



For customers | Aegon Retirement Choices

# Your guide to Aegon Retirement Choices



Pensions | Investments | Protection

# Welcome to Aegon Retirement Choices (ARC), our award winning secure online platform.

As well as ARC being the name of the retirement savings product you'll have with Aegon, it's also the name we've given to our transactional tool.

Retiready is the main system you'll use, however you may need to use ARC (a separate transactional tool) to do certain transactions, such as changing investment or paying a single contribution.



Take a look at our guide, Managing your retirement savings online, to find out what you can do on Retiready and what you use ARC for.

Click on a section in this guide to help you get started. You may find it helpful to read our [glossary](#) first, to understand some ARC terminology you might not be familiar with.

## Finding your way around

What's available to you



## Your home page

An overview of your products and investments



## Gating

The levels of access within ARC



## Transacting

Manage your products and investments



## Glossary

Understanding ARC terminology



## Frequently asked questions

Common questions and answers



## Further help

Other sources of information



# Finding your way around

## Accessing ARC

Although ARC is a separate system we have functionality called single sign-on. Once you've set it up you'll be able to seamlessly access ARC directly from Retiready.

## What's single sign-on?

Nowadays, almost every website, service or app requires you to have a sign-in and password to gain access. With so many passwords to remember things can get confusing. Single sign-on enables you to 'link' your accounts so you only need to sign into Retiready.

## Setting up your single sign-on

To enable you to use single sign-on, first you'll need to link your two accounts – but don't worry you'll only need to do this once, when you next sign into to ARC to do a transaction.

### Step one - request your ARC sign-in details and activate your ARC account

- If you're new to ARC and don't have your ARC sign-in details call us on 0345 680 1234 to request them.
- We'll then send you your new sign-in details by email.
- You should then use these details to activate your ARC account – your email will tell you how to do this.
- Once you've activated your ARC account you'll need to return to Retiready to link your two accounts.



### Dashboard

see a summary of all your products and details of registered offline assets and access our tools and calculators

### Literature

review our generic literature, such as our investment guide and key features

### Documents

take a look at your personal documents for your products, including your welcome pack

### Investments list

search and filter all of our available investments, including links to factsheets and key investor information

### Step two - link your accounts

- If you've already got your ARC sign-in details, and have activated your account, you should go to Retiready and sign-in.
- Select the transaction you want to do, for example 'switch fund' and click on the link to ARC, which will take you through the ARC sign on page. Sign into ARC to link your accounts.
- The next time you want to transact you can go straight through to ARC – no need for two sign-ins.

On the ARC homepage, you can see your personal information and details of all your [product wrappers](#) and investments. You can also transact on your account, such as switch funds and take out new [product wrappers](#).

Alternatively, provided you're comfortable with how your employer has set up your pension, you don't need to transact on your account. You'll be sent statements to help you review your retirement plans – and if you do decide to make a change, you can log in to your account at any time.

# Your home page

See an immediate overview of all your products and details of your investments from your home page. You can also take a look at the following useful information and links:

Value 5 months ago 26th December 2013	Value change in the last 6 months	Value today 26th June 2014
£0.00	Total change +£3.11	£657.71

## Payroll contributions

This information will appear first (if you're paying any contributions through an employer savings scheme), and will show any products that have [payroll contributions](#).

- Within **Account details** you'll see a high level summary of all your products as well as offline assets.
  - Click on the product for more details such as: the current value, details of funds you're invested in and transaction history.
  - The left-hand menu provides your transaction options.
- The income you're taking from your products is shown in **Income details**.

## Research and analysis

Review your investments using the tools and calculators to help you manage your savings.

Within the investments section of this guide we explain how to open a new [product wrapper](#) and add your offline assets.

# Gating

Within the platform you'll have different [product wrappers](#), some more complex than others. These can be a mix of short and long term tax efficient savings, such as a [Self-invested Personal Pension \(SIPP\)](#), [stocks and shares Individual Savings Account \(ISA\)](#) and a [General Investment Account \(GIA\)](#).

The different products sit within four levels – a unique concept we've developed called 'gating'. Each gate provides you with an increased level of access, opening more sophisticated products and investment options. Gate 4 however is restricted, and you can only access this through a [personal adviser](#).

This diagram below shows the different gates.



**Product and investment information**

**Task information**

In order to open or transact on a certain products and investments you must be at the correct gate. Your current gate is gate 2. You can sell any assets from any gate.

You have the ability to access a range of product wrappers and investment options. To make your choices easier, these options have been split into gates. You're in control of the range of options you can access.

You can always sell assets from a higher gate – gating only restricts the buying of assets exposed to

You can move up a gate, but can't move back down once the gate has been opened

Trade online 24 hours a day – giving you more control over your investments

## Your current gate

Your employer will initially set you up with access to a particular gate – normally, this will be gate one. You'll be able to change this yourself giving you control over your own level of access.

