



For customers | Aegon Retirement Choices

Your guide to Aegon Retirement Choices



Welcome to Aegon Retirement Choices (ARC), our 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 to do certain transactions.

Select 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?

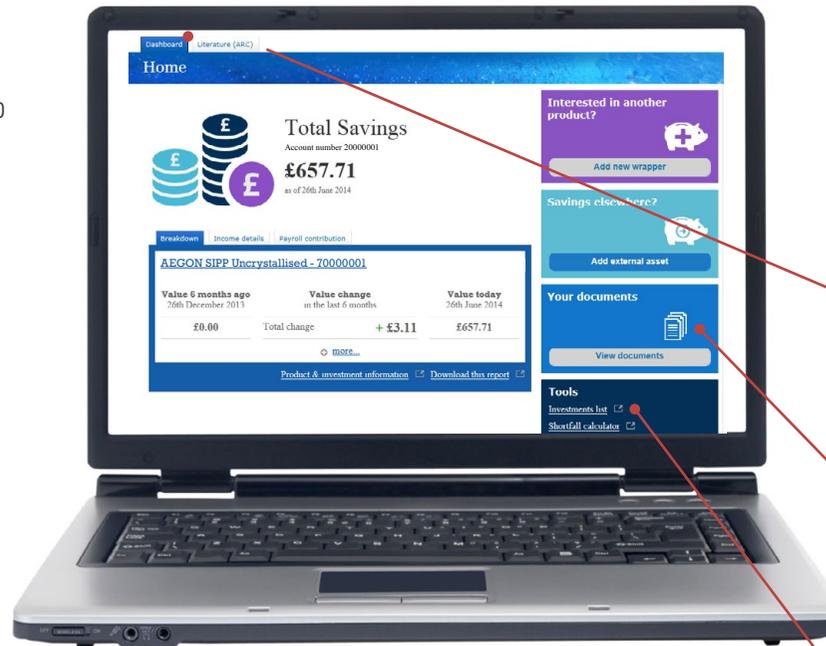
Nowadays, almost every website, service or app requires you to have a sign-in and password to gain access. With so many passwords to remember things can get confusing. Single sign-on enables you to link your accounts so you only need to sign into Retiready.

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. Call charges will vary.
- We'll then send you your new sign-in details by email.
- Use these details to activate your ARC account – your email will tell you how to do this.



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

- Once you've activated your ARC account you'll need to return to Retiready to link your two accounts.

Step two – link your accounts

- Select the transaction you want to do and then 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 sign 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 6 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 **Breakdown** you'll see a high level summary of all your products as well as offline assets.
 - Select a 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.

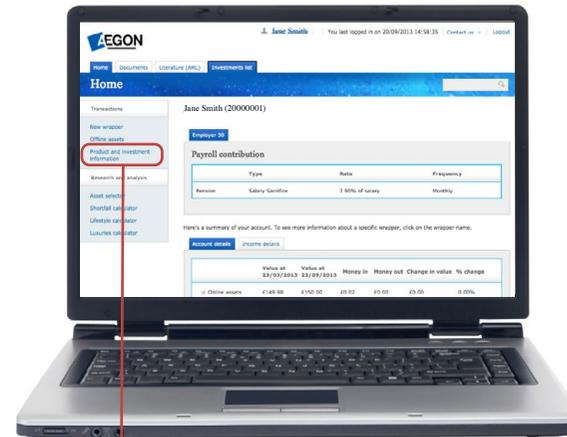


Gating

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 share 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 four however is restricted, and you can only access this through a **personal adviser**.

This diagram below shows the different gates.



You can always sell assets from a higher gate – gating only restricts the assets you can buy

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

You can access your policy online 24 hours a day – giving you more control over your investments

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.

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, select and confirm the gate you want to move to.



Transacting

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 status 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, select 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 should nominate who you would like us to pay any remaining retirement savings to on your death.

You can nominate beneficiaries online and you can find details on how to do this in the **About you** section of **Your profile** on Retiready, your online account, or by completing a [Nomination of beneficiaries form](#).

We suggest you review your beneficiaries regularly to make sure you're still happy with who you've nominated.



The option to transfer won't be available for a GIA wrapper

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. There might be a charge for this.

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 not sure 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.



Transacting

home > product wrapper > transactions > top-up > single investment > asset selection

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.
- BACS, we'll provide you with bank account details at the end of **top-up** process in your document library.

Select **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 using 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 select **Next** to go to the asset picker page. This will open a new window.

On the next page there's 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's 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

home > product wrapper > transactions > top-up > single investment > asset selection

How to select your investments

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

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 selection screen. Enter the percentage split you want to invest in each of the investments listed.

