



For intermediaries only

How to switch

Aegon Retirement Choices and One Retirement



How to switch

This guide explains how to carry out a switch for your Aegon Retirement Choices (ARC) and One Retirement clients.

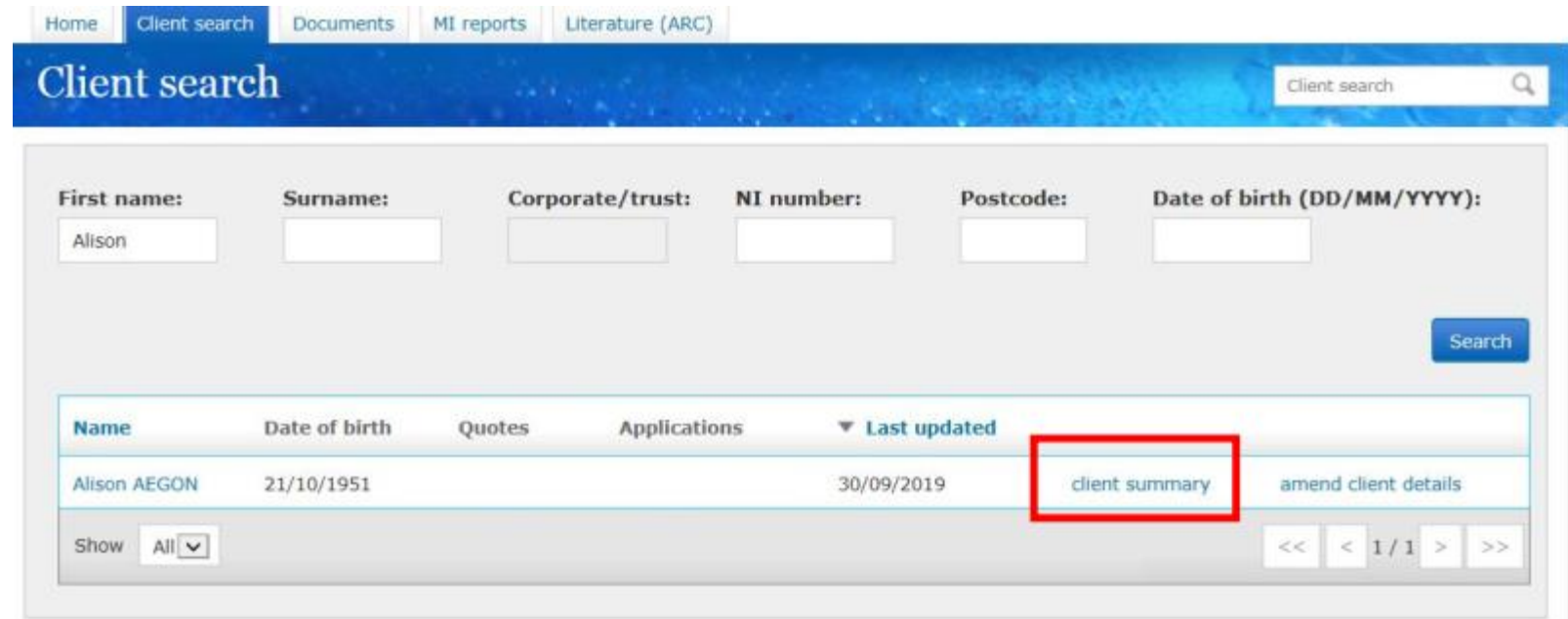
A switch request can take up to 10 working days. These timescales are subject to change.

For further support when using ARC or One Retirement, see our full range of [Online support guides](#).

The screens we show are for demonstration purposes only.

How to switch – find your client

- Sign into your account. Our [Using ARC and One Retirement guide](#) shows you how to do this.
- Once you find your client, select **Client summary**.



The screenshot shows the 'Client search' page in the AEGON system. At the top, there are navigation tabs: Home, Client search (active), Documents, MI reports, and Literature (ARC). Below the tabs is a search bar with the text 'Client search' and a magnifying glass icon. The main search area contains several input fields: 'First name:' with 'Alison' entered, 'Surname:', 'Corporate/trust:', 'NI number:', 'Postcode:', and 'Date of birth (DD/MM/YYYY):'. A 'Search' button is located to the right of these fields. Below the search area is a table with the following columns: Name, Date of birth, Quotes, Applications, Last updated, and two action links. The table contains one row for 'Alison AEGON' with a date of birth of '21/10/1951' and a last updated date of '30/09/2019'. The 'client summary' link in the action column is highlighted with a red box. At the bottom of the table, there is a 'Show' dropdown menu set to 'All' and pagination controls showing '<< < 1 / 1 > >>'. The AEGON logo is visible in the bottom right corner of the page.