The **product and investment information** page shows the gate you currently have access to. To open a new gate, click and confirm the gate you want to move to.



# Transacting

home > product wrapper > transactions

Now that you're familiar with logging into ARC, the [product wrappers](#) you can hold and an overview of your individual account details, you may want to transact on your account. From adding more money to an existing product, to taking out a new product and selecting your investments, these next pages will take you through the stages involved.

For each transaction, you'll progress through a number of pages with a handy progress bar showing all of the steps in the process. And remember, you can press the back button on screen at any time.

## Making changes to your preferred retirement age

To change your expected retirement age, click on the [product wrapper](#) and then select **Preferred retirement age** from the left-hand menu.

### Important things to remember about changing your retirement age:

- Changing your retirement age will alter the time you have to save for retirement and could impact the value of your fund at retirement.
- If you're invested in a [lifestyle or Workplace Target fund](#), then this will automatically adjust based on your new retirement age.
- If you hold any other pensions with Aegon, your change won't affect them.

## Selecting your beneficiaries

You can tell us who you'd like us to consider paying death benefits to (known as nominating a beneficiary) by completing the [Expression of wish/Nomination form](#).

You can also use this form to make any changes to your nominated beneficiaries.

Although we'll take your wishes into account, the final choice of who to award pension benefits to rests with us.

The screenshot shows the AEGON website interface for a 'Single investment details' form. The user is logged in as Jane Smith. The form title is 'Top up - Jane Smith, AEGON SIPP Uncrystallised (70000001)'. A yellow box contains 'Task information' with a note: 'A tax charge may apply where pension contributions exceed the Annual Allowance which is currently £50,000.00.' The form fields include: 'Investment type' (dropdown menu set to 'Investor'), 'Investment' (text input with a pound sign), 'Tax relief' (text input), 'Investment method' (dropdown menu set to 'Please select'), 'Source of wealth' (text input), 'Investment source' (dropdown menu set to 'Please select'), 'Gross annual salary' (text input with a help icon), and 'Occupation' (text input). At the bottom right are 'Add investment' and 'Reset' buttons. A table at the bottom has columns for 'Investment type' and 'Investment'.

## How to top-up an existing product

You can pay more money ([top-up](#)) into an existing [product wrapper](#).

- **Regular payments** – If you want to change your regular contributions, speak to your employer and they'll update their payroll for you. However if you no longer work for the employer of your pension scheme then you can use our [top-up](#) facility to start paying contributions, or increase contributions already set-up.
- **One-off single payment** – you pay a one-off single payment using the [top-up](#) facility.
- **Transfer in another pension or ISA** – You can transfer in an existing pension or [ISA](#) you hold elsewhere. We recommend you use Retiready to do this. Take a look at our useful FAQ to find out how to transfer. Before transferring you should decide if this is the right option for you, if you're not sure, you should contact a financial adviser.

This is a guide on how to [top-up](#). It doesn't aim to give you advice on whether topping up is suitable for you. If you're unsure we recommend you should speak to a financial adviser about your options. As with all investments the value may fall as well as rise and isn't guaranteed. You could get back less than originally invested.

## How to use the top-up facility

You can [top-up](#) any existing product by selecting the [product wrapper](#) you want to [top-up](#) from the home page.

- Select [top-up](#) from the left-hand menu.
- Complete the stages in the process. Over the next three pages we talk you through how to make a single one-off payment. Telling us how much you want to pay, selecting what you want to invest in and finally confirming all your details.

The option to transfer will not be available for a GIA wrapper

You can only have one regular contribution source for each product wrapper

## How to top-up an existing product

You only complete this page if you're transferring an existing pension or [ISA](#) from another provider, however we recommend you use Retiready to do your transfer. If you're not transferring go to the next page.

### Single investment

Insert the value you wish to [top-up](#) your existing product by and then complete the remaining details.

If you're paying by:

- cheque, we need to verify the bank account details, or
- BACS, we'll provide you with bank account details at the end of [top-up](#) process in your document library.

Click **Add investment** to see a list of your additional investments at the bottom of the page and progress through the application.

You can change the details by clicking on the **Reset** button at any time.

### Tell us where you want to invest your payment

You'll see a summary of your current investments you're invested in, for the product you're making the [top-up](#) to.

To make your investment selection click **Next** to go to the asset picker page. This will open a new window.

On the next page we have more information on how to complete the [asset selector page](#).

- If you're in gate one or two only assets will be listed, so there is no need to select anything.
- If you're in gate three or four and wish to put money into cash for equity trading, then make sure you select this from the drop down box next to **Select type** to add.

You'll only see the cash for equity trading option if you have gate three open.



# Transacting


## How to select your investments

The **Asset selector** page enables you to search for and select the investment you want to invest in.

