



For customers

Creating a new wrapper

Aegon Retirement Choices (ARC) and One Retirement



New wrapper

This guide shows you how to create a new wrapper for ARC and One Retirement.

To create a new wrapper, you'll need transactional access to your account. If you have information only access, please contact your financial adviser.



Logging in to ARC and One Retirement

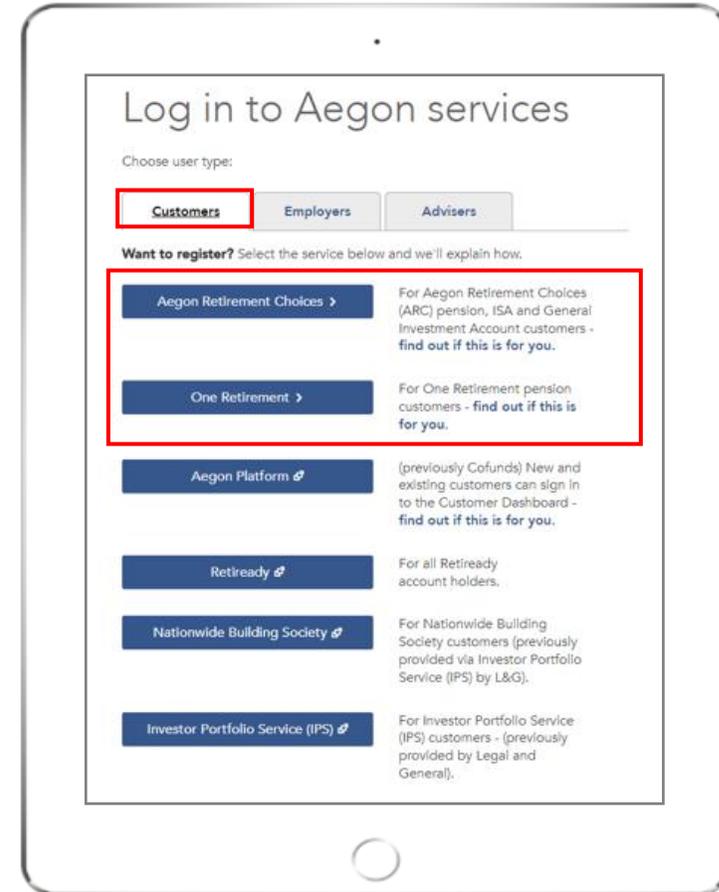
1. Go to aegon.co.uk/login
2. Choose your user type by selecting **Customers**.
3. Then select **Aegon Retirement Choices (ARC)** and **One Retirement**, as shown to the right.
4. On the following page select **Login**, as displayed below.

Aegon Retirement Choices and One Retirement login

🔒 Your account

Log in

Go to the login page to access your Aegon Retirement Choices and/or One Retirement account.



Logging in to ARC and One Retirement

1. Enter your 8 digit User ID and password.
2. You can find your User ID in the original activation email we sent you.
3. Select the **I'm not a robot** box. You might be asked to select the images on the login screen.
4. Then select **Log in**.

