



For financial advisers only

Ad hoc income

Aegon Retirement
Choices and One
Retirement



Ad hoc income

This guide explains how to process a single one-off income payment from a self-invested personal pension (SIPP) drawdown wrapper for your clients on Aegon Retirement Choices (ARC) and One Retirement.

The standard timescale for an ad hoc income payment is **11 working days**.

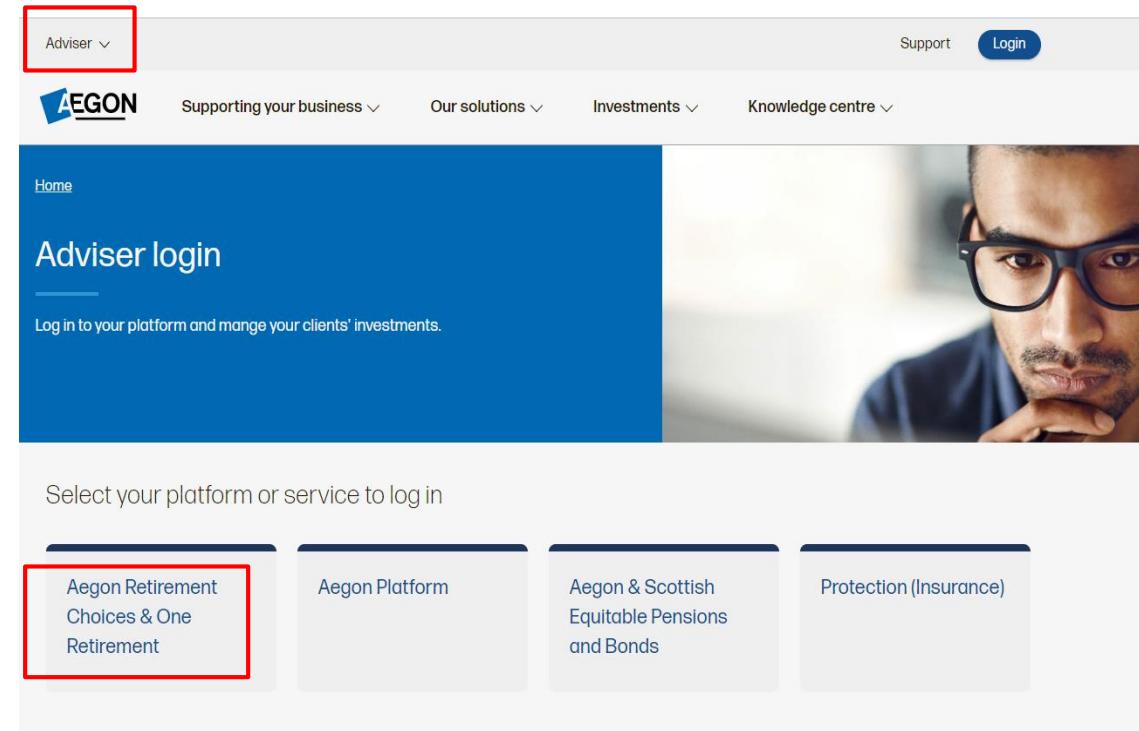
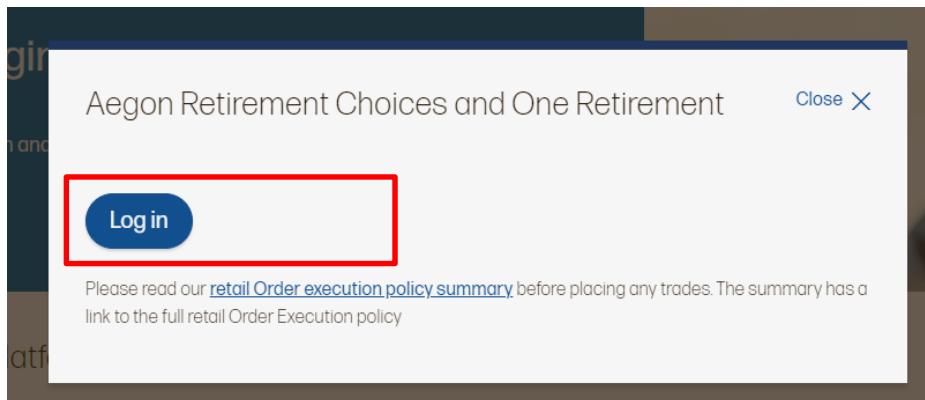
It can take seven days for the assets to settle into cash if a sell down is needed, two days for the payment to be processed and then a further two days to be accepted by your client's bank as a FastPay payment.

Please be aware these timescales are subject to change.

The screens shown are for demonstration purposes only.

Logging into ARC and One Retirement

1. Go to aegon.co.uk/adviser/login
2. Then select **Aegon Retirement Choices (ARC) & One Retirement**, as shown to the right.
3. On the following page select **Login**, as displayed below.



