.



Have you got your pension transfer info?

Do you want to transfer the pension pot you've accumulated to your Aegon retirement savings?



WP400296 09/24

Sample member communication content: Information on how employees can bulk transfer their pension pot to Aegon

To help you communicate details about your Aegon workplace pension scheme to employees, we've produced this sample copy for you to use.

We've taken all reasonable care to make sure the information is accurate at the time of issue, but we don't accept liability for any consequences resulting from its use.

There are certain rules you must follow when promoting your company pension scheme to your employees. You can find out more about these on [The Pension Regulator's website](#).

Dear Colleague

Offer to bulk transfer (ceding provider) pension pot to Aegon

Now you're all set with your new Aegon workplace pension, it's a good time to think about what you want to do with the pension pot you've already built up in the previous (ceding provider) scheme.

Aegon will send you an email on (insert date) (it will come from email@emails.aegon.co.uk so check your spam or junk folder) which is your offer to transfer your previous (insert company name) pension pot.

Why transfer your pension to Aegon?

- ✓ **Lower charges** – you'll benefit from exclusive charges we've agreed with your employer (insert company name).
- ✓ **Easier to manage** – deal with one provider to get information or send instructions to.
- ✓ **Different options** – access alternative investments and product features to suit your needs.

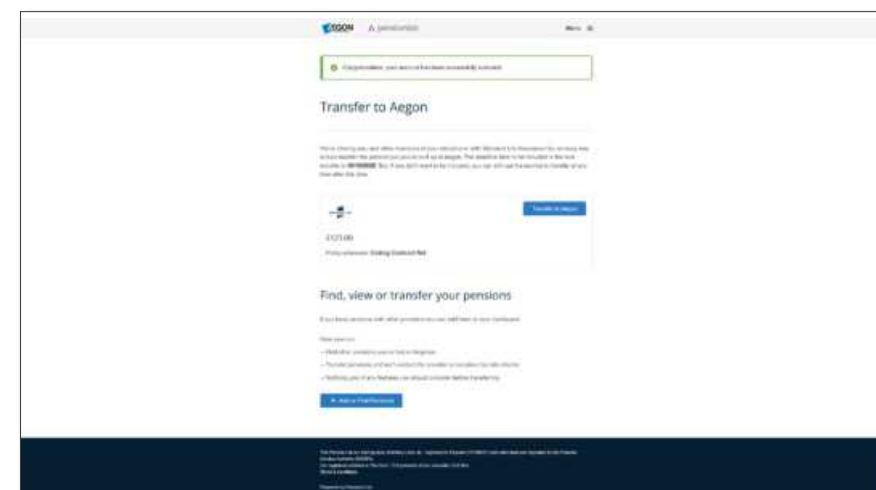
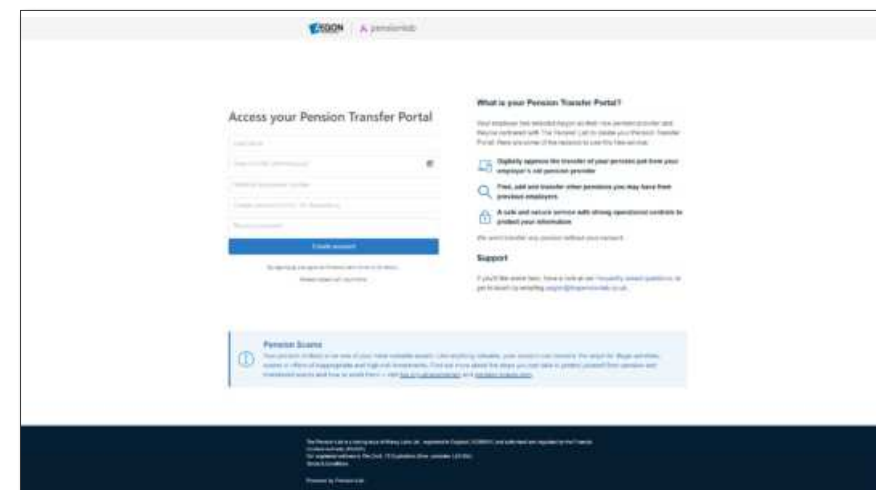
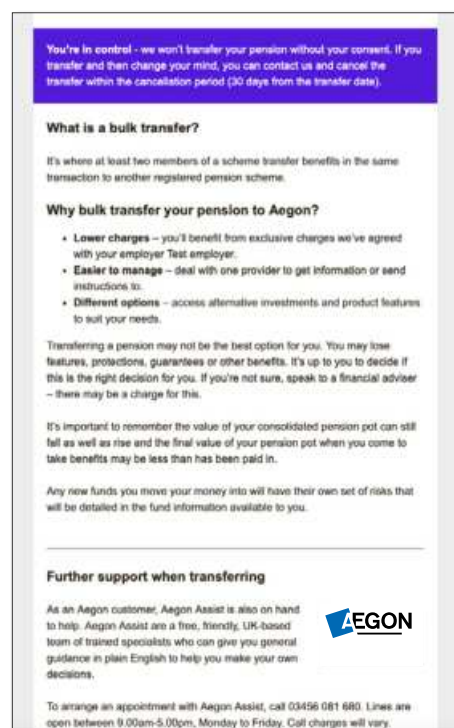
Simple steps to transfer.

