

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.



Timeline



Welcome and activate email!	Aegon UK	Transfer	Consent to bulk	Transfer reminder	Bulk transfer
	mobile app	heads-up	transfer email	emails	complete email
Aegon will send an email to welcome new members and encourage them to activate their Aegon online account	Introduce the Aegon UK mobile app to employees	Let your employees know their invitation to transfer email is on its way from Aegon	Aegon send your employees an email to create their online account and for them to decide whether to transfer.	We'll issue two emails to employees to remind them about the bulk transfer offer.	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	Combine pension	Review investments	Review	Death benefit
email	pots email	email	contributions email	nomination
Check in on employees' financial wellbeing – helping them plan for the future	Inviting employees to consider their other pension pots	Help employees understand the different investment options	Encouraging your employees to regularly review their pension plan	Reminding your employees to nominate a beneficiary(s) for any death benefits

Launch posters

Warm up and announcement

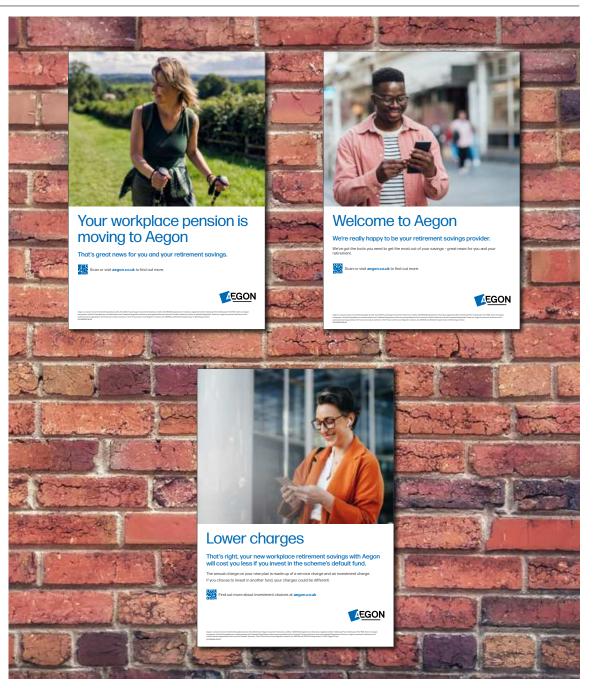
Introducing your new scheme

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.



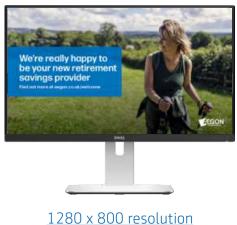
Download our posters and leaflets:

- Welcome to Aegon poster
- <u>Your workplace pension is moving</u> to Aegon poster
- Lower charges poster
- Lower charges flyer



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.



<u>1356 x 768 resolution</u> <u>1920 x 1080 resolution</u>



1280 x 800 resolution

1356 x 768 resolution

1920 x 1080 resolution





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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 <u>scheme information leaflet</u> 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 <u>Scheme announcement email with regulatory documents</u>
- 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:

- <u>Key features</u>
- Example illustration

	Plane a sumption or result is report Call refly on relevant refly phone reviewer
Helping you plan your feamulat future	
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Why Aegor/T	
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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

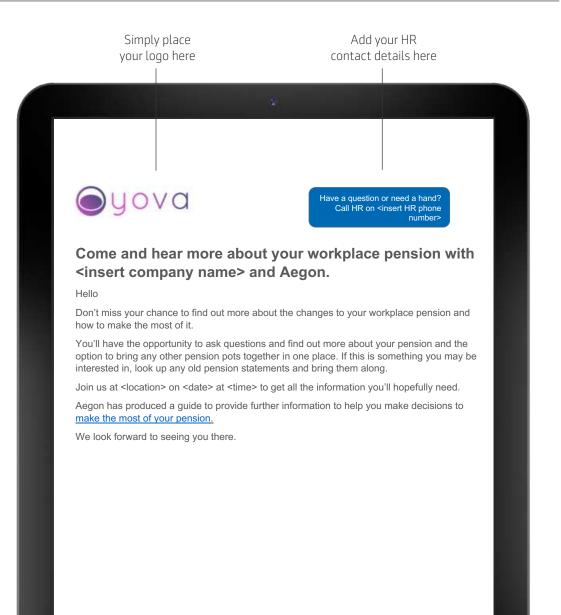
We've also created a guide called **Making the most of your workplace savings** which details a few simple steps your employees can take to get them on track for the retirement they're aiming for.

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.

