AEGON

For intermediaries only

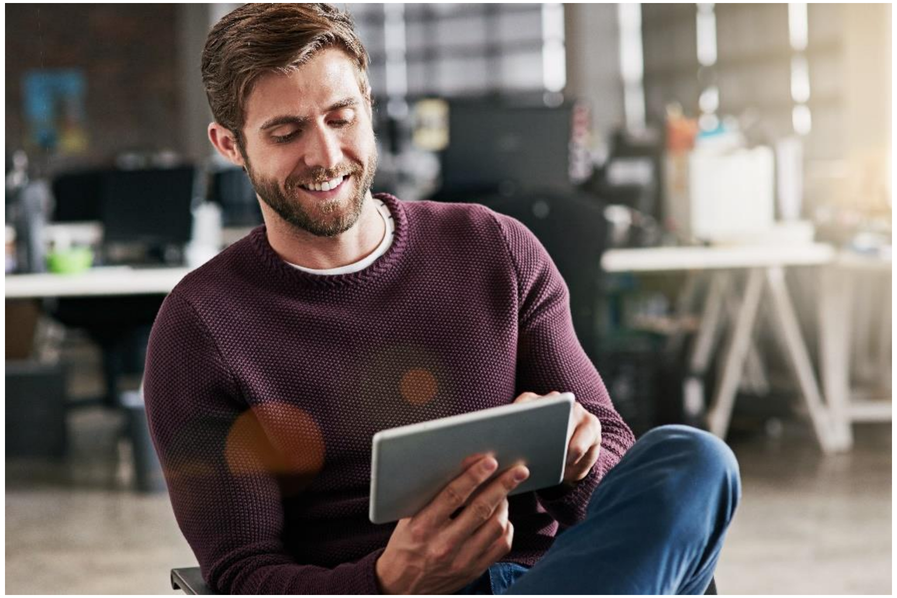
Regular withdrawals from an ISA or GIA on ARC

Regular withdrawals

This guide explains how to set up, amend or cancel regular withdrawals on an ISA or general investment account (GIA) wrapper for your clients on Aegon Retirement Choices (ARC).

For further support when using ARC or One Retirement, see our full range of Online support guides.

If you need help logging in, view our Using ARC and One Retirement guide.



The screens shown are for demonstration purposes only.

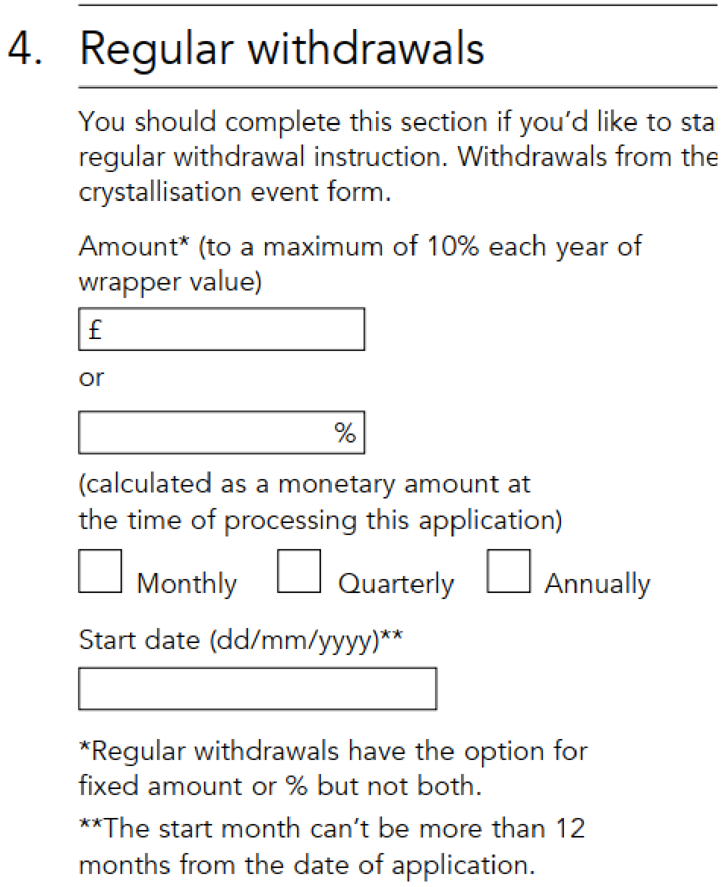
Regular withdrawals over 10% yearly

If the amount your client wants to withdraw is more than 10% of the wrapper value a year (at the time of submitting the request), you need to complete our **Change to product details form** instead of completing your request online.