First, you'll need to create an online account using the Create account link in the email and then, if you're happy to transfer, follow the online instructions.

Joining the scheme and bulk transfer

Consent to bulk transfer email

This is an email that invites employees to be included in the bulk transfer and clearly explains the benefits and important things they should look for.



Joining the scheme and bulk transfer

Transfer reminder emails

A little reminder from Aegon will help your employees to think about the potential benefits of having all their workplace savings in one easy-to-manage place.

We'll remind employees about potential benefits:

- One week after initial email - reminder 1
- One week before deadline date - reminder 2

If they've not consented, we'll issue a final email on the deadline date. If the employee consents to bulk transfer, we'll let them know when the transfer is complete and they can still use the online service to trace and consolidate old pension pots.

Reminder 1



Reminder 2



Consented email



Email not consented



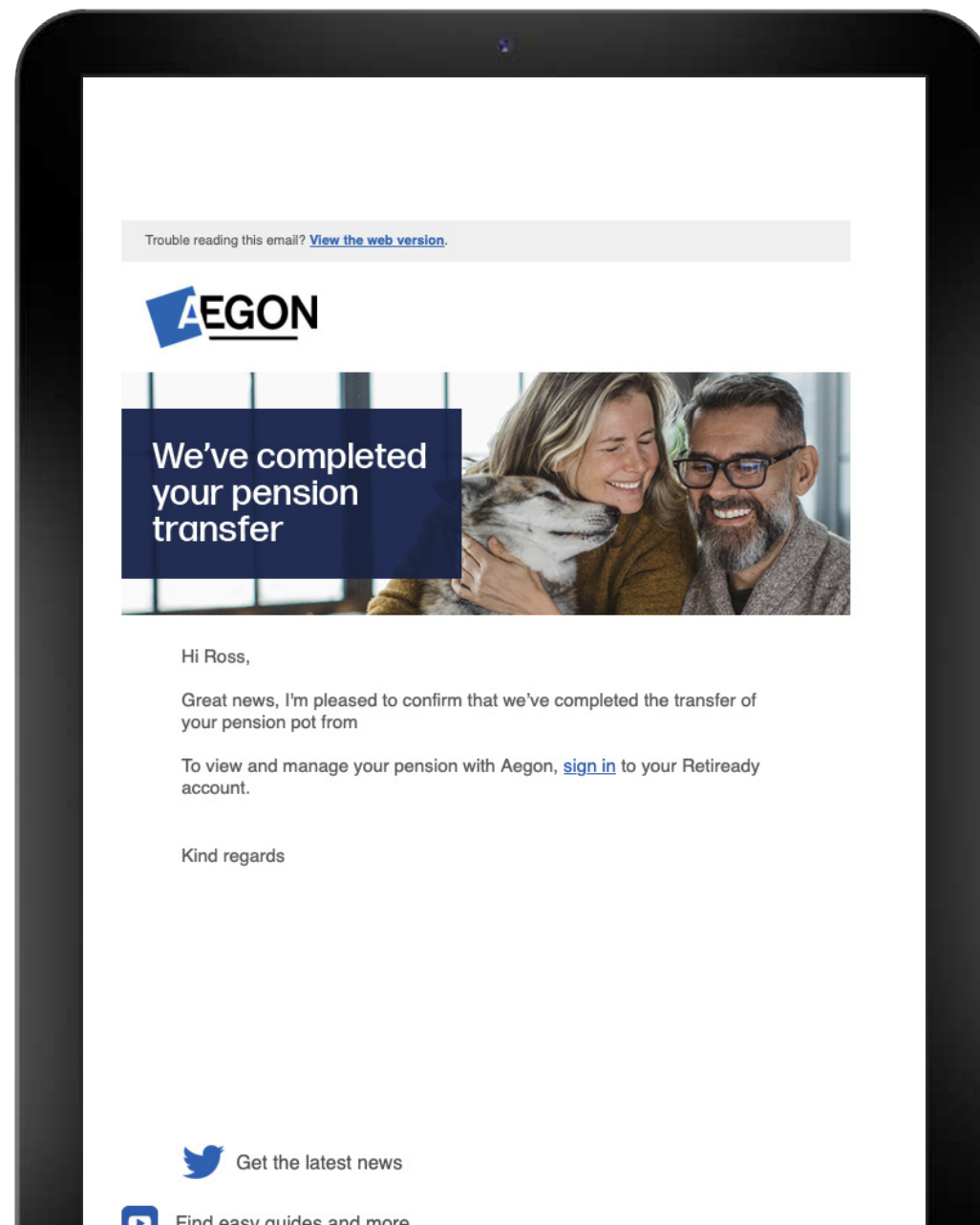
Joining the scheme and bulk transfer

Bulk transfer complete email

Bulk transfers can often take place a little while after an employee sends in their forms. That's why letting them know it's all complete helps keep them up to date, and make sure they stay engaged.

We'll send a 'transfer complete' email to all of the members that have consented to be part of the bulk transfer.

When employees sign up and create an account they can continue to use it for tracing and combining pensions. Pension Lab carry out checks on each transfer to protect the customer.