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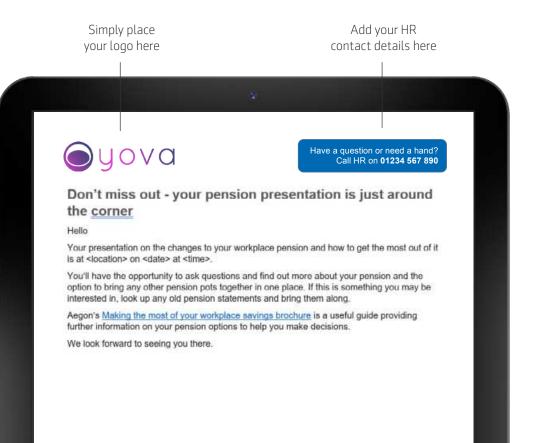


A reminder – don't miss your presentation

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.



<u>Access the</u> presentation reminder



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:

- <u>Poster</u>
- Leaflet
- <u>Sample copy</u>

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-tounderstand 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

 helping you stay in contro as being able to see:

nort videos to support vou wi

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







Emai	I subject line: Aegon's mobile app
Dear	<insert name="">,</insert>
Aego	n's app is ready and waiting for you
	Aegon app allows you to easily manage your workplace pension and savings on the g ur finances. You'll have instant access to all your important savings information as we
:	Fund balances Contribution details A breakdown of your investments Manage your beneficiaries
	also find the "Knowledge hub' in the Help section of the app, full of information and s ment planning.
Let's	show you some of the features available on the app, by watching our short video.
Getti	ng started
If you	're already registered on Retiready, you can simply download the app and log in.
If you	've never used Retiready online before, complete these simple steps:
•	Activate your <u>Retiready account</u> online After 24 hours, download the Aegon UK app Activate the app and log in

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🖷 App Store 🕨 Google Play

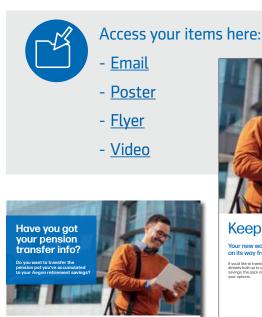
ble® and App Store® are trademarks of Apple Inc. Google Play and the Google Play logo are trademarks of Google

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.

EGON





Keep a look out

Your new workplace retirement savings transfer information is on its way from Aegon. If you'll be to transfer your pension pot you've already built up to urnew Aegon retirement

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.

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.

Trouble viewing this email? View the web version

EGON

Transferring your pension made simple

Hi Andrew,

Great news, your employer, Test employer, has selected Aegon as their new pension provider, and your pension contributions will now go to your new Aegon account.

We're offering you, and other members of your old pension with Test previous pension provider, an easy way to built trensfer the pension pot you've built up to Aegon. It's online, easy to use and there ian't any charge for using the sancios.

Simple steps to transfer

We've partnered with The Pension Lab to make the transfer easy and secure. Follow the instructions below and <u>watch pur video</u> for more information.

- Select the button below to create your unique account on the Pension Transfer Portal.
- 2. Confirm your details and create a password.
- Follow the simple instructions online and consent to the transfer details of your pension with Test previous pension provider will already be there.

The deadline date to be included in the bulk transfer is Monday 1 April 2024. But, if you don't want to be included, you can still use the service to transfer at any time after this date.

Greate account

Creating an account means you'll be agreeing to The Pension Lab Terms & Conditions.

You're in control - we won't temeler your pension without your consent. If you transfer and then change your mind, you can contact us and cancel the transfer within the cancellation period (30 days from the transfer date).

What is a bulk transfer?

It's where al loast two members of a scheme transfer benefits in the same transaction to another registered pension scheme.

Why bulk transfer your pension to Aegon?

- Lower charges you'll benefit from exclusive charges we've agreed with your employer Test employer.
- Easier to manage deal with one provider to get information or send instructions to.
- Different options access alternative investments and product leatures to suit your needs.

Transferring a pension may not be the best option for you. You may lose teatures, protections, guarantees or other benefits. It's up to you to decide if this is the right decision for you. If you're not sure, speak to a financial advicer – there may be a charge for this.

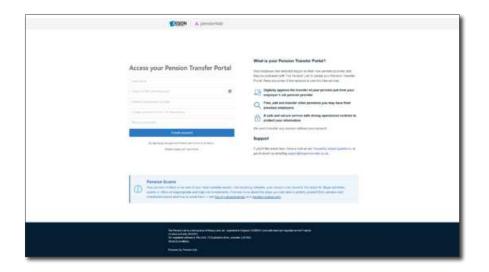
It's important to remember the value of your consolidated pension pot can still fail as well as rise and the final value of your pension pot when you come to take benefits may be less than has been paid in.

