



This communication is for employers only. It mustn't be distributed to, or relied on by, members or any other persons.

# Engaging your employees with their retirement savings

Supporting you at the start of the journey

You've spent a lot of time, money and effort putting your retirement savings scheme in place. We want to help you communicate the value of this great benefit to your employees, so we've created this toolkit with lots of support all in one place.



Sent from the employer

Sent from Aegon

**Scheme announcement and joining**

<b>Warm-up materials</b>	<b>Scheme announcement email</b>	<b>Presentation invitation email</b>	<b>Presentation reminder email</b>	<b>Welcome pack posted</b>
Posters, desktop backgrounds and screen savers to introduce the new Aegon retirement savings scheme	Inform your employees their retirement savings scheme is moving to Aegon	An opportunity for employees to learn more about their pension	A reminder for employees to attend the presentation	Welcome pack contains all key booklets and documents

**Bulk transfer (if applicable)**

<b>Transfer authority letter heads up</b>	<b>Transfer authority letter and form</b>	<b>Transfer authority letter reminder</b>
Tell employees that their transfer pack is on its way	We'll send your employees the letter and form to decide whether to transfer or not	Remind employees about the transfer form and check if they have any questions

**Welcome email journey**

<b>Welcome / Activation email</b>	<b>TargetPlan modeller tool email</b>	<b>Default fund email</b>	<b>Contributions email</b>	<b>Consolidation email</b>	<b>Nomination form email</b>
We'll send a reminder to employees to activate their TargetPlan online account	An introduction to the TargetPlan retirement modeller tool	An introduction to what a default fund is and is it suitable fund for the employee	What your employees need to know about how much to pay into their pension	Employees to consider consolidating their various pension pots	Reminder to employees to complete their nominated beneficiary form

Our TargetPlan proposition offers both Aegon Master Trust and contract schemes such as GPP and this guide supports both. We've clearly labelled where items may slightly differ - but please make sure you use the correct version with your members.

**Timeline**

It's easy to help your employees get the most out of their new Aegon retirement savings scheme by giving them a clear journey and making them feel supported.

This is the approach we recommend, but every business and every workforce is different, so you may want to adjust this journey to suit your needs.

You'll find all of the communications in this toolkit – with handy tips on how to use them.

## Scheme announcement and joining

# Posters introducing your new scheme

Hang your posters around your workplace to introduce your new Aegon retirement savings scheme to your employees. We've a number of posters you can use to help you promote your new Aegon retirement savings scheme. Posters are a great way to engage members.

### Aegon Master Trust



Access PDFs of the posters here so you can print locally:

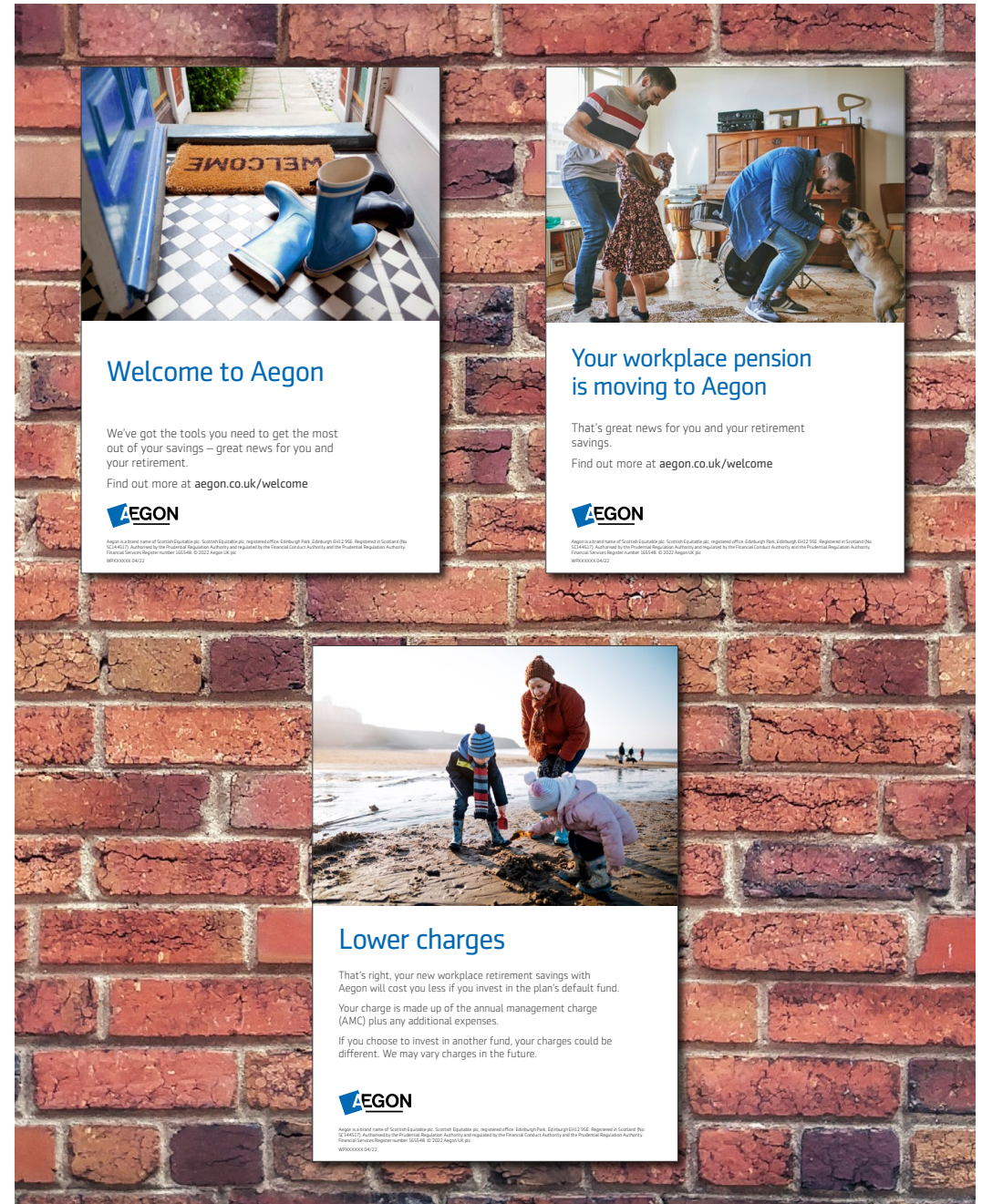
- [Welcome to Aegon](#)
- [Your workplace pension is moving to Aegon](#)
- [Lower charges](#)

### Contract based schemes



Access PDFs of the posters here so you can print locally:

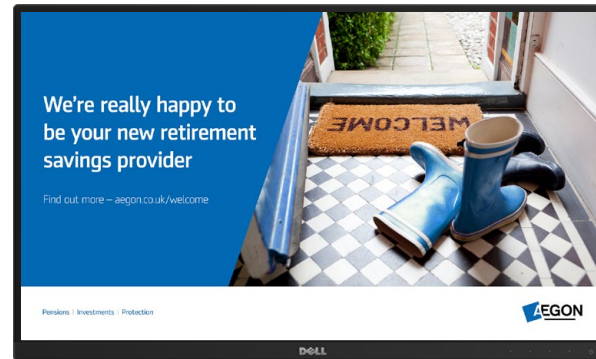
- [Welcome to Aegon](#)
- [Your workplace pension is moving to Aegon](#)
- [Lower charges](#)