Please note all investments must add up to 100%.

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

Fund research

Fund name, SEDOL, ISIN or Citicode

You may need a financial adviser to purchase some of the funds we show here. Investor Portfolio Service customers should select Filters and then choose Investor Portfolio Service from the Category drop-down.
Past performance is not a reliable indicator of future results.

Overview Cumulative performance Discrete performance Ratings

Fund name	Sector	Ongoing charge	KID/KIID	Factsheet
50/50 Cautious Managed Collection (ARC) Pn	ABI Mixed Investment 20-60% Shares	0.39%	-	
60/40 Cautious Mgd Collection (ARC) Pn	ABI Mixed Investment 20-60% Shares	0.38%	-	
70/30 Defensive Managed Collection (ARC) Pn	ABI Mixed Investment 0-35% Shares	0.37%	-	
7IM AAP Adventurous C Acc	IA Flexible Investment	0.63%		
7IM AAP Adventurous C Inc	IA Flexible Investment	0.63%		
7IM AAP Balanced C Acc	IA Mixed Investment 20-60% Shares	0.68%		
7IM AAP Balanced C Inc	IA Mixed Investment 20-60% Shares	0.68%		
7IM AAP Income C Acc	IA Mixed Investment 0-35% Shares	0.88%		

Asset selection

Add the assets and how much should be invested in each one.

The value of investments may go down as well as up and an investor may get back less than they invested.

+ Add assets



Transacting

home > product wrapper > transactions > top-up > single investment > asset selection > **adviser charges**

Adviser charges

Next, any 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
- Nomination of beneficiaries
- 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

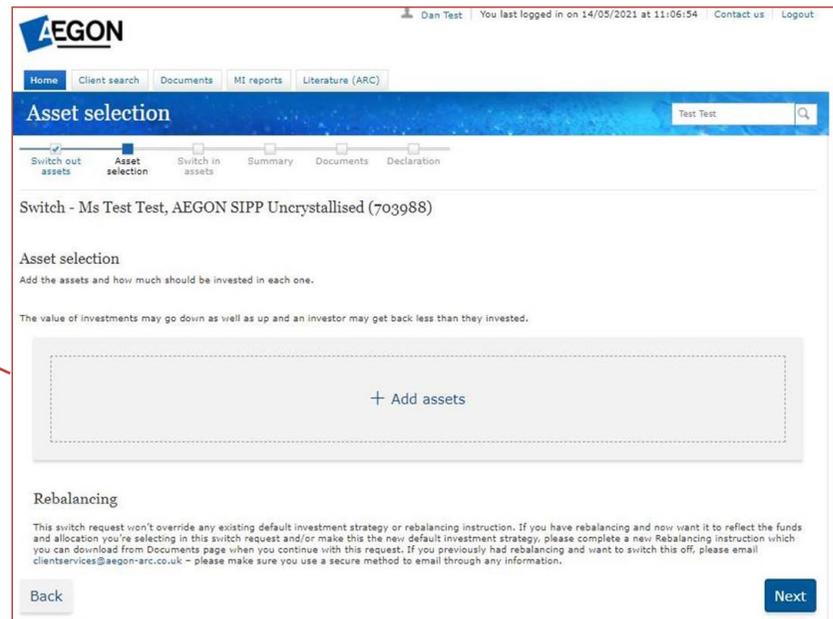
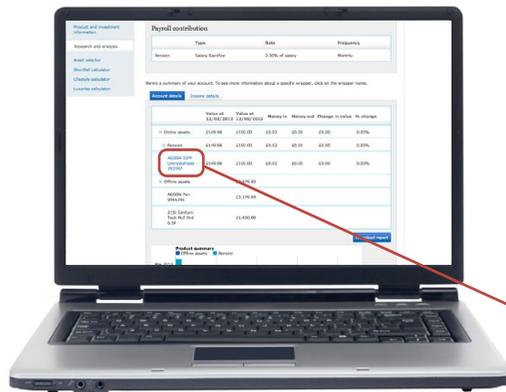
The final step in the **top-up** process is to accept the declarations.

To do this you need to:

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



Transacting



Choose to switch 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 won't 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 either:

- Switch all or part of your existing fund into a new investment(s).
- 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 of (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 put 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.
 - Select 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.

Select **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

home > product wrapper > transactions > switch

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.
 - Select **Add funds** 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, select **Submit**. Your next payroll contribution will be split up according to this strategy.

To change any existing assets use the switch transaction

Asset selection

Add the assets and how much should be invested in each one.

The value of investments may go down as well as up and an investor may get back less than they invested.

