

Why choose One Retirement?

This communication is for financial advisers only. It mustn't be distributed to, or relied on by, customers.

Introducing One Retirement

Customers now have more flexibility than ever before over their retirement options and we've designed One Retirement with this in mind. It's our innovative pension solution that gives your clients everything they need to build up retirement savings, and then take their pension benefits when they're ready.

It's simple yet flexible and it's managed from a single account giving your clients a seamless transition into retirement. And they can choose whether to take tax-free cash, flexi-access drawdown or a cash lump sum.

One Retirement's focused range of funds makes choosing funds straightforward for you and your clients. And our governance process means you can be sure we regularly check whether our funds are meeting their promises. This leaves more time for you to spend giving advice to your clients.

One simple retirement solution

One Retirement gives you and your clients an easy-to-use online solution that can be adapted to suit their changing needs. It helps advisers like you offer straightforward solutions.

Efficient administration

Managing your clients' accounts online with One Retirement will help simplify your administration processes. Straight-through processing lets you stay in control and save time as you can:

- quote and apply online;
- get online valuations and reports;
- create and service drawdown income, and
- trade online.

Drawdown

One Retirement offers a flexible drawdown option which is integrated into your clients' accounts. They can gradually retire rather than stop working on a specific date.

Focused investment choice

One Retirement lets you choose from around 100 funds, helping you and your clients get to the right funds faster.

It includes:

- portfolios designed to be the only fund a client may need;
- three risk-target ranges that focus on market returns, alpha generation, or cushioning the impact of a sharp market fall;
- options for retired or semi-retired investors who need to take an income;
- active and passive funds covering a wide range of asset classes, and
- funds from a select range of managers that we believe are among the best in the business.

The value of an investment can fall as well as rise and isn't guaranteed. Your client could get back less than they originally invested.

A shared customer experience

Your relationships with your clients are key to your success. One Retirement will help you to strengthen these relationships through:

Increased client engagement – clients will be able to see all transactions and the value of their accounts, view projections of what they might get back when they retire, update their personal details, and even trade online to a degree that you think best suits them.

A simple and transparent charging structure – your clients will be able to see exactly what they're paying for.

Co-branding – add your company logo to the screens to give a more professional, personalised feel.

Reassuring death benefits

One Retirement gives your clients some peace of mind knowing they can leave something behind for their families. They can, for instance, nominate any individual(s) they wish to receive the benefits of their account. As scheme administrator we'll use our discretion to decide who those benefits will be allocated to and we may be able to offer those individuals options on how they wish to take those benefits, for example as drawdown or a lump sum. This means they can be sure that their hard-earned money goes to the right place.

Benefits for you

- You manage your clients' accounts online, helping you stay in control.
- Straight-through processing capabilities let you quote, apply and manage your clients' accounts online.
- Online trading and instant valuations will make it easier for you to manage clients' retirement savings.
- Easy online transition to help you move clients' savings into drawdown.
- 'Report Zone' gives instant access to management information, including reports on adviser charging, rebates and, helping you keep track of your business and clients.
- Your clients will have online access to view valuations, reports and statements, so you can focus on giving advice.
- Our focused range of funds helps you find the right funds for your clients faster – saving you time.
- Our robust fund governance process means you know we'll check whether our funds are meeting their promises, giving you confidence.

Benefits for your clients

- A simple retirement savings solution that gives flexibility and choice around how to take their retirement income.
- Just one account for their retirement savings and income.
- Faster and more convenient experience, thanks to our online services.
- Reassurance knowing we'll monitor our funds and check whether they're meeting their promises.
- Clients can take their drawdown income how and when it suits them.
- Allows access to take an active role and interest in their investments.
- No yearly charge applied on assets of £250,000 and above, rewarding consolidation of their pension pots.

To find out more about One Retirement and what it can offer you and your clients, speak to your usual Aegon contact or visit www.aegon.co.uk/oneretirement