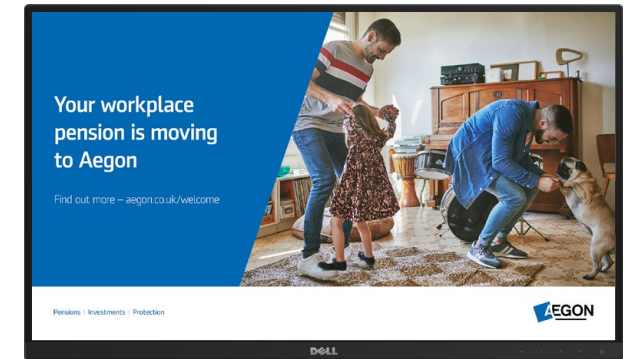
## Scheme announcement and joining

# Desktop backgrounds and screensavers

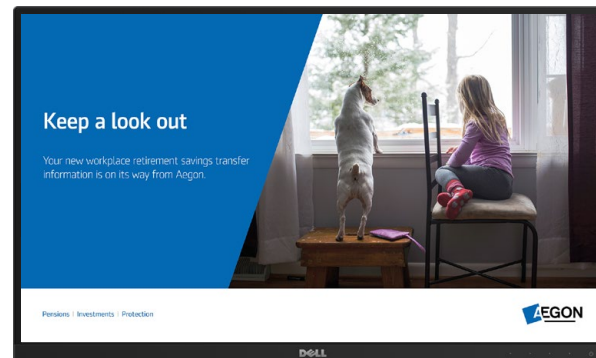
If your employees are never far from a screen, then a desktop background and/or screensaver is perfect. It gives you the opportunity to let them know what's going on with their retirement savings scheme and point them in the right direction to learn more about it.



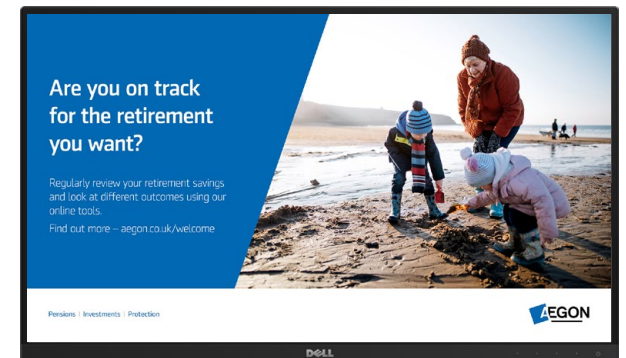
[1280 x 800 resolution](#)  
[1356 x 768 resolution](#)  
[1920 x 1080 resolution](#)



[1280 x 800 resolution](#)  
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## Scheme announcement and joining

# Scheme announcement email

To help you announce the new scheme, and introduce Aegon as their new provider, we've written an email template for you to send to your employees. It contains some of the reasons why you may have chosen us to deliver your retirement savings scheme.

### Aegon Master Trust



Access your editable scheme announcement email template here:

[Scheme announcement template](#)

### Contract based schemes



Access your editable scheme announcement email template here:

[Scheme announcement template](#)

Simply place your logo here

Add your HR contact details here

Have a question or need a hand?  
Call HR on 01234 567 890

### Your <yova> workplace pension is moving to Aegon

We want to make financial planning simple for you. That's why, after reviewing our current scheme we've decided to switch your workplace pension to Aegon.

#### Why did we pick Aegon?

They've been helping people plan for their retirement since 1831. So it's safe to say, they are pension experts. Aegon is also one of the world's leading providers of life insurance and asset management.

#### What does this mean for you?

Here are just a few of the key benefits of your new workplace scheme:

- We've negotiated low pension charges on your behalf
- You'll have access to Aegon's digital tools to help you manage your savings online, in one place
- If you want to transfer the pension pots you've already built up over to Aegon, so they're all in one easy-to-manage place, it's easy to do

#### Information from Aegon

We've included a summary of the specific details of your scheme, the key features document and an illustration to help you understand more about your new workplace pension.

As with all investments, the value of your pension pot can fall as well as rise and isn't guaranteed. The final value of your pension pot could be less than has been paid in. You can't access any money invested in your <yova> workplace pension pot until you take your benefits, which you can usually do at any time from age 55.

#### What happens next?

Your pension contributions will start being paid into your new account from <date>.

You'll soon receive:

- your invitation to a workplace presentation about your pension <around date>;
- your activation code so you can access free digital tools and information <around date>, and
- your offer to transfer your <ceding provider> pension pot to your new Aegon account <by post> <week commencing date>.

#### What do I need to do now?

Gather your old pension statements and bring them along to your workplace presentation. You'll have the opportunity to ask questions and find out more about the potential benefits of bringing your pension pots together in one place.

Yours sincerely,  
Sample Name  
HR Director

## Scheme announcement and joining

# Presentation invitation

We've created editable templates you can send to your employees for when it's time for us to get together and talk about your retirement savings scheme.

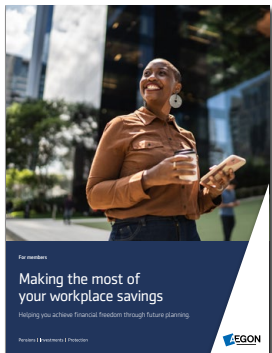
We've also created a guide called 'Making the most of your workplace savings' which details a few simple steps your employees can take to get them on track for the retirement they want.