If you've forgotten your password select **Forgotten your password?**

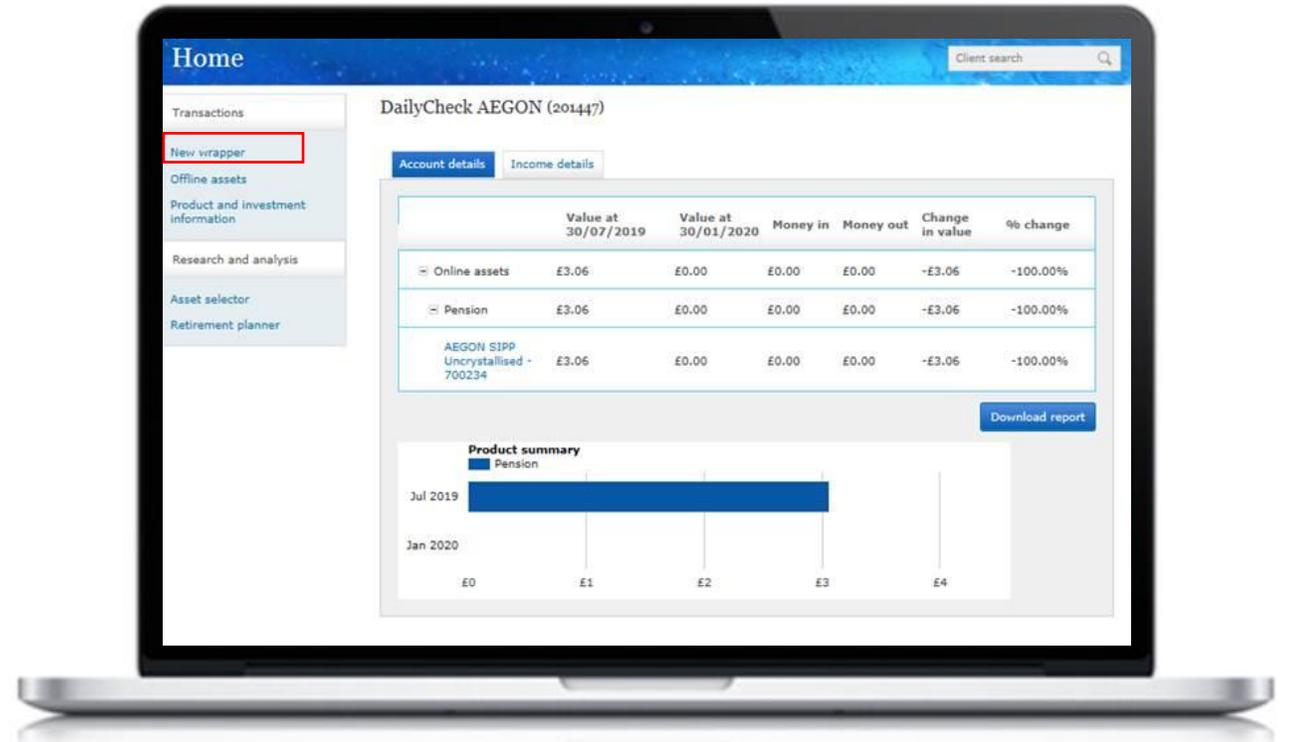
The image shows a tablet displaying the AEGON login interface. At the top left is the AEGON logo. Below it is a blue bar with the text 'Log in'. Underneath, it says 'Please log in below'. The main login area is a light blue box containing the following elements: a 'Log in' label, a 'User ID' label next to a text input field (highlighted with a red box), a 'Password' label next to another text input field (highlighted with a red box), a checkbox labeled 'I'm not a robot' (highlighted with a red box), a reCAPTCHA icon and the text 'reCAPTCHA Privacy - Terms', and a blue 'Log in' button with a lock icon (highlighted with a red box) and a link for 'Forgotten your password?' (highlighted with a red box).

Getting started

Once logged in you'll see the Home page.

You can view the wrappers you hold under **Account details**.

Select **New wrapper** under the **Transactions** tab.



Selecting your new wrapper

You'll be taken to the **Wrapper selection**.

Select the product you'd like to create, then select **Next**.

The screenshot shows a web interface for selecting a wrapper. At the top, there are navigation tabs: Home, Documents, Literature (ARC), and Investments list. Below this is a blue header with the text 'Select wrapper'. A progress bar below the header shows several steps: Wrapper selection, Tax Status, Transfer in, Single investment, Regular investment, Asset selection, Withdrawals, and Summary. The 'Wrapper selection' step is currently active and highlighted with a red box. Below the progress bar is a yellow box labeled 'Task information' containing the text: 'Informational messages related to the current task will appear in this panel.' Underneath is a grey box with the title 'General Investment Account' and three radio button options: 'AEGON General Investment Account (Net)', 'AEGON Stocks and Shares ISA', and 'AEGON SIPP Uncrystallised'. A blue 'Next' button is located at the bottom right of the grey box, also highlighted with a red box.

Choosing a SIPP

If you select **self-invested personal pension (SIPP)**, you'll need to complete three employment questions in **Regulatory information**.