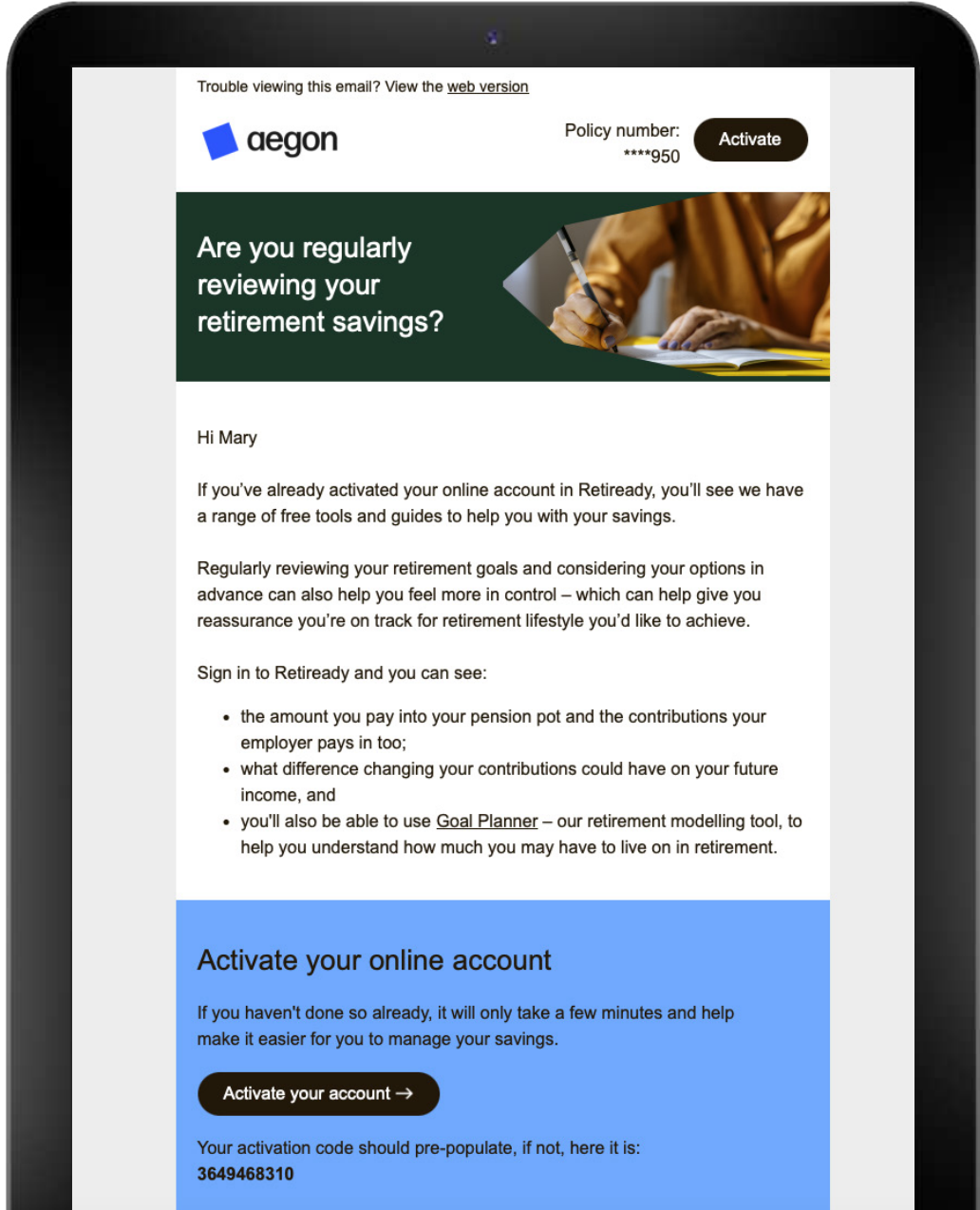
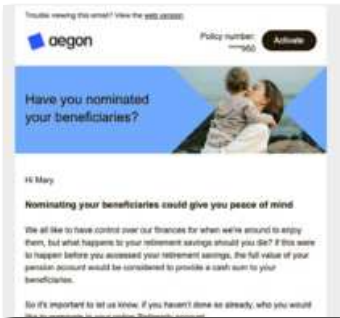
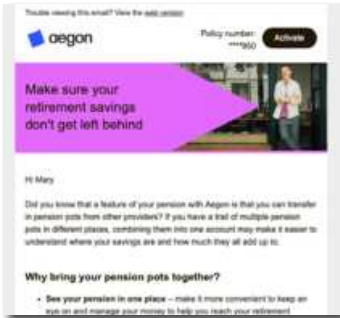
Employee welcome journey

A warm welcome from Aegon

Once we've got your employees through joining the scheme and bulk transfer, they'll begin to receive the welcome journey. This is a five-part email journey, helping them get the most out of their retirement savings with Aegon. It helps keep employees engaged too, by giving them a quick link to log in, or a reminder if they haven't activated yet.



[Take a look at the welcome journey sample emails](#)



Ongoing engagement

Keeping members engaged with their retirement saving

Encouraging members to get involved with their retirement savings is crucial to them achieving great outcomes.

We've developed a toolkit of ready-to-use assets and tools, in both digital and traditional formats, so you can easily run ongoing retirement savings campaigns for your employees.

We've also included some handy hints and tips to help you run your campaign.

