



For financial advisers only

# Checking platform charges on Aegon Retirement Choices (ARC) and One Retirement

The screens shown are for demonstration purposes only.



# Platform charges

This guide explains how to check platform charges for your clients on ARC and One Retirement.

Platform charges might also be referred to as the annual charge or the product charge. These charges are calculated yearly and then paid out in monthly instalments.

For further support when using ARC or One Retirement, see our full range of [Online support guides](#). We also have our [Online troubleshooting guide](#) that may help you.



# Platform charges – Client search

Log into your account and find your client, our [Using ARC and One Retirement](#) guide shows you how to do this.

Once you've logged in you'll see **Home** at the top left. Search for a client under **Client search**. You can search by:

- First name
- Surname
- National Insurance (NI) number
- Postcode
- Date of birth

Once you've found the client you want, select **client summary**.

The screenshot illustrates the AEGON platform interface. The top navigation bar includes 'Home', 'Client search', 'Documents', 'MI reports', and 'Literature (ARC)'. The 'Home' page displays a sidebar with navigation options, an 'Adviser charges summary' table, a 'Total investments' table, and a 'Latest status updates' table. The 'Client search' page shows a search form with fields for 'First name', 'Surname', 'Corporate/trust', 'NI number', 'Postcode', and 'Date of birth'. Below the form is a table of search results for 'Alison AEGON' with columns for 'Name', 'Date of birth', 'Quotes', 'Applications', and 'Last updated'. A red box highlights the 'client summary' link in the search results table.

Reference	Date	Description	Client name	Status	Source
	21/09/2019	New Business		In progress	Web
	09/09/2019	New Business		In progress	Web
	20/08/2019	New Business		In progress	Web

Name	Date of birth	Quotes	Applications	Last updated	
Alison AEGON	21/10/1951	653 quotes	688 applications	30/09/2019	<a href="#">client summary</a> <a href="#">amend client details</a>

# Platform charges – Client summary

You'll then see the **Client summary**.

From here, select the correct wrapper shown under **Account details**.

For example, **Aegon SIPP Uncrystallised** is selected here.

The screenshot displays the 'Client summary' page for 'Alison AEGON'. The page has a navigation bar with 'Home', 'Client search', 'Documents', 'MI reports', and 'Literature (ARC)'. The client name 'AEGON Alison' is shown in the top right. A sidebar on the left lists various services like 'Transactions', 'Pensions quote and apply', 'Investments quote and apply', 'Re-registration', 'Offline assets', 'Product and investment information', 'Existing quotes and applications', 'Research and analysis', 'Asset selector', 'CGT reporting tool', 'Fund charting', 'Portfolio scanner', 'Portfolio performance review', 'Model portfolio evaluator', and 'Retirement planner'. The main content area is titled 'Alison AEGON' and has two tabs: 'Account details' (highlighted with a red box) and 'Income details'. Below the tabs is a table with columns: 'Value at 23/03/2019', 'Value at 23/09/2019', 'Money in', 'Money out', 'Change in value', and '% change'. The table lists several assets, with 'AEGON SIPP Uncrystallised -' highlighted by a red box. Other assets include 'Online assets', 'Pension', 'AEGON SIPP Drawdown Flexi-access -', 'AEGON SIPP Uncrystallised -', 'ISA', and 'AEGON Stocks and Shares ISA'.

	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%
Pension	£36.47	£11.25	£0.15	-£26.26	£0.89	8.59%
<b>AEGON SIPP Uncrystallised -</b>	£36.47	£11.25	£0.15	-£26.26	£0.89	8.59%
AEGON SIPP Drawdown Flexi-access -	£0.00	£0.00	£0.00	£0.00	£0.00	0.00%
AEGON SIPP Uncrystallised -	£0.00	£0.00	£0.00	£0.00	£0.00	0.00%
ISA	£0.00	£0.00	£0.00	£0.00	£0.00	0.00%
AEGON Stocks and Shares ISA	£0.00	£0.00	£0.00	£0.00	£0.00	0.00%

# Platform charges – Wrapper summary

This will take you to the **Wrapper summary**.