Select **Next** to continue.



New wrapper - Mr DailyCheck AEGON, AEGON SIPP Uncrystallised

Task information

Informational messages related to the current task will appear in this panel.

Employment status:

Employed

Is this plan being set up as a result of opting out of an employer's occupational pension scheme or group personal pension scheme to which an employer contributes?

Yes No

Is this plan being set up instead of joining an eligible employer's occupational pension scheme or group personal pension scheme to which an employer contributes and the investor is currently eligible to join or will be able to join at the end of a waiting period?

Yes No

Has the investor 'flexibly' accessed any of their pension rights ?

Yes No

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Next

Choosing an ISA or GIA

If you select individual savings account (ISA), or general investment account (GIA), you'll be taken to **Transfer in**.

If you're transferring money from another provider, you'll need to add this information here.

You can add multiple transfers by selecting **Add transfer**.

If you're not transferring from another provider, leave this page blank and select **Next**.

Wrapper selection **Transfer in** Single investment Regular investment Asset selection Withdrawals Summary Documents Declarations and submit

New wrapper - Mr DailyCheck AEGON, AEGON Stocks and Shares ISA

Task information
Informational messages related to the current task will appear in this panel.

This page should only be completed if you're transferring an existing ISA to ARC.

ISA type: Cash

Select provider:

Provider address:

Provider phone:

Transferring scheme reference:

Approximate value: £

Investments this tax year: £

Is this a full transfer? Yes No

Add transfer Reset

Provider	Reference	Value
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Setting up a one off payment

For all new wrappers, you'll now be directed to **Single investment**.

You can add more than one payment by selecting **Add investment**.

If you're not making a one off payment, leave this page blank and select **Next**.

The screenshot shows a multi-step process for setting up a new wrapper. At the top, a progress bar includes steps: Wrapper selection, Transfer in, Single investment (highlighted with a red box), Regular investment, Asset selection, Withdrawals, Summary, Documents, and Declarations and submit. Below the progress bar, the title reads "New wrapper - Mr DailyCheck AEGON, AEGON Stocks and Shares ISA". A yellow box labeled "Task information" contains the text: "Informational messages related to the current task will appear in this panel." The main form area contains three fields: "Investment type:" with a dropdown menu set to "Investor"; "Investment: £" with an empty text input field; and "Investment method:" with a dropdown menu set to "Please select". At the bottom right of the form, there is a blue "Add investment" button (highlighted with a red box) and a grey "Reset" button. Below the form is a table with two columns: "Investment type" and "Investment". At the bottom left is a grey "Back" button, and at the bottom right is a blue "Next" button (highlighted with a red box).

Setting up a regular investment

You'll now be taken to the **Regular investment** screen.

You can add more than one regular investment by selecting **Add investment**.

If you're not setting up a regular investment, you can leave this page blank and select **Next**.

The screenshot shows a form for setting up a regular investment. The fields are as follows:

- Investment type:** A dropdown menu with 'Investor' selected.
- Investment:** A text input field containing '£ 100.00' followed by 'per month'.
- Tax relief:** A text input field containing '£25.00'.
- Annual indexation:** Two radio buttons: 'None' (selected) and 'RPI'.
- Are you the only person required to authorise the debits from the bank account?:** Two radio buttons: 'Yes' and 'No' (selected).

Below the form, there is a blue button labeled 'Add investment' and a grey button labeled 'Reset'. The 'Add investment' button is highlighted with a red border. At the bottom of the form, there is a progress bar with five steps: 'Investment type', 'Investment', 'Frequency', 'Annual indexation', and 'Bank account'. The 'Investment type' step is currently active.

Please complete the DDI at the end of this application and return to us.

Asset selection

You'll now be taken to **Asset selection**.

To add a new asset, select **Add assets**. When choosing your investments, the total allocation must show as 100% before you can select **Next**.

