



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 state a 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.

The screenshot shows the AEGON Home page. The top navigation bar includes links for Home, Client search, Documents, MI reports, and Literature (ARC). The Client search link is highlighted with a red box. Below the navigation bar is a blue banner with the word 'Home' and a search box on the right, also highlighted with a red box. The main content area is divided into several sections:

- Transactions:** A sidebar menu with options like Pensions quote and apply, Investments quote and apply, Re-registration, Specialised quotes, Manage model portfolios, and Investor model portfolio maintenance.
- Research and analysis:** A sidebar menu with options like Asset selector, CGT reporting tool, Fund charting, Portfolio scanner, Model portfolio evaluator, and Retirement planner.
- Adviser charges summary:** A table with columns for Charge type and Amount.
- Total investments:** A summary table showing Value of holdings (£11.25), New business this month (£0.00), and New clients this month (1).
- Latest status updates:** A table with columns for Reference, Date, Description, Client name, Status, and Source. It lists several 'New Business' entries with dates from 20/07/2019 to 21/09/2019, all with a status of 'In progress' and source of 'Web'. A 'Show all status updates' button is located below the table.

Online regular withdrawal – finding the wrapper

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

Home Client search Documents MI reports Literature (ARC)

Client summary AEGON Alison

Alison 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%

AEGON STDP

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

Wrapper summary AEGON Alison

Wrapper summary - Alison AEGON - AEGON Stocks and Shares ISA

Balance as at 24/09/2019

Date: 24/09/2019 Go

Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	0.000000	£1.000000	£0.00		0.25%
Aberforth UK Small Companies	0.000000	£253.090000	£0.00		1.00%
BMO Universal MAP Cautious C Acc	0.000000	£0.561100	£0.00		53.75%
JPM Global Macro C Acc	0.000000	£1.300000	£0.00		45.00%

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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.

Maintain regular withdrawals - Ms Alison AEGON, AEGON Stocks and Shares ISA

Task information

To set up a new, or change existing regular withdrawal instruction from this wrapper, complete the details below, ensuring that you include the bank details for the account which you would like the withdrawals to be paid into.

Start month:

Frequency:

Amount per frequency: £ % of wrapper value

Annual indexation: None RPI % annually

Bank account details

Bank accounts:

Branch sort code:

Account number:

Account name:

[Back to wrapper summary](#)

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 Maillock, 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.

The screenshot shows the ARC document library interface. The top navigation bar includes tabs for Home, Client search, Documents, MI reports, and Literature (ARC). The 'Home' tab is highlighted. Below the navigation bar, there is a search bar labeled 'Client search'. The main content area is divided into several sections:

- Transactions:** A list of links including Pensions quote and apply, Investments quote and apply, Re-registration, Specialised quotes, Manage model portfolios, and Investor model portfolio maintenance.
- Research and analysis:** A list of links including Asset selector, CGT reporting tool, Fund charting, Portfolio scanner, Model portfolio evaluator, and Retirement planner.
- Adviser charges summary:** A table with columns for Charge type and Amount.
- Total investments:** A table with columns for investment type and amount.
- Latest status updates:** A table with columns for Reference, Date, Description, Client name, Status, and Source.

The 'Latest status updates' table contains the following data:

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

A 'Show all status updates' button is located at the bottom right of the 'Latest status updates' table.

Finding the forms in the ARC document library

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

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

The screenshot displays a document library interface with two main sections: 'Adviser forms' and 'Client forms'. Each section has a red box highlighting its title. Under 'Adviser forms', there are three items: 'Adviser application form (PDF 260Kb)', 'Report Zone - new user request (PDF 113Kb)', and 'Recurring switch into cash instruction (PDF 79.3Kb)'. Under 'Client forms', there are five items: '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)', and 'Change to product details (PDF 84.7Kb)'. Each item includes a PDF icon and a download icon.

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)

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)



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