An adviser and/or your employer may have selected a few funds called 'Scheme favourites' and these are the funds that will be listed when you open Asset selector.

To find the fund you want to invest in, you can search for the investment by either:

- fund range – scheme favourites, only Aegon [insured funds](#) or all funds (Aegon Universe);
- fund manager;
- asset class, or
- region – for example Japanese or European funds.

The funds can be sorted by the various headings, for example by fund name or unit price, by clicking on  beside each column heading.

You can read more or view past performance on each of the investments, by opening the PDF icon beside each listed investment.

Select the investment by ticking the box next to it. It'll then be available on the asset picker screen. Enter the percentage split you want to invest in each of the investments listed.

**Please note all investments must add up to 100%.**

If you no longer want to invest in one of these investments, select the red cross to remove it from the list.

Once you've selected your investments, click **Next** to see a summary of your wrapper [top-up](#) and the investments selected. You'll also be able to see the investment value and split of that investment.

There's a cash facility for each of your products – they must hold a minimum balance of 0.25% of each contribution

**Asset selector**

**Task information**  
Before choosing an investment, please ensure that the Key Investor Information Document is read where appropriate, as this contains important information about the investment.

**Step 2: Select funds**

View shortlist (0) assets selected Back

First Previous Page 1 of 41 Next Last

Key Investor Information Factsheet Chart

Fund name	Unit type	Unit price	3 years
<input type="checkbox"/> Scot Eq 50/50 CautMgd Clc Pn (ARC)	Acc	121.38	-
<input type="checkbox"/> Scot Eq 60/40 Caut Mgd Clc Pn (ARC)	Acc	118.12	-
<input type="checkbox"/> Scot Eq 70/30 Def Mgd Clc Pn (ARC)	Acc	115.20	-
<input type="checkbox"/> Scot Eq 80/20 Dfns Mgd Clc Pn (ARC)	Acc	112.19	-
<input type="checkbox"/> Scot Eq Abdn MM Const Pflc Pn (ARC)	Acc	130.08	-
<input type="checkbox"/> Scot Eq Abdn MM Div Al pf Pn (ARC)	Acc	106.90	-
<input type="checkbox"/> Scot Eq Abdn MMCautMen Pflc Pn (ARC)	Acc	122.34	-
<input type="checkbox"/> Scot Eq Abdn WldG8IncPn (ARC)	Acc	121.28	-
<input type="checkbox"/> Scot Eq Abdn Asia Pacific Pn (ARC)	Acc	119.21	-
<input type="checkbox"/> Scot Eq Abs InstEq MNUt Pn (ARC)	Acc	106.30	-
<input type="checkbox"/> Scot Eq Absol Inst EMK Dt Pn (ARC)	Acc	111.11	-
<input type="checkbox"/> Scot Eq Absol Ret Sel Pflc Pn (ARC)	Acc	106.34	-
<input type="checkbox"/> Scot Eq Active Cash Pn (ARC)	Acc	100.28	-

# Transacting

## Adviser charges

Next, the adviser charges that you've agreed with your adviser will be displayed. These can't be amended.

## How to take out money from your GIA or ISA

If you're topping up your [GIA](#) or [ISA](#) then you'll be presented with the withdrawals page next. If you want to take a regular income from the product you're topping up, then please complete this page. If not leave it blank.

The following page will show a summary of your complete [top-up](#) information. To change any details, select the **Back** button or select an option from the progress bar to review and amend your information.

## Documents

The next step in the process is viewing the documents produced to support your [top-up](#) application.

Depending on the transaction, these may include:

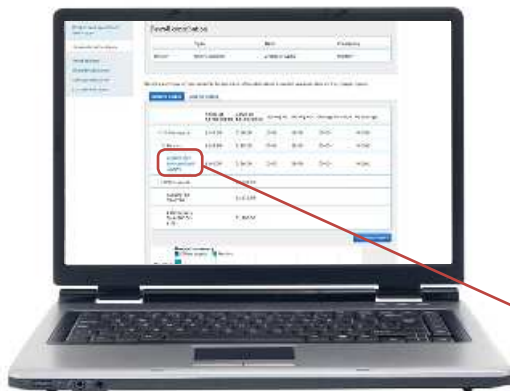
- Payment instructions
- Expression of wish
- Rebalancing request
- Application summary
- Transfer authority
- Pre-sales illustration
- Key features

Please read these documents carefully and action where required. They'll be saved in your document library for your reference.