Complete the **Regular withdrawals** section with the amount your client would like to take yearly from the wrapper, selecting whether they want this paid monthly, quarterly or annually. Although the form says a maximum of 10% each year of wrapper value, your client can withdraw more than that – just enter the amount or percentage they want.

Return the completed form to us at the email shown on the form. Our email system and the way we deal with data internally is secure, however we're unable to ensure the security of emails before they reach us. Please consider this when sending us sensitive information.

We recommend using secure email to protect your client's information.


4. Regular withdrawals

You should complete this section if you'd like to sta
regular withdrawal instruction. Withdrawals from the
crystallisation event form.

Amount* (to a maximum of 10% each year of wrapper value)

£

or

%

(calculated as a monetary amount at the time of processing this application)

☐ Monthly ☐ Quarterly ☐ Annually

Start date (dd/mm/yyyy)**

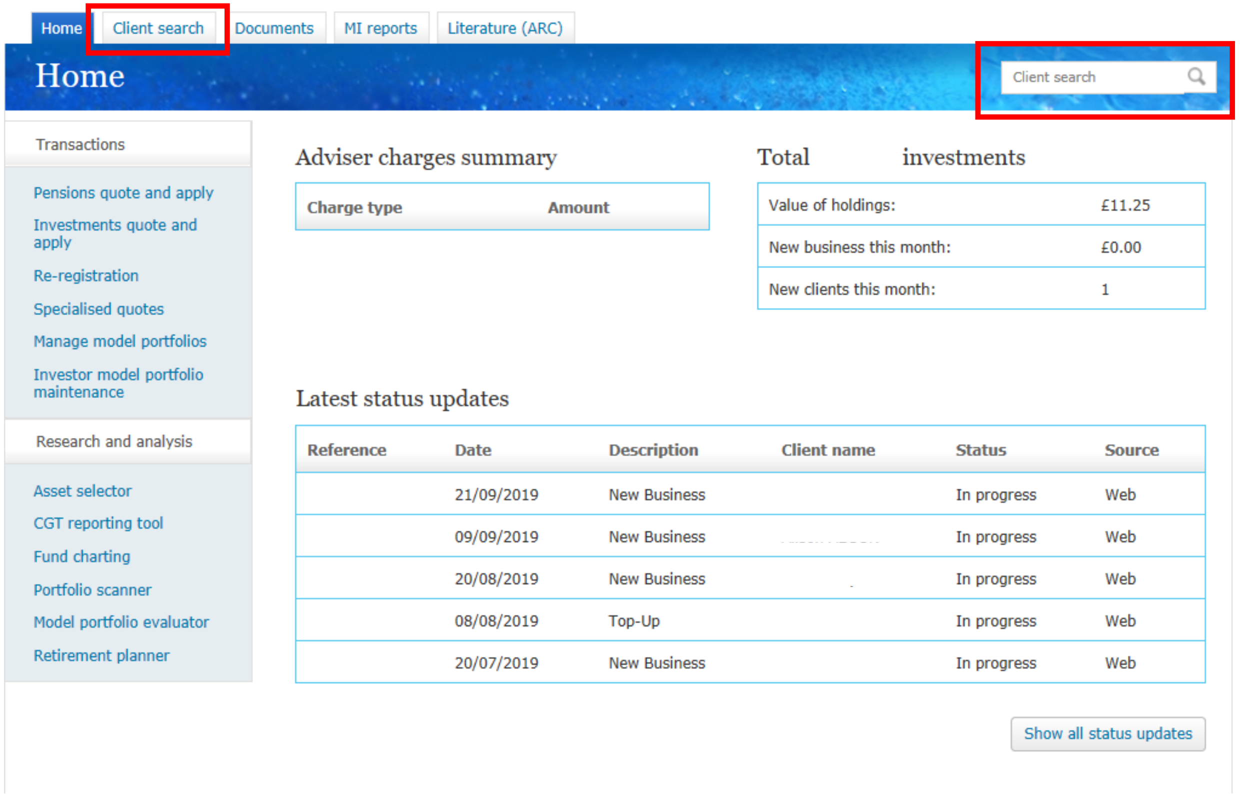
*Regular withdrawals have the option for fixed amount or % but not both.