The screenshot shows the AEGON web interface for 'Asset selection'. At the top, there are navigation tabs: Home, Documents, Literature (ARC), and Investments list. Below this is a blue header with 'Asset selection' and a 'Client search' box. A progress bar below the header shows steps: Wrapper selection, Regulatory information, Transfer in, Single investment, Regular investment, Asset selection (highlighted with a red box), Summary, Documents, and Declarations and submit. The main content area is titled 'New wrapper - Mr DailyCheck AEGON, AEGON SIPP Uncrystallised' and 'Asset selection'. It contains the instruction: 'Add the assets and how much should be invested in each one.' and a warning: 'The value of investments may go down as well as up and an investor may get back less than they invested.' Below this is a large grey box with a dashed border containing a red-bordered button labeled 'Add assets'. At the bottom, there are 'Back' and 'Next' buttons, with the 'Next' button highlighted with a red box.

Setting up a regular withdrawal

You can now set up a regular withdrawal.

If you don't want to set one up now, you can do this later by selecting **Maintain regular withdrawals**.

Select **Next** to continue.

Please note that this page will only be visible for ISA and GIA wrappers.

Wrapper selection Transfer in Single investment Regular investment Asset selection **Withdrawals** Summary Documents Declarations and submit

New wrapper - Mr DailyCheck AEGON, AEGON Stocks and Shares ISA

Task information

In order for AEGON to capture the bank account details we require the sort code to be six digits and the account number to be eight digits. Some bank and building societies have account numbers of different lengths. Should this account number not be eight digits please refer to the bank account information document in the literature section, which states how to format them for entry here.

Start month: February 2020

Frequency: Please select

Amount per frequency: £ % of wrapper value

Annual indexation: None RPI % annually

Bank account details

Bank accounts: Enter a new bank account

Branch sort code:

Account number:

Account name:

Getting your documents

Your quotes are shown here. Please save these documents now, for your records.

These documents will be available under the **Documents** tab two business days after completing your application.

Select **Next** to finish your application.

Wrapper selection Regulatory information Transfer in Single investment Regular investment Asset selection Summary **Documents** Declarations and submit

New wrapper - Mr DailyCheck AEGON, AEGON SIPP Uncrystallised

These are the supporting documents for this application - please make sure they are read and actioned as appropriate. These documents will also be saved to your documents library.

You should read the Key Features document and Key Investment Information Document (KIID) before completing the application process, as these contain important information.

Below are the supporting documents for this application.

Document	Status
 Pre-sales illustration	Generated
 Record of payments due	Generated
 Key features	Generated
 Direct Debit instruction	Generated

 Get ADOBE READER

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Getting your documents

The investment choices you've made will determine what documents appear.

For regular employee contributions a Record of Payments due form and Direct Debit instruction are required. Please print this and send to us by post.

For transfers in, a Transfer Authority is generated. Please print and post this form to our Sunderland address, noted on the form.

Wrapper selection Regulatory information Transfer in Single investment Regular investment Asset selection Summary **Documents** Declarations and submit

New wrapper - Mr DailyCheck AEGON, AEGON SIPP Uncrystallised

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 Get ADOBE READER

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Submitting your application

On the Declarations and submit page, you'll need to confirm whether you've received advice and complete the **Applicant agreement** tick box.

If you've chosen to make a single, one off payment, a **Payment Instruction Form** will be generated, including details of where to send your payment to.

Select **Submit** to complete your application.

Accept and submit

Important note for plans upgraded by Aegon

If this transaction goes ahead we'll view this as agreement to the transfer of the former Aegon pension to this ARC SIPP. This means:

- a. If waiver of contribution insurance cover is required it will have to be taken out with another provider, and will be subject to underwriting and payment of an additional premium, as this option isn't available with an ARC SIPP.
- b. We won't allow a return to the former Aegon pension. Our customer returns policy has more information.

Please confirm the following before submitting.

Advice given

Aegon must record whether advice has been received from a regulated individual such as a financial adviser, or not, in connection with this application. Please confirm if you:

- have received advice from a financial adviser in relation to this application
- did not receive advice from a financial adviser in relation to this application

Applicant agreement

Tick this checkbox to confirm you are agreeing to this declaration and, where relevant, the acceptance of the upgrade.

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[Submit](#)



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Aegon UK



Aegon UK

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