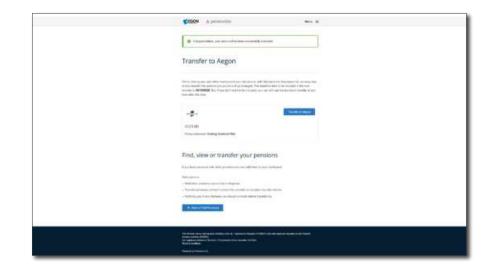
Any new funds you move your money into will have their own set of risks that will be detailed in the fund information available to you.

Further support when transferring

As an Aegon customer, Aegon Aasist is also on hand to holp, Aegon Adait are a fine, fittendit, UK-based town of trained spocialists who can give you prevent guidance is plain English to help you make your own decision.

To arrange an appointment with Aegun Assist, call 03456 081 680. Lines are open between 0.00am-5.00pm, Monday to Friday. Call charges will vary.





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



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.



Hi Ross.

Great news, I'm pleased to confirm that we've completed the transfer of your pension pot from

To view and manage your pension with Aegon, sign in to your Retiready account.

Kind regards



Get the latest news

Eind apov quidos and more

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



Hi Andrew

It's important you requirely review your investment chooses it your workplan permiser and you're happy with the investment fund(s) you shares.

The contributions part who your persists plant are invested in investment fundand can make a big difference in the simular paulit have to live an inreferences. Especially as your committences change or you get these to scenario given references and region.



Del prus tennes that a Nesture of your permiser with Adapter is that yous can tenneller in permanen practices other providency? It you taves a tradi of multiple permiser parts in offsterrel parts, combring them into one assume image makes it assume to understand where your servings are and how much they all add up to.

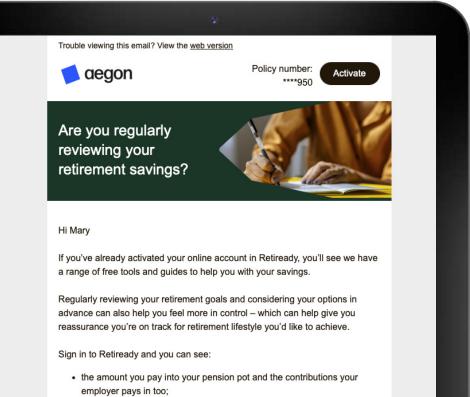
Why bring your pension pots together? • See your pension in one place – make it more converient to keep an up on and manage place money to help you much your retreased



Nominating your beneficiaries anoth give you peace of mind. the all like to have control over our finances for when we're emund to anothe

Bern, but what happens to your informent savings should you de? Effort series to happen before you accessed your retriement samings, the full value of your pension possioned would be considered to provide a savin serie to your beneficiartee.

No if's important to let us know, if you haven't slow as similarly, who you would



- what difference changing your contributions could have on your future income, and
- you'll also be able to use <u>Goal Planner</u> our retirement modelling tool, to help you understand how much you may have to live on in retirement.

Activate your online account

If you haven't done so already, it will only take a few minutes and help make it easier for you to manage your savings.

Activate your account \rightarrow

Your activation code should pre-populate, if not, here it is: 3649468310

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.

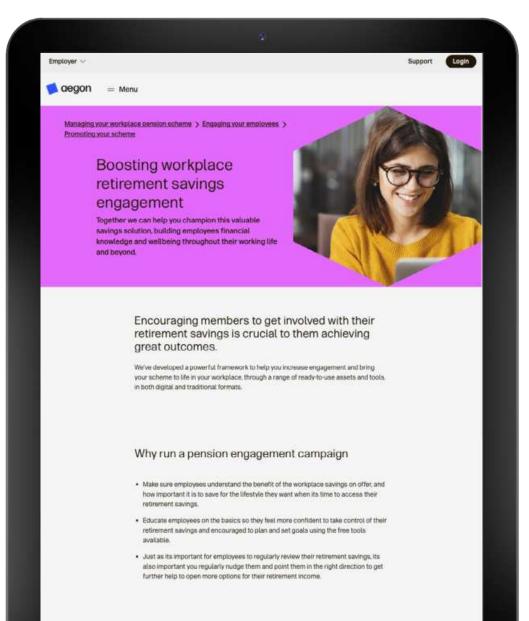


We've a number of campaigns for you to chose from - take a look

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



Induction email template



Reaching employees through campaign activity

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





Aegon is a brand name of Scottish Equitable plc (No. SC144517) and Aegon Investment Solutions Ltd (No. SC394519) registered in Scotland, registered office: Edinburgh Park, Edinburgh, EH12 9SE. Both are Aegon companies. Scottish Equitable plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Aegon Investment Solutions Ltd is authorised and regulated by the Financial Conduct Authority. Their Financial Services Register numbers are 165548 and 543123 respectively. © 2024 Aegon UK plc WP382629 10/24