## Declaration and submission

The final step in the [top-up](#) process is to accept the declarations. To do this you need to:

- Tick the box at the bottom of the declaration
- Then click **Submit**



**Switch out**

Switch - Jane Smith, AEGON SIPP Uncrystallised (70000001)

**Task information**  
Informational messages related to the current task will appear in this panel.

**Current asset allocation as at 24/09/2013**

Asset name	Units	£	Current %	Strategy %	Switch out (%)
Total cash		1.44	0.96	1.00	
Available cash		0.00			<input type="text"/>
SE BR Ag 50/50 Gbl Eq LFS ARC	123.4847	148.56	99.04	0.00	<input type="text"/>
Scot Eq Arsemis Capital ARC	0	0.00	0.00	25.00	<input type="text"/>

Choose to switch by either a percentage, a monetary amount or by a number of units

You may have Scheme favourites or access to a wide range of Aegon funds

Switching Investments will not affect any future contributions. Take a look at maintaining your Investment strategy on the next page, to change your Investment choice for future contributions.

## How to switch investments

You can change what you're invested in, also known as 'switching', at any time, free of charge.

You can:

- switch all or part of your existing fund into a new investment(s), or
- re-direct all future contributions into a different investment choice.

### Switching existing fund holdings

- Select the product wrapper (for example Aegon SIPP uncrystallised or Aegon ARC ISA) from the home page.
- Select **Switch into assets** from the left hand menu.
- You now need to select the investment (assets) you want to switch out off (sell).
  - You can choose to switch all or part of the investment.
  - You can switch your investments based on either percentage, monetary amount or by the number of units.

For example, if you want to switch out of one of your investments select **percentage** in the **sell out by** field and then input 100% in the **switch out** field within the table.

- **Asset selection stage** – Next you'll need to choose where you want to invest (buy).
  - In the **select type to add** field select **Assets** to invest in investment funds or **Cash facility** if you intend to purchase shares directly.
  - Click on the **Add funds** button to bring up the Asset picker. You can use this list to simply search for the investment funds you want to switch into.

- You then need to decide the split of how to invest these for example if you select two investment funds 50% in each – make sure your funds add up to 100%.

- Review the summary and declarations and confirm. Once your switch is complete, confirmation will be added to your document library.

Click **Add funds** to bring up the **Asset picker** where you can select funds as before and choose the split of how to invest these.

Select your fund(s) making sure these add up to 100%, confirming your new investment strategy for your [product wrapper](#).

# Transacting

## Maintaining your investment strategy

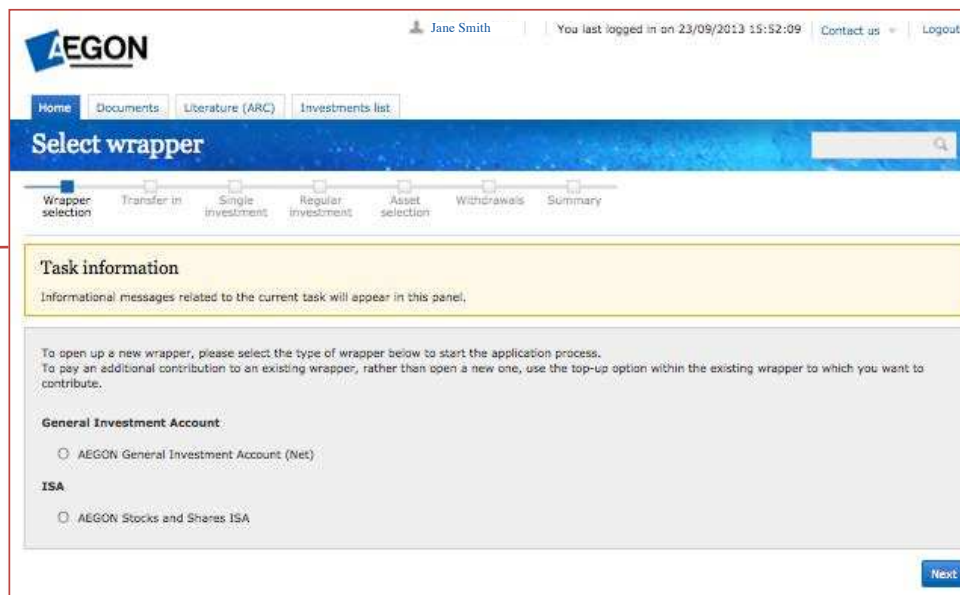
To re-direct all future contributions.

- Select the product wrapper (for example Aegon SIPP uncrystallised or Aegon ARC ISA) from the home page.
- Select **Maintain investment strategy** from the left hand menu.
- The current investment strategy page shows you what your contributions are currently being invested in. To change this, select the **Add new investment strategy** button.
- **Asset selection stage** – Next you'll need to choose where you want to invest.
  - In the **select type to add** field select **Assets** to invest in investment funds or **Cash facility** if you intend to purchase shares directly.
  - Click on the **Add funds** button to bring up the Asset picker. You can use this list to simply search for the investment funds you want to switch into.
- You then need to decide the split of how to invest these for example if you select two investment funds 50% in each – make sure your funds add up to 100%.
- On the summary page, review your selection, and if it's correct, click on **Submit**. Your next payroll contribution will be split up according to this strategy.

