



Transfer in With adviser

Stage 1 Initiate transfer process Day 1 – 10 (max)

Stage 2 Return forms to Aegon/Request transfer Day 10 – 20 (max unless we need to refer back to Adviser)

Stage 3 Apply transfer to policy When money clears* transfer will be applied in 5 working days

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Adviser	<ul style="list-style-type: none"> Call our helpdesk to request transfer paperwork. Hold meeting with policyholder if applicable, or send application form to policyholder Check previous pension providers requirements. (Identity verification, Discharge paperwork etc...) 	<ul style="list-style-type: none"> Send completed forms to Aegon: <ul style="list-style-type: none"> ✓ Transfer Form ✓ Charge deduction instruction ✓ Copy Quote ✓ Discharge form from previous pension provider 	
Aegon	<ul style="list-style-type: none"> Send illustration, application form and charge deduction instruction to adviser. We aim to complete this within 5 working days from receiving the original request. 	<ul style="list-style-type: none"> Check paperwork to ensure all requirements have been met. If requirements are not met, we'll refer this back to the Adviser and if we don't hear back within 30 days, our case will be closed but can be re-opened if necessary. If requirements are met, we'll request the transfer within 10 working days. Transfer will be requested online using Origo Options where possible. Where Origo Options is not available, we'll request the transfer by post. Chase fortnightly and update Adviser following each chaser. Transfers generally take 2-4 weeks, depending on the previous pension providers timescales. 	<ul style="list-style-type: none"> Transfer applied within 5 working days after the money has cleared*. Email sent to adviser. Policy documents sent to either adviser, policyholder or both, depending on policy setup. <p>* The money will be invested using the fund price on the day Aegon receive the money into our bank account.</p>
Policyholder	<ul style="list-style-type: none"> Complete the transfer form and discharge paperwork if applicable and return these to the adviser. 		
Previous Pension Provider	<ul style="list-style-type: none"> Send discharge paperwork to adviser/policyholder. 		<ul style="list-style-type: none"> Check requirements are met before transfer is processed. Process transfer and update Origo Options to 'Funds Sent' or send confirmation to Aegon by post/email if Origo Options has not been used.

IMPORTANT – This is a process guide only. It does not provide any financial advice. Transferring or investing your pension may not be the best option for you, you should compare the benefits from your current pension with the estimated benefits of your new pension, including any guarantees and penalties. If you're unsure whether this is right for you or need advice, please speak to a financial adviser.

A transfer for consolidation purposes is from one capital at risk pension product to another – the value of your investments after any consolidation can still fall as well as rise and the final value of your consolidated pension pots may be less than paid in.

Any new funds you move your money into will have their own set of risks that will be detailed in the fund information that will be available to you.