Select **Specialised quotes** to see the tiered charging structure applicable to this account.

Paid charges can be viewed at the bottom of this page under **Transaction history** –when using this you can only search in 365 day cycles.

Transaction history

Transaction type: All transactions

From (DD/MM/YYYY): 01/11/2019 To: 21/11/2019

Date	Transaction	Asset	Unit change	Transaction value
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Home Client search Documents MI reports Literature (ARC)

## Wrapper summary

AEGON Alison

Wrapper summary - Alison AEGON - AEGON SIPP Uncrystallised

Balance as at 23/09/2019

Date: 23/09/2019

Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	0.910000	£1.000000	£0.91	8.09%	0.25%
3I Infrastructure Plc Ord NPV	1.000000	£2.980000	£2.98	26.49%	
Aegon Merian Gbl Strat Bd (ARC) Pn	0.000000	£1.160749	£0.00		5.00%
BMO Priv Eq Tst	1.000000	£3.630000	£3.63	32.27%	
Scot Eq 50/50 CautMgd Clc Pn (ARC)	0.000000	£1.926546	£0.00		50.00%
Scot Eq 60/40 Caut Mgd Clc Pn (ARC)	0.000000	£1.847069	£0.00		20.00%
Scot Eq 70/30 Def Mgd Clc Pn (ARC)	0.000000	£1.768678	£0.00		24.75%
TB Guinness Global Energy I Acc	10.218000	£0.364700	£3.73	33.16%	

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Transactions

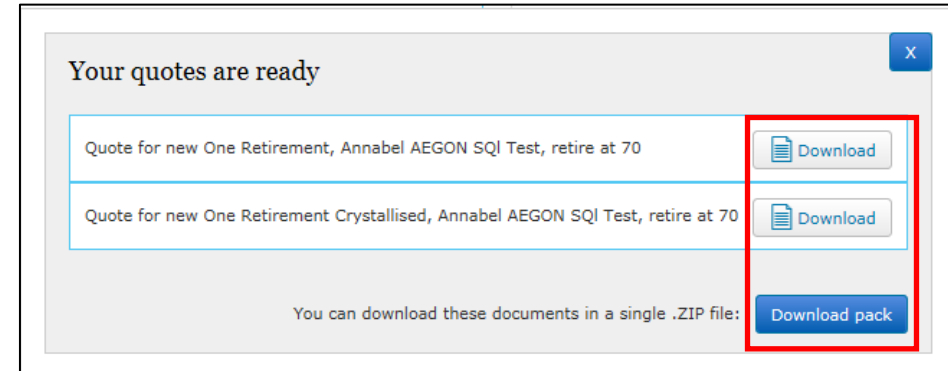
- Top up
- Maintain investment strategy
- Switch into assets
- Drawdown-Lite
- Drawdown-Pro
- Ad hoc adviser charge
- Ongoing adviser charge
- Specialised quotes**
- Product and investment information
- Preferred retirement age
- Equity trading
- Maintain distribution choices

Research and analysis

- Asset selector
- CGT reporting tool
- Fund charting
- Portfolio scanner

# Platform charges – Product charges

Under **Specialised quotes**, download the quotes.



You can access the relevant information about the charging structure under **Product charges**.

**Product charges**

These are charges we take for setting up and managing the investments for your product on the platform for your intermediary:

Annual Charge				
		Below	£30,000	0.30%
Between	£30,000	and	£50,000	0.30%
Between	£50,000	and	£100,000	0.30%
Between	£100,000	and	£250,000	0.30%
Between	£250,000	and	£500,000	0.00%
Between	£500,000	and	£750,000	0.00%
Between	£750,000	and	£1,000,000	0.00%
		Above	£1,000,000	0.00%

Using the charging bands from the table that apply to your funds, we'll calculate an annual charge. How much you pay will vary depending on the value of your overall assets. Based on this illustration this could be £0 in the first year.



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