**The start month can't be more than 12 months from the date of application.

Online regular withdrawal – finding your client

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

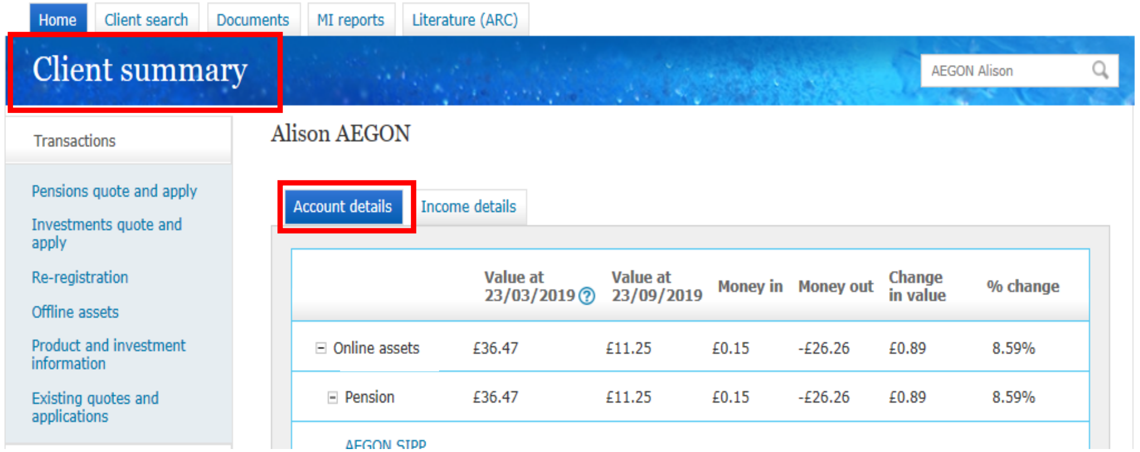
You can then search for the relevant client using **Client search** above **Home** or in the search box in the top right.



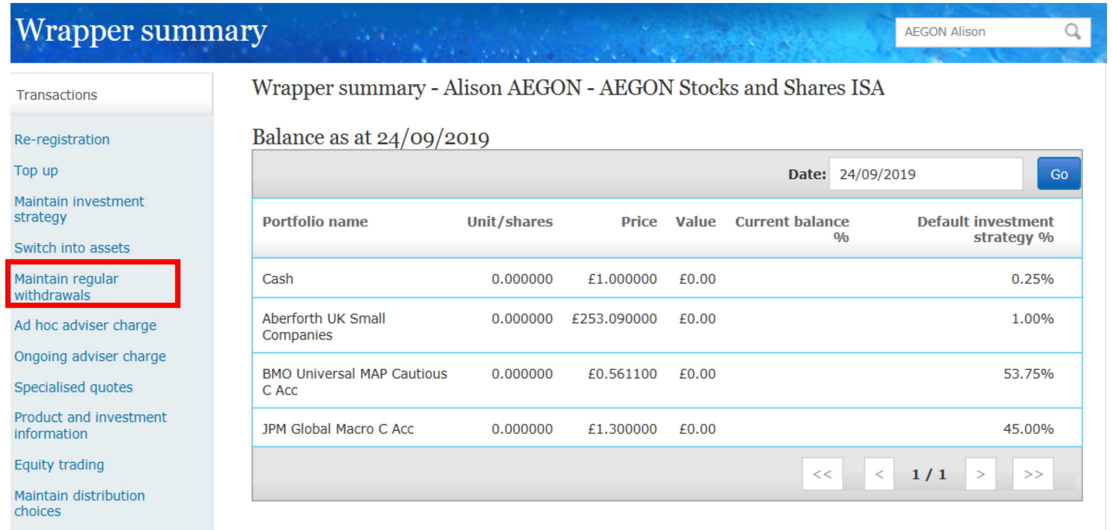
AEGON

Online regular withdrawal – finding the wrapper

Select the relevant wrapper under **Account details.**



On the **Wrapper summary** select **Maintain regular withdrawals**.