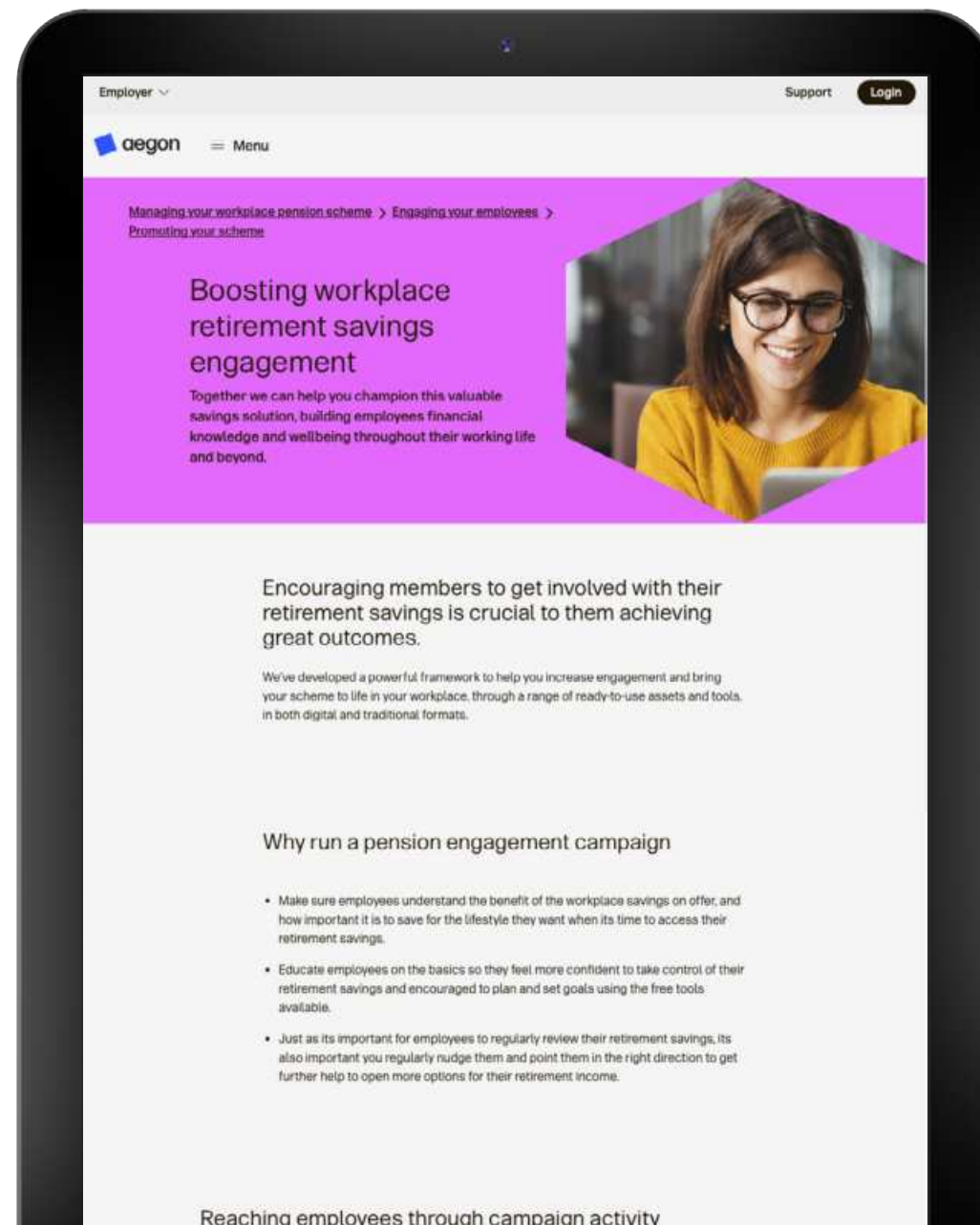


[We've a number of campaigns for you to chose from - take a look](#)

We've created this email template for new members joining the scheme.



[Induction email template](#)



Here to help

If you need anything else we're always on hand, just a call or email away - just contact your implementation manager.

aegon.co.uk

 [@aegonuk](#)

 [Aegon UK](#)



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