The screenshot shows the 'Switch out' page for Jane Smith's AEGON SIPP Uncrystallised (70000001) account. The page title is 'Switch - Jane Smith, AEGON SIPP Uncrystallised (70000001)'. Below the title is a 'Task information' box. The main section is 'Current asset allocation as at 24/09/2013'. It features a table with columns for Asset name, Units, £, Current %, Strategy %, and Switch out (%). The table shows the following data:

Asset name	Units	£	Current %	Strategy %	Switch out (%)
Total cash		1.44	0.96	1.00	
Available cash		0.00			<input type="text"/>
SE BR Aq 50/50 Gbl Eq LFS ARC	123.4847	148.56	99.04	0.00	<input type="text"/>
Scot Eq Artemis Capital ARC	0	0.00	0.00	25.00	<input type="text"/>
Scot Eq BRockAq UK Eq Idx ARC	0	0.00	0.00	24.00	<input type="text"/>
Scot Eq Property ARC	0	0.00	0.00	25.00	<input type="text"/>

To change any existing assets use the switch transaction



## How to open a new product wrapper

From the home screen select **New wrapper**. You may be restricted to the wrappers you can open, depending on what gate you have access to. If you want to open a new gate to increase your access to other wrappers, please refer to the gating part of this guide.

This example shows opening a stocks and shares [ISA](#).

- Select Aegon stocks and shares [ISA](#) and then click **Next**.
- If you're transferring an existing stocks and shares [ISA](#) to ARC complete the following screen. If not, please click **Next**.
- Complete any regular or single investments you'd like to make into the stocks and shares [ISA](#), including the payment frequency and investment method.
- You'll be notified if you have oversubscribed into the stocks and shares [ISA](#).
- Follow the remaining instructions for **Asset selection**, **Withdrawals**, **Documents** and **Declaration** steps to complete your application. More in-depth information about these steps is available in the previous section.

Opening a [GIA](#) follows very similar steps.

# Transacting

## How to add offline assets

If you have other investments that you don't hold on ARC, such as property, you can record these – meaning you can view their value as part of your overall portfolio.

Select **Offline assets** from the home page. You can then record these assets in two different ways, either by:

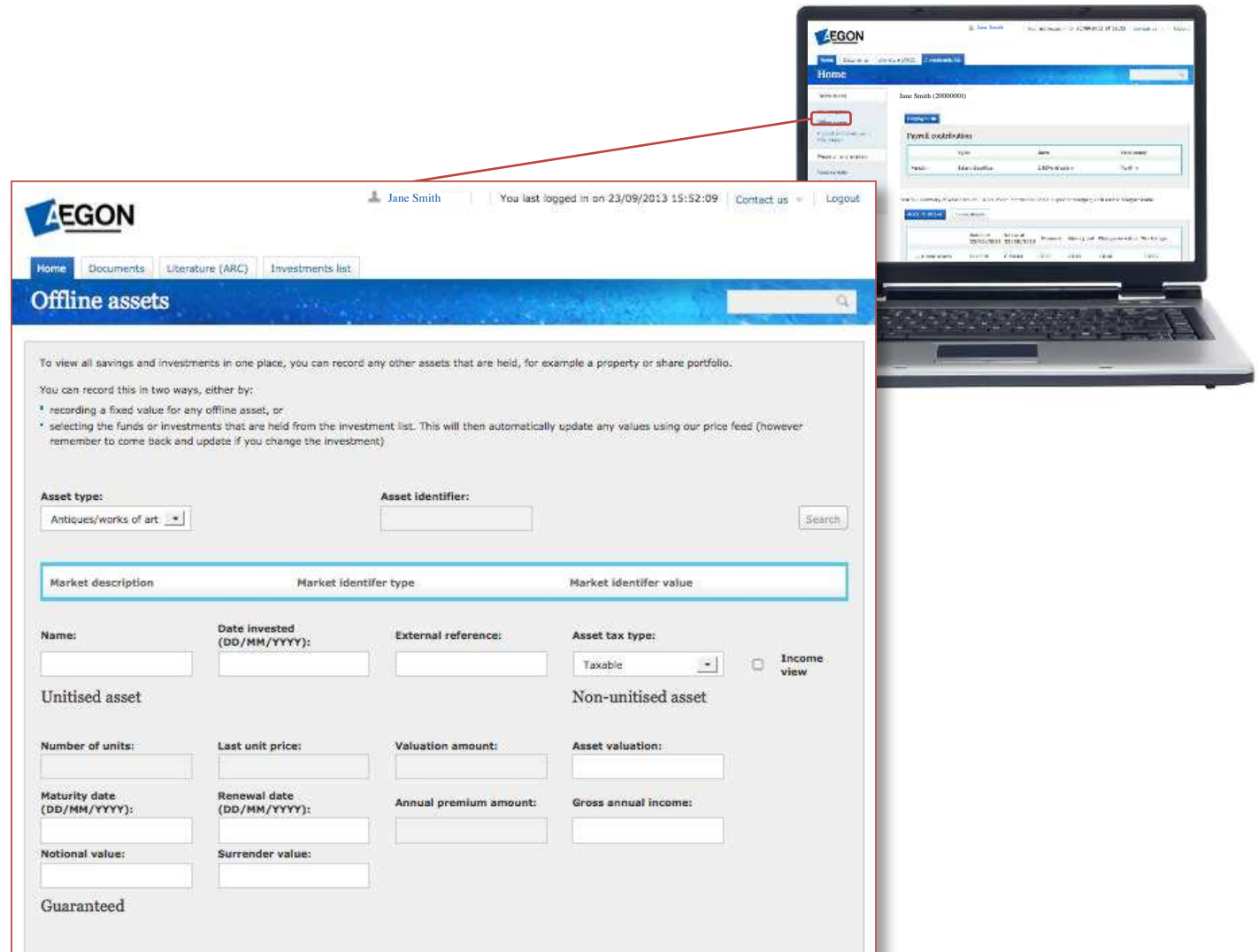
- recording a fixed value, or
- selecting the funds or investments from the investment list – the value of your assets will automatically be updated using the price feed.