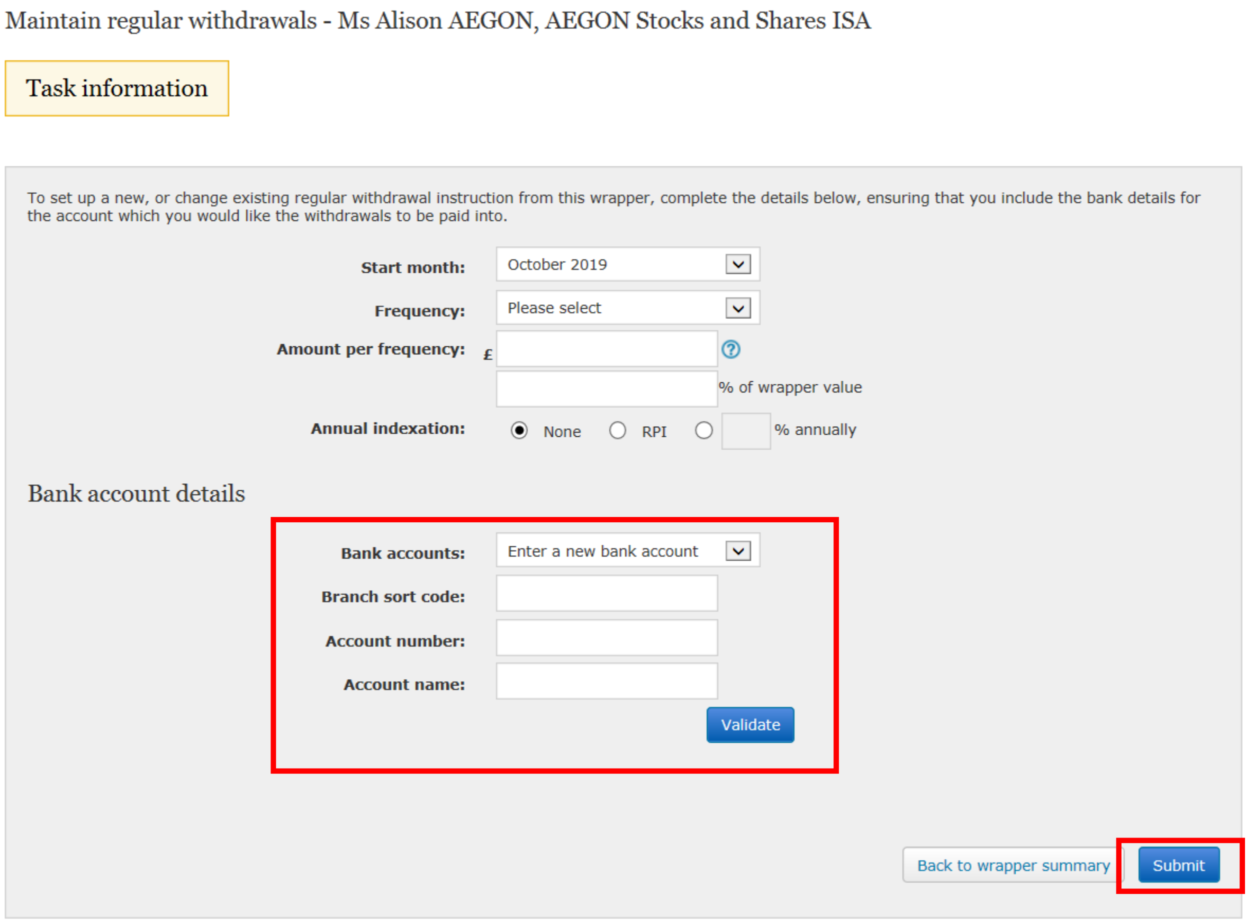
AEGON

Setting up a regular withdrawal

You can set up a regular withdrawal for the first time or amend an existing regular withdrawal. If you're amending, you'll see the existing regular withdrawal details.

At **Bank account details** enter the bank details your client would like us to pay the regular withdrawal into, then select **Validate** so we can validate the bank details electronically. If we can't do this, we may request further documentation or confirmation.

Finally select **Submit** – the withdrawal will begin on the selected **Start month.** We'll make each payment by BACS (3-5 working days) on the 6th working day of the month.



Requesting a recurring switch into cash

If you're setting up a new withdrawal we'll sell the funds from the highest value fund your client is invested in as part of a monthly automatic sell down.

This isn't guaranteed so to make sure there are always funds available you should complete the **Recurring switch into cash instruction** and send back to us at the email address shown on the form.

Please don't email any personal, financial, or banking information as it's not a secure method of communication. If you have a dedicated secure email service with Aegon, for example Unipass Mailock, please use this service.

For advisers only

Recurring switch into cash instruction

You should use this instruction to request a recurring switch into a Cash fund only. If you want to request a recurring switch for more than one product please complete a separate instruction for each. Please complete this instruction by typing in the boxes, including the signature box and email to clientsupport@arc.aegon.co.uk.

Please note, you can't use this form for Secure retirement income.

Product to apply a recurring switch to

Product number

Starting on the* ☐ 9th or the ☐ 22nd of (mm/yyyy)

with the last switch to take place on (mm/yyyy)

*If no start date is provided above, we'll start this instruction at the next recurring switch date.