Amount left to allocate: 100.00%

Cash 0%

Add asset

Select from all funds

All funds

We don't endorse fund ranges from third parties.

Search by asset name, sedol, ISIN or citicode

Search...

These are used to identify a particular asset. You can usually find them on factsheets and on Key Investor Information Documents.

Rebalancing

This switch request won't override any existing default investment strategy or rebalancing instruction. If you have rebalancing and now want it to reflect the funds and allocation you're selecting in this switch request and/or make this the new default investment strategy, please complete a new Rebalancing instruction which you can download from Documents page when you continue with this request. If you previously had rebalancing and want to switch this off, please email clientservices@aegon-arc.co.uk – please make sure you use a secure method to email through any information.

Key Investor Information Document (KIID)

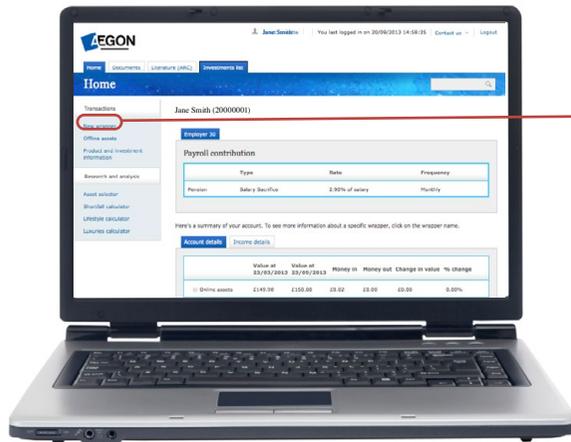
Please confirm that the KIID for each asset selected is read by the investor, where appropriate. It contains important information about the asset.

Back Next



Transacting

home > product wrapper > transactions > new wrapper



Task information

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

To open up a new wrapper, please select the type of wrapper below to start the application process. To pay an additional contribution to an existing wrapper, rather than open a new one, use the top-up option within the existing wrapper to which you want to contribute.

General Investment Account

AEGON General Investment Account (Net)

ISA

AEGON Stocks and Shares ISA

[Next](#)

How to open a new product wrapper

From the home screen select **New wrapper**. You may be restricted with 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 select **Next**.
- If you're transferring an existing stocks and shares **ISA** to ARC complete the following screen. If not, please select **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.
- 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.
- 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.

The image shows a screenshot of the Egon website's 'Offline assets' form. The form is titled 'Offline assets' and includes a search bar. Below the title, there is a section for 'Asset type' with a dropdown menu set to 'Antiques/works of art' and an 'Asset identifier' field. A 'Search' button is located to the right of the identifier field. The form is divided into two main sections: 'Unitised asset' and 'Non-unitised asset'. The 'Unitised asset' section includes fields for 'Name', 'Date invested (DD/MM/YYYY)', 'External reference', and 'Asset tax type' (set to 'Taxable'). The 'Non-unitised asset' section includes fields for 'Number of units', 'Last unit price', 'Valuation amount', 'Asset valuation', 'Maturity date (DD/MM/YYYY)', 'Renewal date (DD/MM/YYYY)', 'Annual premium amount', and 'Gross annual income'. There are also fields for 'Notional value' and 'Surrender value'. At the bottom of the form, there is a 'Guaranteed' checkbox. To the right of the form, a laptop screen displays a 'Payroll contribution' table with columns for 'Type', 'Rate', and 'Frequency'. The table shows a 'Pension' contribution of 'Salary Sacrifice' at a rate of '2.00% of salary' with a frequency of 'Monthly'. Below the table, there is a summary of the account and a table with columns for 'Value at 23/09/2013', 'Value at 23/09/2013', 'Money in', 'Money out', 'Change in value', and 'No change'. The table shows 'Online assets' with values of £149.88, £105.00, £0.02, £0.00, £0.00, and 0.00%.