We recommend you link to this guide so your employees can think of any questions they would like to ask ahead of their presentation.



[Access your editable presentation invitation here](#)

### Contract based schemes



### Aegon Master Trust



Simply place your logo here

Update with your company name

Add your HR contact details here

Have a question or need a hand?  
Call HR on **01234 567 890**

## Your invitation to a pension presentation, brought to you by <ABC> and Aegon

Hello

Don't miss your chance to find out more about the changes to your workplace pension and how to make the most of it.

You'll have the opportunity to ask questions and find out more about the potential benefits of bringing your pension pots together in one place. So it's a good idea to look out your old pension statements and bring them along.

Join us at <location> on <date> at <time> to get all the information you need.

Making the most of your pension is a useful guide to help you plan for a lifetime of financial security {INSERT LINK TO GUIDE}.

We look forward to seeing you there.

## Scheme announcement and joining

# A reminder – don't miss your presentation

It can be easy to miss an email – so here is a reminder, too. You can send it to your employees a little closer to the time of the presentation.



[Access the presentation reminder here](#)

Simply place your logo here

Add your HR contact details here

Have a question or need a hand?  
Call HR on 01234 567 890

## Don't miss out - your pension presentation is just around the corner

Hello

Your presentation on the changes to your workplace pension and how to get the most out of it is at <location> on <date> at <time>.

You'll have the opportunity to ask questions and find out more about the potential benefits of bringing your pension pots together in one place. So don't forget to look out your old pension statements and bring them along.

Making the most of your pension is a useful guide to help you plan for a lifetime of financial security {INSERT LINK TO GUIDE}.

We look forward to seeing you there.



Bulk transfer

# Transfer heads-up email and poster

We've created these items to help you if you're planning to do a bulk transfer. This means inviting your members to move their existing retirement savings from your old provider.

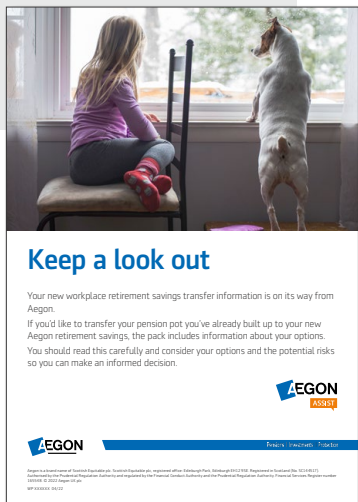
It could be easier for your employees to manage their retirement savings if they transfer the pension pot they've already built up with your old provider to Aegon.

This email and poster will let employees know their forms are in the post, and also remind them Aegon Assist are on hand to help with free guidance.



Access your items here:

- [email](#)
- [poster](#)



Simply place your logo here

Add your HR contact details here

Have a question or need a hand?  
Call HR on 01234 567 890

## Your pension transfer options

Hello

You're all set with your Aegon workplace pension. Have you thought about what to do with the pension pot you've already built up in the <previous pension scheme name>? If you have, there are three options to consider.

- Option 1: Leave it with the current provider.
- Option 2: Transfer it to another pension provider.
- Option 3: Transfer it to Aegon and combine it with your new workplace pension.

Transferring your pension pot already built up in the <previous pension scheme name> may not be the best option for you. You may lose valuable features, protections, guarantees or other benefits – so make sure you compare products before transferring. It's up to you to decide if this is the right decision for you. If you're not sure, speak to a financial adviser – there may be a charge for this.

Our new workplace pension provider, Aegon, will be sending you a pension Transfer Pack by post. It contains information on how you can combine your pension pot already built up in the <previous pension scheme name> scheme, with your new Aegon workplace pension – should you wish to. (If you've chosen option 1 or 2 above then please ignore this pack).

**As your employer, we aren't authorised or regulated to give you advice or recommendations on what you should do. For general information about pension transfers you can visit the Money Helper website or, as an Aegon customer, Aegon Assist is on hand to help.**

Aegon Assist are a free, friendly, UK-based team of trained specialists who can give you general guidance in plain English to help you make your own decisions.