To add your offline assets:

- use the drop down menu to select the asset type or choose other assets, and
- complete the relevant details and then add your asset.

**Note:** You can only use the live pricing field for assets directly linked to investments, for example UK stocks and [shares](#). You can't use it for investments, such as property.

The valuation amount will now appear at the bottom of the page.



# Transacting

## Dealing

You can choose to review your products at any time on the home page. Simply select the wrapper to see a summary and your invested assets. The Asset selector tool allows you to review your investment choices, for example you can search by fund manager, sector and performance.

## Equity trading

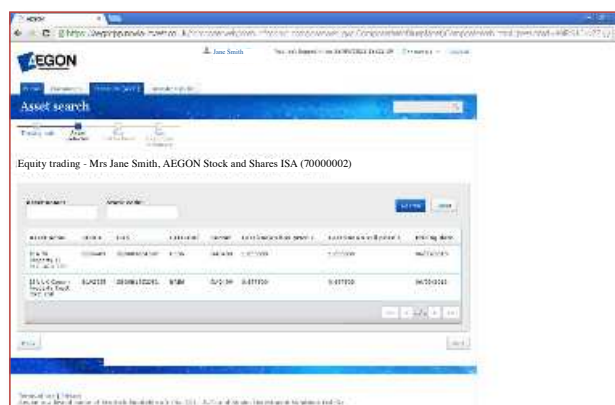
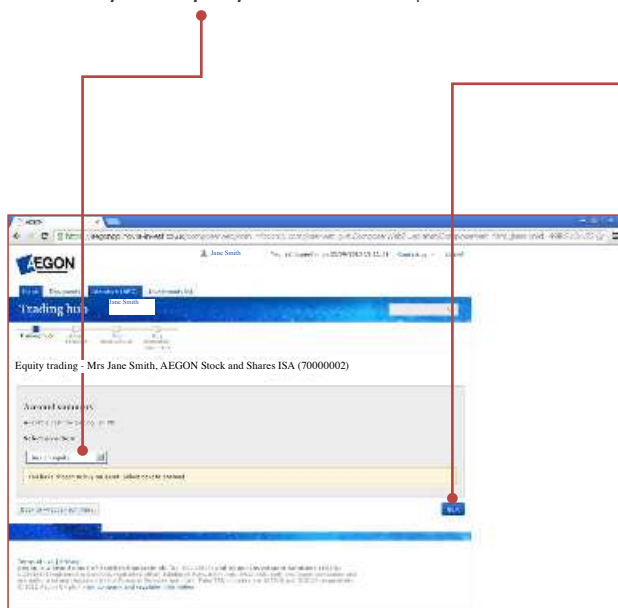
This option is only available if you have gate 3 open or have a sharesave rollover asset.

**Please note: If you have a sharesave rollover asset you'll only be able to sell this asset.**

**The option to buy will not be available.**

To trade any equities you hold, you'll need to go to the trading hub – this can be accessed from the product you wish to trade.

Click **Buy an equity** from the drop down menu and select **Next**.