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

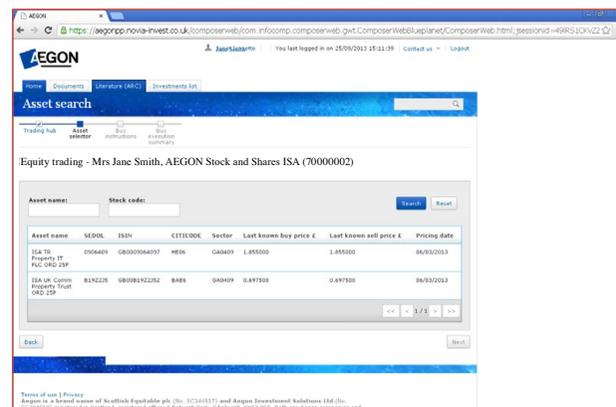
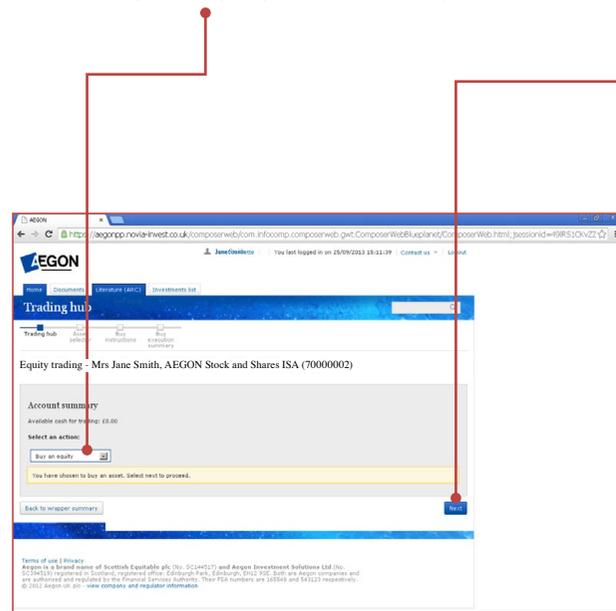
This option is only available if you have gate 3 open or have a sharesave rollover asset.

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

The option to buy won't 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.

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

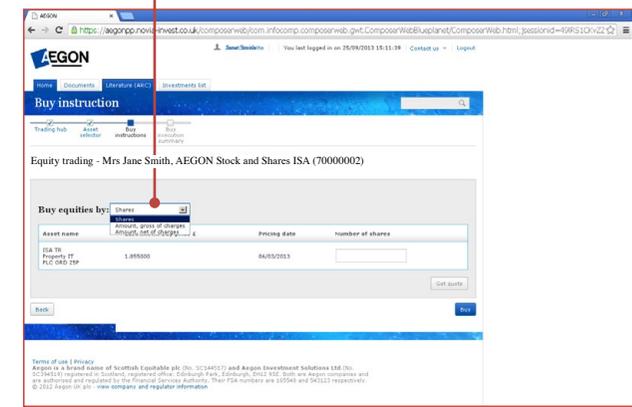


On the next page you can search by either asset name, or if you know it, the stock code. You'll then be able to see the asset with the last price known. Once selected, you can then choose to buy the asset by either:

- Shares
- Amount (gross of charges)
- 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 account that we hold on our records. If you need to change your bank details, please contact us.

Please note: for one off withdrawals from your ISA or GIA a **withdrawal instruction** form needs to be completed.

For regular withdrawals, the maximum is 10% of the value of the wrapper otherwise a **change to product details** form is required.

The screenshot shows a web browser window displaying the AEGON website. The page title is "Maintain regular withdrawals". The user is logged in as Jane Smith. The page content includes a search bar, a navigation menu, and a main heading "Maintain regular withdrawals - Mrs Jane Smith (AEGON Standard Share ISA (300000205))". Below this is a "Task information" section. The main form area contains the following fields and options:

- Start month:** A dropdown menu currently set to "October 2013".
- Frequency:** A dropdown menu currently set to "Please select".
- Amount per frequency:** A text input field with a pound sign (£) and a "0" icon, followed by a label "% of wrapper value".
- Annual indexation:** Radio buttons for "None", "RPI", and "% annually".
- Bank account details:**
 - Bank accounts:** A dropdown menu.
 - Branch sort code:** A text input field.
 - Account number:** A text input field.
 - Account name:** A text input field.
 - Validate:** A blue button.

At the bottom right of the form, there are two buttons: "Back to wrapper summary" and "Submit".



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 Investment Account (GIA) 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 – Aegon offer a stocks and shares individual savings account (ISA) you can invest in. 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 (SIPP) 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, before 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. Select the **Forgotten your password** link on the log on screen. Once you enter your personal details and select 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 select your name, your user profile details will appear. Remember 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. Select 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 can't 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

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. Then:

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

This is a guide on how to transfer. It doesn't give you advice on whether transferring is suitable for you. Transferring an ISA, GIA or pension may not be the best option for you. You may lose features, protections, guarantees or other benefits - so make sure you compare products before transferring. It's up to you to decide if this is the right decision for you. If you're not sure, speak to a financial adviser - there may be a charge for this. If you don't have a financial adviser, you can visit moneyhelper.org.uk/choosing-a-financial-adviser to find the right one for you.

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. Select 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

Further support:

If you have any questions or need to contact us, please go to [Support and contact](#).

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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ARC00271175 07/23