Logging into ARC and One Retirement

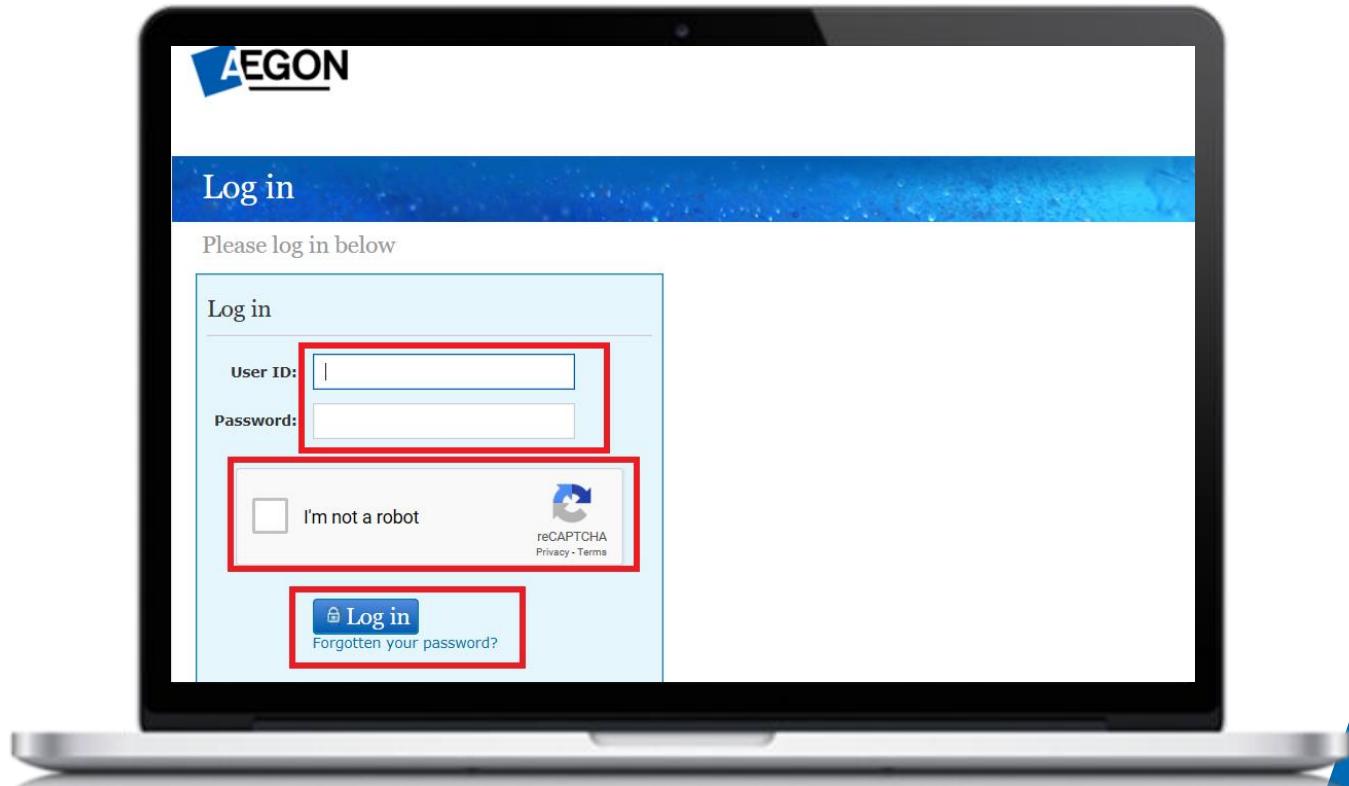
5. Enter your 8 digit **user ID** and **password**.

You can find your **user ID** in the original pending activation email we sent you.

6. Confirm you're not a robot. You might be asked to select the images on the login screen.

7. Then select **Log in**.

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



Finding your client

Once you've logged in, you'll see the **Home** page.

You can then search for the relevant client using **Client search** above **Home** or in the search box in the top right.

The screenshot shows the Aegon client management system interface. At the top, there is a navigation bar with tabs: Home, Client search, Documents, MI reports, and Literature (ARC). The 'Home' tab is highlighted with a red box. To the right of the navigation bar is a search bar labeled 'Client search' with a magnifying glass icon. The main content area is divided into several sections:

- Home**: A sidebar on the left containing links to 'Transactions' (Transactions, Pensions quote and apply, Investments quote and apply, Re-registration, Specialised quotes, Manage model portfolios, Investor model portfolio maintenance), 'Research and analysis' (Asset selector, CGT reporting tool, Fund charting, Portfolio scanner, Model portfolio evaluator, Retirement planner), and a 'Show all status updates' button.
- Adviser charges summary**: A table showing 'Charge type' and 'Amount'.
- Total investments**: Summary statistics: Value of holdings: £11.25, New business this month: £0.00, New clients this month: 1.
- Latest status updates**: A table listing updates by reference date, description, client name, status, and source. The entries are: 21/09/2019, New Business, In progress, Web; 09/09/2019, New Business, In progress, Web; 20/08/2019, New Business, In progress, Web; 08/08/2019, Top-Up, In progress, Web; 20/07/2019, New Business, In progress, Web.
- Top 5 clients**: A table showing client name, investor id, charges earned, and holdings value. The entries are: Ms Alison AEGON, £29.96, £11.25; Mr bob bishop, £0.00, £0.00.