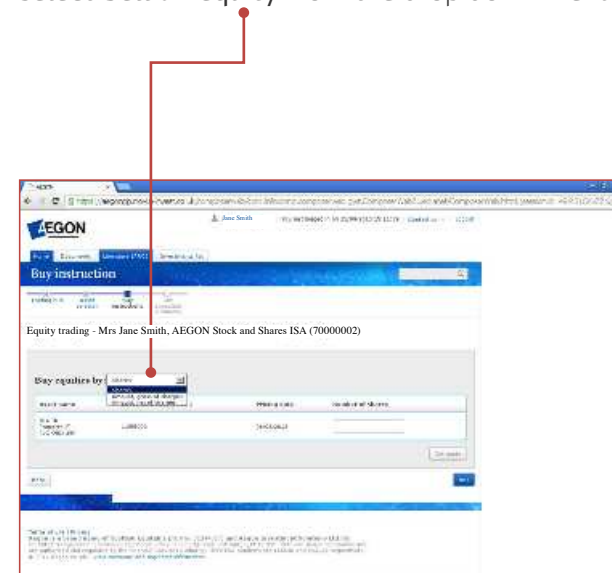


On the next page you can search by either asset name, or if you know it, the stock code. You'll then be able to see the asset with the last price known. Click to select the asset. Once selected, you can then choose to buy the asset by either:

- [shares](#);
- amount (gross of charges), or
- amount (net of charges).

See the latest price available when you select **get quote**. You'll then have a short period of time to decide if you want to trade and buy.

To sell an equity, follow the same process, except select **Sell an equity** from the drop down menu.



# Transacting

## How to access your savings

You can update the amount and/or frequency of your withdrawals from your ISA or GIA.

- Select the product from your home page.
- Create a new instruction to make regular withdrawals. Complete all fields, including the frequency and amount, be it a fixed amount or a percentage of your product.
- Submit your details.

We'll pay your withdrawal into the bank that we hold on our records. If you need to change your bank details, please contact us.

The screenshot shows a web browser window displaying the AEGON website. The page title is "Maintain regular withdrawals - Mrs Jane Smith, AEGON Stock and Shares ISA (70000002)". The form is titled "Task information" and contains the following fields:

- Start month:** A dropdown menu showing "October 2013".
- Frequency:** A dropdown menu showing "Please select".
- Amount per frequency:** A text input field with a currency symbol (£) and a percentage icon (%).
- Annual instructions:** Radio buttons for "None", "RPI", and "% annually".
- Bank account details:** A section with four text input fields: "Bank accounts", "Branch sort code", "Account number", and "Account name".

At the bottom of the form, there is a "Go back" button and a "Submit to my regular withdrawal" button.



## Glossary

**Product wrapper** – Within ARC you can have a number of different wrappers. A wrapper is a term used to define a specific type of tax environment your money will be invested in. These are short and long term tax efficient savings, such as a SIPP, stocks and shares ISA, and a GIA.

**Uncrystallised** – This term is used to describe when the money in a pension fund hasn't been taken, or it is undrawn.

**Top-up** – To transfer an existing pension arrangement to your ARC account or increase your contributions.

**Insured funds** – Our insured fund range are a manageable number of funds that we rigorously monitor, providing you with value for money. They are regulated by the Financial Conduct Authority and operate in a similar way to other types of investment funds.

**Personal adviser** – A person qualified to advise you about your personal financial circumstances.

**GIA** – This general purpose investment account gives you the flexibility to invest in a wide range of assets. There are no upper limits to the amount of money you can invest. You can invest lump sums or make regular payments and make withdrawals whenever you need to, though these may be liable to tax. All contributions are made by you, and can't be facilitated by your employer.

**ISA** – You can invest in a stocks and shares individual savings account (ISA). Any gains on investments in the stocks and shares ISA are free of both income tax and capital gains tax. You can invest lump sums or make regular payments, up to the maximum [limits](#) set by the government, and take regular or one-off withdrawals at any time. Your employer can facilitate your contributions, if they offer this, or you can arrange this yourself.

**SIPP** – A self-invested personal pension gives you the flexibility to save for your retirement in a tax efficient way. A SIPP allows you to choose and tailor your investments to be as easy or as complex as you wish. When the time comes for you to take your benefits, you'll be able to either buy an annuity, or take a variable income by moving into income drawdown within your SIPP. You can pay single or regular contributions, which can be facilitated through your employer, or you can make your own online.

**Payroll contributions** – Your employer will contribute into your retirement savings plan – automatically taking your contributions from your salary and sending them to us. You can choose to increase your contributions at any time.

**OEIC** – When you invest in an Open-Ended Investment Company you pool your money, with money from other investors. You can then spread the money across a wider range of investments, such as equities, helping you to spread the risk to your

money. OEIC funds offer the potential for growth or income and are a medium to long term investment.

**Shares** – Also known as equities, these offer part-ownership in a company. As a shareholder you may be entitled to a regular dividend. As shares can be traded on the stock exchange, the value of shares changes daily.

**Unit trust** – An open-ended pooled fund which creates new units as demand from investors increases.

**Exchange Traded Funds** – Another type of collective investment that give you access to a range of asset classes through a passive investment vehicle. Passive funds aim to track an index, like the FTSE 100, by investing in the same companies and in the same proportions as the index. It's generally expected that returns will be in line with the index, after charges.

