

## ARC tax year end 2019/20 deadlines

**Make sure you don't miss out – here's our Aegon Retirement Choices (ARC) 2019/20 tax year end deadlines.**

Tax year end is a busy time so we recommend submitting your requests early. If you're an intermediary, please also view the [Information for advisers only](#) section.

We'll apply all payments received with the original date of receipt. For all payment out requests we get within the deadlines we'll pay these in the 2019/20 tax year, unless we're given clear instructions to hold these payments until the 2020/21 tax year.

If the deadlines below aren't met, we may not be able to carry out your request within the 2019/20 tax year. We accept no responsibility for ISA subscriptions or pension contributions that fail to meet these requirements or fail due to the actions of other parties.

### Electronic payments

We need to receive all electronic payments into our bank account by **midnight on 5 April 2020** for us to include them in the 2019/20 tax year. We'll include any payments we receive in our bank accounts after this time in the 2020/21 tax year.

We can't accept payments by debit card.

Remember to include the reference number when making a payment. Failing to include this could mean we're unable to identify and allocate the payment. We won't be able to backdate the payment to the 2019/20 tax year after 5 April 2020. If this occurs we'll contact you regarding what action to take here.

### Cheque payments

We must receive all cheques for 2019/20 tax year by **10.00am on 3 April 2020**. We'll include any cheques we receive after this date in the 2020/21 tax year.

If a cheque doesn't clear we'll need a new one – we'll apply this to the 2020/21 tax year. We don't accept post-dated cheques.

### Direct debits

To set up a new direct debit for the 2019/20 tax year, we need the fully completed instruction by **16 March 2020**. For amendments and cancellations, we need the instruction by **25 March 2020**.

To set up a new direct debit to start in the first month of the 2020/21 tax year, we need the fully completed instruction by **15 April 2020**.

**The direct debit instruction is available to download once you complete the transaction online. If you're not able to do this online please speak to your adviser or call us on 0345 680 1234, call charges may vary.**

## Income payments

To guarantee payment of ad hoc income or uncrystallised fund pension lump sums before the end of the 2019/20 tax year, you need to fully complete the instruction online by **26 March 2020** to allow for trading activity. If there's enough money in cash, you need to fully complete and send us the instruction online by **31 March 2020**.

To guarantee payment of small pots lump sums you'll need to fully complete the [small pots lump sum form](#) and send to us by **26 March 2020** to allow for trading activity.

**If you have any questions or need help, please speak to your adviser or call us on 0345 680 1234 – Monday to Friday, 8:30am to 5:30pm, call charges may vary.**

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## Information for advisers only

### General investment account (GIA) to ISA movements

To transfer cash into an ISA from an existing GIA for inclusion in the 2019/20 tax year, you need to make sure you carry out all the steps below by **11.59pm on 2 April 2020**:

- Make sure there's enough cash available in the GIA.
- You need to submit an ISA new business or top-up application online.
- You need to send an email to [clientservices@aegon-arc.co.uk](mailto:clientservices@aegon-arc.co.uk) instructing us to transfer cash from the GIA quoting the relevant GIA and ISA wrapper numbers. As it's not a secure method of communication, please don't email any personal, financial or banking information.
- If you're selling funds you need to you must start all trades for 2019/20 ISA subscriptions by **11.59pm on 24 March 2020** to make sure you meet the deadline of **11.59pm on 2 April 2020**.

## Rebalancing

If a product wrapper includes rebalancing please take this into consideration when you're placing trades.

If you have any questions please speak to your usual Aegon contact, you can also find more information on our [tax year end hub](#).

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