**Call Aegon Assist on <insert scheme number>. Call charges will vary.**

As Aegon Assist don't provide advice – if you need advice on whether transferring is right for your circumstances you should speak to a financial adviser – there may be a charge for this.

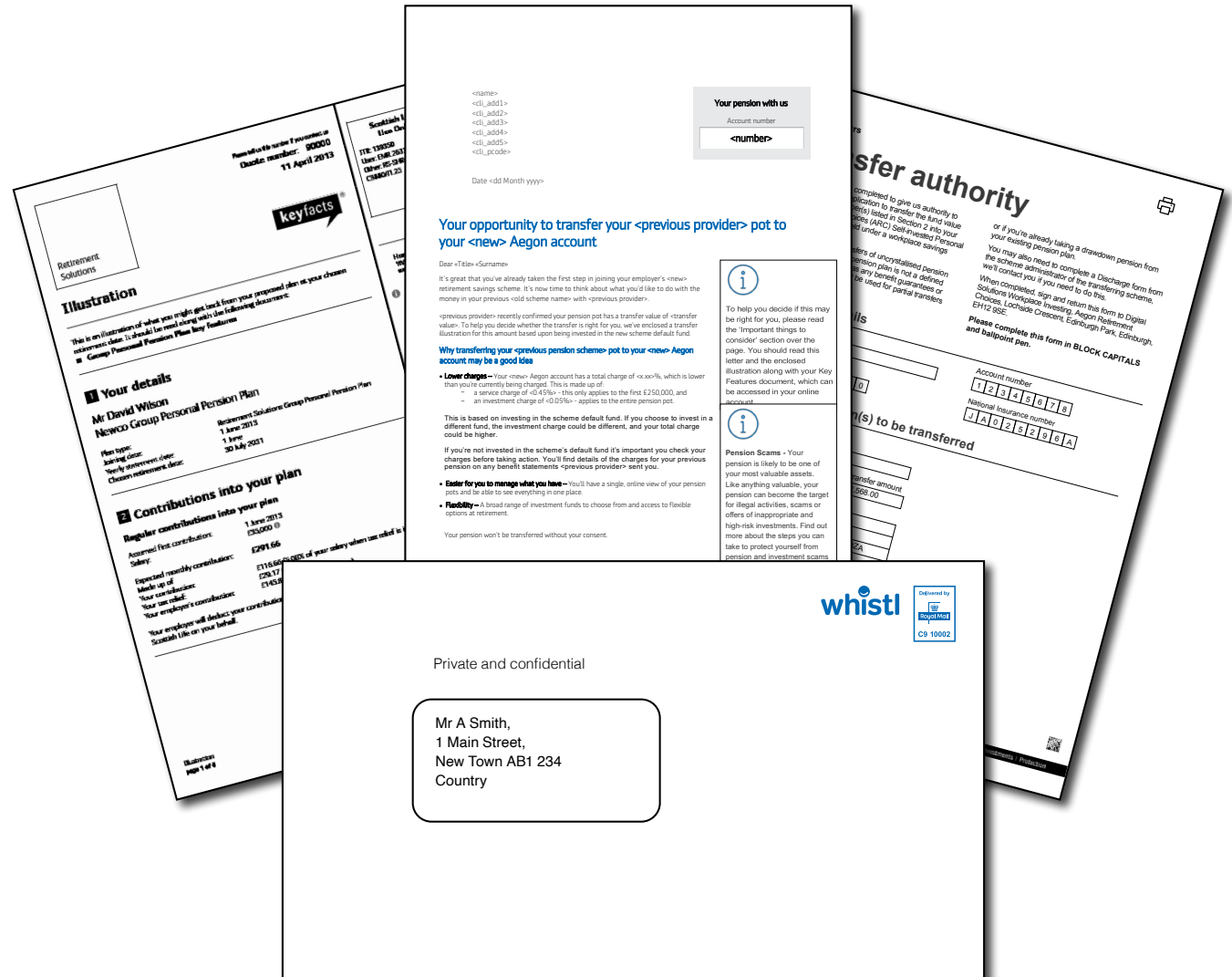
Bulk transfer

# Transfer authority letter and form

We'll send by post to your employees the information they need to decide if transferring is right for them.