1. Investor details

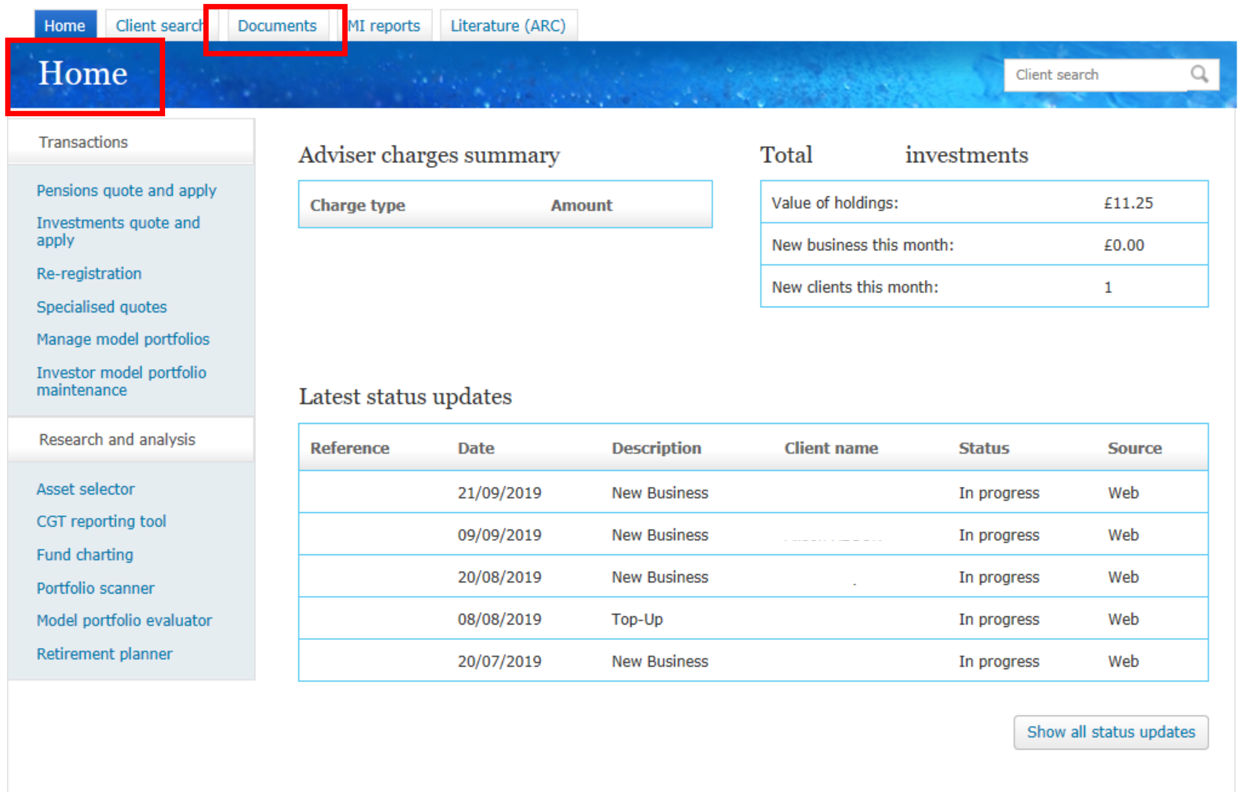
Investor number

Investor name(s)

Form shown correct as at March 2020

Finding the forms in the ARC document library

If you're unable to download these forms from this guide, you can find them by going to the **Home** page and select the **Documents** tab to take you to the Documents library.



Finding the forms in the ARC document library

You can find the **Recurring switch into cash instruction** form under **Adviser forms**.

Adviser forms

- Adviser application form (PDF 260Kb)
- Report Zone - new user request (PDF 113Kb)
- Recurring switch into cash instruction (PDF 79.3Kb)
- Recurring switch from cash instruction (PDF 36kb)
- DFM charge instruction (PDF 110Kb)

You can find the **Change to product details** form, under **Client forms**.

Client forms

- Uncrystallised funds pension lump sum payment instruction (PDF 320Kb)
- Ad-hoc income request (PDF 136Kb)
- Death benefit nomination form (PDF 138Kb)
- Change of investor details (PDF 86.3Kb)
- Change to product details (PDF 84.7Kb)
- The Pension Death Benefits Trust - English Law version (PDF 222Kb)

aegon.co.uk @aegonuk Aegon UK Aegon UK

RTL386991 07/21