Name	Date of birth	Quotes	Applications	Last updated		
Alison AEGON	21/10/1951			30/09/2019	client summary	amend client details

How to switch – client summary

- From the **Client summary**, select the product you want to carry out the switch for.

The screenshot shows the 'Client summary' page for 'Alison AEGON'. The 'Client summary' tab is highlighted in red. On the left is a navigation menu with options like 'Transactions', 'Pensions quote and apply', 'Investments quote and apply', 'Re-registration', 'Offline assets', 'Product and investment information', 'Existing quotes and applications', 'Research and analysis', 'Asset selector', 'CGT reporting tool', 'Fund charting', 'Portfolio scanner', 'Portfolio performance review', 'Model portfolio evaluator', and 'Retirement planner'. The main content area shows 'Account details' and 'Income details' tabs. Below is a table of assets:

	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 SIPP Uncrystallised -	£36.47	£11.25	£0.15	£-26.26	£0.89	8.59%
AEGON SIPP Drawdown Flexi-access -	£0.00	£0.00	£0.00	£0.00	£0.00	0.00%
AEGON SIPP Uncrystallised - 71840254	£0.00	£0.00	£0.00	£0.00	£0.00	0.00%
ISA	£0.00	£0.00	£0.00	£0.00	£0.00	0.00%
AEGON Stocks and Shares ISA	£0.00	£0.00	£0.00	£0.00	£0.00	0.00%

How to switch – wrapper summary

- Under **Transactions** – select **Switch into assets**

Home Client search Documents MI reports Literature (ARC)

Wrapper summary

AEGON Alison

Wrapper summary - Alison AEGON - AEGON SIPP Uncrystallised

Balance as at 23/09/2019

Date: 23/09/2019 [Go](#)

Portfolio name	Unit/shares	Price	Value	Current balance %	Default investment strategy %
Cash	0.910000	£1.000000	£0.91	8.09%	0.25%
3I Infrastructure Plc Ord NPV	1.000000	£2.980000	£2.98	26.49%	
Aegon Merian Gbl Strat Bd (ARC) Pn	0.000000	£1.160749	£0.00		5.00%
BMO Priv Eq Tst	1.000000	£3.630000	£3.63	32.27%	
Scot Eq 50/50 CautMgd Clc Pn (ARC)	0.000000	£1.926546	£0.00		50.00%
Scot Eq 60/40 Caut Mgd Clc Pn (ARC)	0.000000	£1.847069	£0.00		20.00%
Scot Eq 70/30 Def Mgd Clc Pn (ARC)	0.000000	£1.768678	£0.00		24.75%
TB Guinness Global Energy I Acc	10.218000	£0.364700	£3.73	33.16%	

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[Download report](#)

How to switch – current allocation

You'll see your client's current asset allocation.

You can switch out an asset by percentage or monetary amount.

Enter the value you want to switch out against each asset you want to sell.

Select **Next**.

Current asset allocation as at 24/09/2019

					Switch out by: Percentage <input type="text"/>
Asset name	Units	£	Current %	Strategy %	Switch out (%)
Total cash		£0.91	8.11	0.25	
Available cash		£0.88			<input type="text"/>
3I Infrastructure Plc Ord NPV	1	£2.97	26.47	0.00	<input type="text"/>
Aegon Merian Gbl Strat Bd (ARC) Pn	0	£0.00	0.00	5.00	<input type="text"/>
BMO Priv Eq Tst	1	£3.63	32.35	0.00	<input type="text"/>
Scot Eq 50/50 CautMgd Clc Pn (ARC)	0	£0.00	0.00	50.00	<input type="text"/>
Scot Eq 60/40 Caut Mgd Clc Pn (ARC)	0	£0.00	0.00	20.00	<input type="text"/>
Scot Eq 70/30 Def Mgd Clc Pn (ARC)	0	£0.00	0.00	24.75	<input type="text"/>
TB Guinness Global Energy I Acc	10.218	£3.71	33.07	0.00	<input type="text"/>
Total		£11.22	100.00	100.00	

Save **Next**

How to switch – asset selection

- Select **Add assets**

Asset selection Norma Hill (157/3393/132: ▼) Hughes Ronald 🔍

Switch out assets Asset selection Switch in assets Summary Documents Declaration

Switch - Alison AEGON - AEGON SIPP Uncrystallised

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

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.