This will include a letter which clearly explains the benefits and the important things they should look out for when deciding on a transfer.

It should be returned to Aegon using the pre-paid envelope supplied.



## Bulk transfer

## Transfer reminder

A little reminder from you will help your employees to think about the potential benefits of having all their retirement savings in one easy-to-manage place.



[Access an editable template for your transfer reminder email here](#)

Simply place your logo here

Add your HR contact details here

Have a question or need a hand?  
Call HR on **01234 567 890**

Hello

You may have received a pension transfer pack from our new workplace pension provider, Aegon. It contains information on how you can combine your pension pot already built up in the <previous pension scheme name> scheme, with your new Aegon workplace pension – should you wish to.

Just as a reminder, you have three options for what you can do with the pension pot you've built up in the <previous pension scheme>.

Option 1: Leave it with the current provider.  
Option 2: Transfer it to another pension provider.  
Option 3: Transfer it to Aegon and combine it with your new workplace pension.

If you're looking to transfer - you should be comfortable with the investment decisions you make as you may lose valuable features, protections, guarantees or other benefits when you transfer.

A transfer of your pension pot already built up in the <previous pension scheme name> for consolidation purposes is from one capital at risk pension product to another - so the value of your investments after any consolidation can still fall as well as rise and the final value of your consolidated pension pot 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 is available to you.

If you would like to transfer your existing pension pot with your new Aegon workplace pension, complete and return the transfer pack to Aegon.

**As your employer, we aren't authorised or regulated to give you advice or recommendations on what you should do. For general information about pension transfers you can visit the Money Helper website or, as an Aegon customer, Aegon Assist is on hand to help.**

Aegon Assist are a free, friendly, UK-based team of trained specialists who can give you general guidance in plain English to help you make your own decisions.

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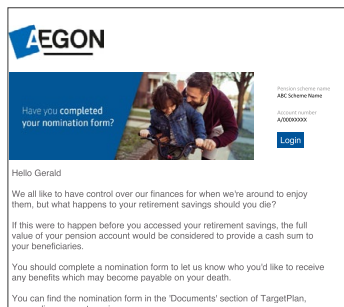
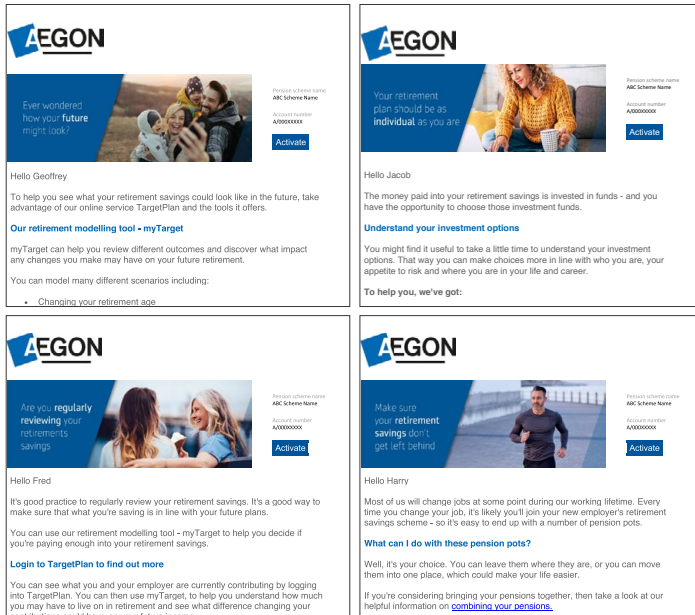
As Aegon Assist don't provide advice - if you need advice on whether transferring is right for your circumstances you should speak to a financial adviser - there may be a charge for this.



## Employee welcome email journey

# A warm welcome from us

Once we've got your employees through joining the scheme, they'll begin to receive the welcome journey. This is a six part email journey, helping them get the most out of their retirement savings. It helps keep employees engaged too, by giving them a quick link to log into TargetPlan, or a reminder if they haven't activated their account yet.



## Here to help

That's just about it, but if you need anything else we're always on hand, only a call or email away – just contact your Implementation Manager.

[aegon.co.uk](https://aegon.co.uk)



[@aegonuk](https://twitter.com/aegonuk)



[Aegon UK](https://www.facebook.com/AegonUK)

