



For financial advisers only

Regular income

Aegon Retirement Choices and One Retirement



Regular income

This guide explains how to set up, amend or cancel regular income being paid out of a drawdown wrapper for your clients on Aegon Retirement Choices (ARC) and One Retirement.

The screens shown are for demonstration purposes only.

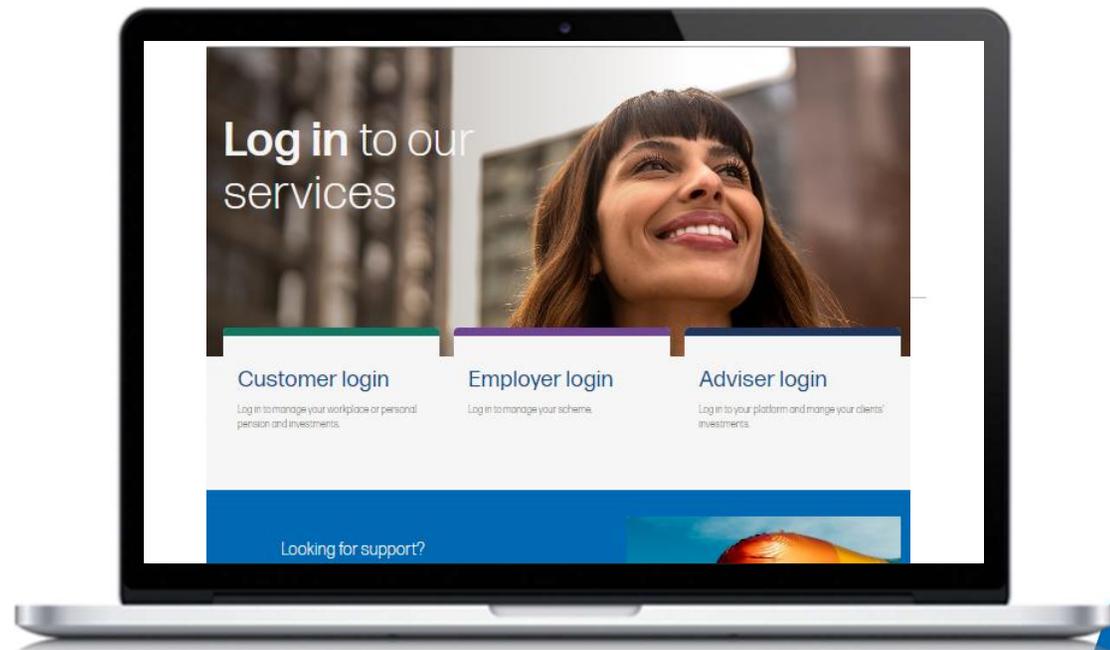


Logging into ARC and One Retirement

1. Go to aegon.co.uk/login
2. Select **Adviser login**.
3. Then select **Aegon Retirement Choices (ARC) and One Retirement**.
4. Next select **Login**.

Aegon Retirement Choices and One Retirement login

Login



Logging into ARC and One Retirement

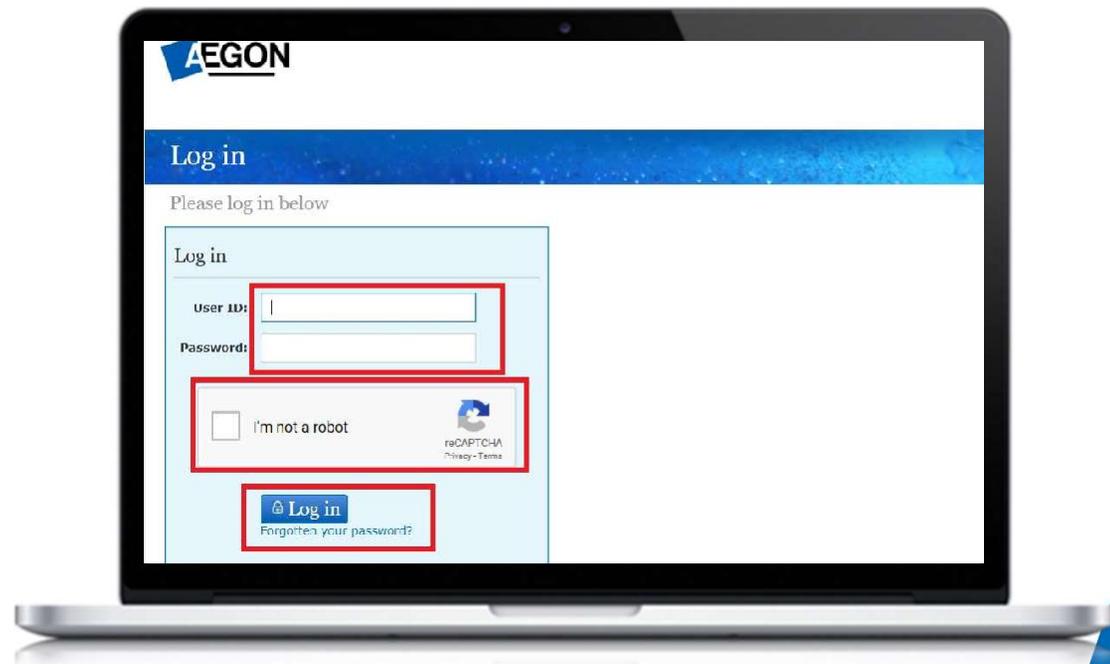
5. Enter your 8 digit **user ID** and **password**.