Finding the right wrapper

Once you've found the relevant **Client summary**, select the relevant wrapper displayed under **Account details**.

The screenshot shows a client summary page for 'Alison AEGON'. At the top, there are navigation links: Home, Client search, Documents, MI reports, and Literature (ARC). Below these is a blue header bar with the title 'Client summary'. On the left, a sidebar contains links: Transactions, Pensions quote and apply, Investments quote and apply, Re-registration, Offline assets, Product and investment information, Existing quotes and, and a link to 'Ad Hoc Income' which is highlighted with a red box. The main content area shows account details for Alison AEGON, with two tabs: 'Account details' (selected) and 'Income details'. The 'Account details' tab displays a table with columns: Value at 23/03/2019, Value at 23/09/2019, Money in, Money out, Change in value, and % change. It lists two items: Online assets and Pensions.

	Value at 23/03/2019	Value at 23/09/2019	Money in	Money out	Change in value	% change
Online assets	£36.47	£11.25	£0.15	-£26.26	£0.89	8.59%
Pensions	£36.47	£11.25	£0.15	-£26.26	£0.89	8.59%

Under **Wrapper summary** select **Ad Hoc Income**.

The screenshot shows a wrapper summary page for 'Annabel AEGON'. At the top, there are navigation links: Home, Client search, Documents, MI reports, and Literature (ARC). Below these is a blue header bar with the title 'Wrapper summary'. On the left, a sidebar contains links: Transactions, Switch into assets, Ad hoc adviser charge, Ongoing adviser charge, Specialised quotes, Product and investment information, Manage income, Equity trading, Ad Hoc Income (highlighted with a red box), Maintain distribution choices, Research and analysis, and Asset selector. The main content area shows a table titled 'Wrapper summary - Annabel AEGON' with a heading 'Balance as at 24/09/2019'. The table includes a date filter set to '24/09/2019' and a 'Go' button. The table has columns: Portfolio name, Unit/shares, Price, Value, Current balance %, and Default investment strategy %. It lists several portfolios: Cash, iShares ErCoBdexFin1-SETFD, iShares Core € CBUETF E, iShares Eur GvtBd U ETF E, and others.

Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	0.150000	£1.000000	£0.15	100.00%	0.25%
iShares ErCoBdexFin1-SETFD	0.000000	£96.772900	£0.00		25.00%
iShares Core € CBUETF E	0.000000	£119.055300	£0.00		49.75%
iShares Eur GvtBd U ETF E	0.000000	£118.400000	£0.00		25.00%

Completing the ad hoc income withdrawal

You'll now see the **Ad hoc income withdrawal** screen.

You have to choose the assets you wish to disinvest from to allow the income payment to be made.

At the bottom of this page, please enter the **bank details** you want the income to be paid to.

You now need to **generate an illustration**, then select **Next** to progress.

Ad hoc income - Mrs Annabel AEGON SQL Test (701634)

Ad hoc income withdrawal

Source of funds for withdrawal

Asset name	Value	Current %	Full amount?	Withdrawal amount
Secure retirement income account(s)	£0.00			
Available cash	£0.15	100.00 %	<input type="checkbox"/>	£ <input type="text" value="0"/>

Income destination bank details

This allows you to enter the investor's bank details for payment of any ad hoc income payments.

Bank account details

Select bank account	
Sort code	<input type="text"/> - <input type="text"/> - <input type="text"/>
Account number	<input type="text"/>
Account name	<input type="text"/>

Please take time to read this document as it contains important information.

Generate illustration

Next

Completing the ad hoc income withdrawal

Declaration and Submit is the final page of the process.

We'll try to verify the bank details you entered electronically – if we're not able to do this, we may ask you for further documentation or confirmation.

Confirm whether you've given advice to your client or not, then confirm the declaration has been agreed to by your client, before submitting.

Advice given

Aegon must record whether advice has been given to the investor, or not, in connection with this application. Please confirm if you, the adviser:

have given advice to the investor in relation to this application
 have not given advice to the investor in relation to this application

Applicant agreement

Tick this checkbox to confirm that this declaration is being agreed to by or on behalf of the applicant

[Back](#) [Reset](#) [Submit](#)



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