**SICAV** – A Societe d'Investissement A Capital Variable is an open-ended collective investment scheme that's value is gained by the number of participating investors (the more investors, the more available capital). The value of the fund's investments is divided by the number of shares outstanding, and an investor can cash out their shares at any time – even if this comes at the expense of other investors.

## Frequently asked questions

### Q. I've forgotten my user ID, what should I do?

A. Contact your employer, who will arrange to reset your account and provide you with a new user ID.

### Q. I've forgotten my password, what should I do?

A. Click on the forgotten your password link on the log on screen. Once you enter your personal details and click the OK button, we'll then email you your password.

### Q. How do I update my personal details?

A. It's important you keep your personal details up-to-date. When you click on your name, your user profile details will appear. Remember to click update to save any changes you make. You'll need to write to us to make changes to your name or marital status, along with supporting documentation, such as your marriage certificate.

### Q. I've failed my anti-money laundering check and can't transact on my account – can you help?

A. When you open an account with us, for security reasons we'll ask you to supply examples of documents to confirm your identity. We may contact you and ask you for further details to complete this check. In order to carry out transactions on your account, you'll need to supply the documentation we've asked for to complete this check.

### Q. What is the ARC cash facility?

A. You have a cash facility for each of your [product wrappers](#). This is used to accept any contributions, and to pay out any charges or withdrawals. You need to keep a minimum balance of 0.25% of the total value of your investments in your cash facility for each [product wrapper](#).

### Q. How is the cash balance maintained at 0.25%? Does this happen automatically?

A. It's your responsibility to maintain a minimum of 0.25% cash, in your cash facility. If you don't, you could encounter delays when taking an income or paying charges. If the balance of your cash facility drops below 0.25%, we may disinvest assets to bring it back to 0.25%, selling the largest liquid assets first. It's your responsibility to make sure there is sufficient cash for transactions including charges. You can switch money into the cash facility at any time, by using the switch link which you can access from the individual [product wrapper](#) details on the ARC homepage. Click on the [product wrapper](#), for example Aegon [SIPP Uncrystallised](#) and select switch in the left-hand menu.

### Q. If you open a gate, can I close it?

A. Once you're in a gate, you cannot reduce your gate access.

### Q. Where do I find out about switching charges?

A. There are no Aegon switching charges. Direct equity trading charges will apply. Please refer to our [charges guide](#) for more information.

### Q. What notification do I receive if I switch funds?

A. You can see all your transactions in your transaction history online, but you'll also receive a contract note confirming the completion of any switches you place online. Any transactions driven by the system, such as rebalancing, won't be shown on the transaction history.

### Q. When you switch, what price will I receive?

A. The price when the transaction is complete, for example when the current fund stock is sold and the new one bought. You can see this in your transaction history.

## Frequently asked questions

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### Q. If I transfer in or make a single premium investment, how will this show on my account?

A. You'll receive a contract note and the transaction will show in your transaction history.

### Q. Can I transfer in without using a financial adviser?

A. Yes. We suggest you log into Retiready to do this. To do this:

- Log into your Retiready account;
- Select **savings** from the top menu bar;
- Select the pension you want to transfer your money into on your account summary page;
- Click on **transfer in**;
- Confirm that you've read through the important information and click **continue with transfer**;
- Complete the details on the next page and click **transfer**;
- We'll confirm some details with you - if they're all OK, click the confirmation check box and **continue**, and
- That's you done your transfer request - our team will be in touch if they need anything else from you.

This is a guide on how to transfer. It doesn't aim to give you advice on whether transferring is suitable for you. If you're not sure if transferring is right for you, you should contact a financial adviser. If you don't already have one, you can find one in your area at [unbiased.co.uk](http://unbiased.co.uk)

### Q. Can I select more than one fund?

A. Yes, there is no maximum number of funds per [product wrapper](#).

### Q. Can I maintain my investment strategy and switch my future contributions?

A. Yes, you do this using the maintain investment strategy option, which you can access from the individual wrapper details on the ARC homepage. Click on the [product wrapper](#), such as Aegon [SIPP Uncrystallised](#) and select maintain investment strategy in the left-hand menu. This means, that all future regular contributions will be invested in line with the new strategy and the strategy can also be selected for any single premiums and individual transfers-in.



## Further help

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### Contact:

Aegon Client Services on 0345 680 1234  
or email [clientsupport@arc.aegon.co.uk](mailto:clientsupport@arc.aegon.co.uk)  
for any product wrapper or administration queries.

Contact **your employer** to help with any user ID  
or account set-up queries.

The contact us drop down box on the home page contains  
key contact details for your employer and scheme adviser  
if you have one.



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