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

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

7. 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 Home page with the following elements:

- Navigation tabs: Home, Client search, Documents, MI reports, Literature (ARC)
- Search box: Client search (top right)
- Left sidebar menu:
 - 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
- Adviser charges summary table:

Charge type	Amount
-------------	--------
- Total investments table:

Value of holdings:	£11.25
New business this month:	£0.00
New clients this month:	1
- Latest status updates 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
	08/08/2019	Top-Up		In progress	Web
	20/07/2019	New Business		In progress	Web
- Show all status updates button
- Top 5 clients table:

Client name	Investor id	Charges earned	Holdings value ?
Ms Alison AEGON		£29.96	£11.25
Mr bob bishop		£0.00	£0.00

Finding the right wrapper

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

Then under **Wrapper summary** select **Manage income**.

Home Client search Documents MI reports Literature (ARC) AEGON Alison

Client summary

Annabel AEGON

Account details Income details

	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%

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Home Client search Documents MI reports Literature (AOR) AEGON SQI Test Annabel

Wrapper summary

Wrapper summary - Annabel AEGON

Balance as at 24/09/2019

Date: 24/09/2019 Go

Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	0.150000	£1.000000	£0.15	100.00%	0.25%
IsIIIrCoBdexFin1-SETFD	0.000000	£96.772900	£0.00		25.00%
iShares Core € CBUETF £	0.000000	£119.055300	£0.00		49.75%
iShares Eur GvtBd U ETF £	0.000000	£118.400000	£0.00		25.00%

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Setting up regular income

You can now see any existing regular income set up and amend it, or set up regular income for the first time.

You can set income to leave the wrapper by BACS (three to five working days) payment on either 9th, 18th or 27th of the month. Please be aware the date chosen may not always be made on the exact date if the date selected is on a weekend or bank holiday.

Make sure you enter the gross amount.

Under **Income destination bank details** enter the bank details the amount is to be paid to.

Finally select **Generate Quote** to show the illustration and complete the journey.

Manage income ?

If the reduced money purchase annual allowance provisions don't already apply, choosing to take drawdown income will restrict the amount of annual allowance available to the investor. If during the year more than £4,000 has been paid to the investor's money purchase arrangements:

- a tax charge will apply on the money contributions above £4,000, and
- a tax charge may apply on the value of any savings made to defined benefit arrangements that are higher than £36,000 plus any carry forward the investor has available

Otherwise, a tax charge may apply on any contributions and pensions savings above £40,000 plus any carry forward the investor has available.

Please fully consider if the income level selected creates any tax implications or potential for running out of money.

Current drawdown income:	£0.01 per month ?	
Total drawdown income required: *	£ 0.01 per month ?	(equivalent to 80.00% of £0.15 of drawdown assets) ?
Payment date: *	9th ?	Drawdown income will be paid from the drawdown wrapper on the date chosen. It will take a further two to three days to reach the nominated bank account due to the BACS payment process.

Income destination bank details

Bank account details: *	Select bank account ▼
Sort code: *	<input type="text"/>
Account number: *	<input type="text"/>
Account name: *	<input type="text"/>

Generate Quote

Completing the regular income set up

Once the quote has been generated, the bottom of the page changes to show **Download Quote** or **Submit**.

Select **Submit** to complete this request.

We'll look to verify the bank details electronically. If we can't, we may request further documentation or confirmation.

Income destination bank details

Bank account details: *

Sort code: *

Account number: *

Account name: *

Please note this quote will be stored in your client's document library shortly.

[Download Quote](#)

[Submit](#)

[Back to wrapper summary](#)



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