



# Lower charges

That's right, your new workplace retirement savings with Aegon will cost you less if you invest in the scheme's default fund.

The annual charge on your new plan is made up of a service charge and an investment charge.

If you choose to invest in another fund, your charges could be different.

There may be other charges that we may vary in future.

Find out more about investment choices at [aegon.co.uk](https://aegon.co.uk)

You'll find a list of available investment funds and their charges by logging into [retiready.co.uk](https://retiready.co.uk)