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How to switch – asset selection add assets

You need to add the funds your client wants to switch into.

You can search for these by name, sedol, ISIN or Citicode.

Amount left to allocate: 99.75%

Cash 0.25%

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... Search

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

How to switch – asset selector add assets

- Where you search by name, all funds matching that name will appear.
- If you search by sedol, ISIN or Citicod, only that single fund will appear.
- You can view the KIID and fund factsheets from the search results.
- Select the + button to add the funds to the fund basket (which appears above the search) and repeat until you have added all the funds you need.

Search by asset name, sedol, ISIN or citicod

Invesco Corporate

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


4 results found

Invesco Corporate Bond (UK) Y Acc Distribution type: Accumulation Ongoing charge (OCF/TER): 0.61% View KIID View factsheet	<input type="button" value="+"/>
Invesco Corporate Bond (UK) Y Inc Distribution type: Income Ongoing charge (OCF/TER): 0.61% View KIID View factsheet	<input type="button" value="+"/>
Invesco Corporate Bond (UK) Z Acc Distribution type: Accumulation Ongoing charge (OCF/TER): 0.66% View KIID View factsheet	<input type="button" value="+"/>

The screenshot shows a search interface for assets. A search bar contains 'Invesco Corporate' and a 'Search' button. Below the search bar, there is a note: 'These are used to identify a particular asset. You can usually find them on factsheets and on Key Investor Information Documents.' The search results are displayed in a list with 4 results found. The first result is 'Invesco Corporate Bond (UK) Y Acc' with a distribution type of 'Accumulation' and an ongoing charge of 0.61%. The second result is 'Invesco Corporate Bond (UK) Y Inc' with a distribution type of 'Income' and an ongoing charge of 0.61%. The third result is 'Invesco Corporate Bond (UK) Z Acc' with a distribution type of 'Accumulation' and an ongoing charge of 0.66%. Each result has a '+ button' to add it to the fund basket. The '+ button' for the second result is highlighted with a red box. There are also links to 'View KIID' and 'View factsheet' for each result.

How to switch – asset selector add assets

- Once you have added all the funds you need you must add the percentage to invest against each one until the total is 100%.
- If you wish to switch some of the proceeds into the cash facility you can enter a % against Cash
- Once you've allocated 100% the message at the top will change to confirm this.

 You've allocated 100%

- Select **Next**.

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%

Quilter Investors Cirilium Adventurous Blend Portfolio U1 Acc GBP

Distribution type: Accumulation Ongoing charge (OCF/TER): 0.85%

[View KIID](#) [View factsheet](#)

0%



Invesco Asian (UK) Y Acc

Distribution type: Accumulation Ongoing charge (OCF/TER): 0.90%

[View KIID](#) [View factsheet](#)

0%



+ Add assets

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.

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How to switch – application summary



We'll generate the necessary documents.

If you don't save these documents at this point, you'll be able to view them in the Documents tab within 48 hours.

Switch - Ms Alison AEGON, AEGON SIPP Uncrystallised

These are the supporting documents for this application - please make sure they are read and actioned as appropriate.
These documents will also be saved to your documents library.

You should read the *Key Features* document and personal illustration before completing the application process, as these contain important information.

Document	Status
 Key features	Generated
 Rebalancing request	Generated



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How to switch – declaration and submit

Finally, you can review the declaration, complete the required statements and submit your client's switch request. Your request is now complete and we'll start to process it.

Verification of identity

I/We confirm that:

- a. The name, address and date of birth information contained in this application was obtained by me/us in relation to the applicant(s);
- b. The evidence I/we have obtained to verify the identity of the applicant(s):

- meets the standard evidence set out within the guidance for the UK Financial sector issued by the JMLSG
- exceeds the standard evidence (written details of the further verification evidence taken are supplied)

Advice given

Aegon must record whether advice has been given to the investor, or not, in connection with this application. Please confirm if you, the adviser:

- have given advice to the investor in relation to this application
- have not given advice to the investor in relation to this application

Applicant agreement

- Tick this checkbox to confirm that this declaration, and where relevant the acceptance of the upgrade, is being agreed to by or on behalf of the applicant.

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[Submit](#)



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