



For customers

Your guide to using Aegon Retirement Choices



Welcome to Aegon Retirement Choices, our secure online platform.

The Aegon Retirement Choices (ARC) platform is a service that lets people like you, buy, sell and hold investments online - all in one place. You can log in to ARC to view your **product wrappers**, their value and how they're invested. If you've been given transactional access, you can also carry out certain actions, like changing investments or paying in a single contribution.

This guide will help you carry out any transactions that you may want to do yourself. It doesn't give you advice on whether the actions you may carry out are suitable for you. If you're unsure we recommend you speak to your **financial adviser** about your options. As with all investments the value may fall as well as rise and isn't guaranteed. You could get back less than you invest.

How can I access ARC?

You'll need to contact your adviser who can register you on ARC. We'll then send you an activation email with your username and a temporary password. Once you have your details, you can activate your account by setting up a new password. The password must be at least 10 characters long and contain at least three of the following four characters - one uppercase, one lowercase, one number and one special character (for example, @, #, \$, %, &, * and +). We also use Recaptcha for security purposes. You'll then be asked to confirm your date of birth, National Insurance number and set up a security question.

If you'd like transactional access, speak to your adviser and they'll be able to change your access.

Finding your way around ARC	Your homepage	Gating	Carrying out transactions	Glossary	Your questions answered	Further help
What's available to you	An overview of your product wrappers and investments	The levels of access within ARC	Manage your product wrappers and investments	Understanding ARC terminology	Understanding ARC terminology	Other information
see more >>	see more >>	see more >>	see more >>	see more >>	see more >>	see more >>
p. 3	p. 4	p. 6	p. 8-21	p. 22	p. 23	p. 24

Finding your way around ARC

Once you log in, you can see details of all your **product wrappers**. You can view the investments you hold by selecting the **product wrapper**. You can also switch investments, take out a new **product wrapper** or make single contributions to existing **product wrappers**, if you have transactional level access.

If you don't have transactional access, your **financial adviser** can update your access level to allow you to self serve, or they can carry out the transactions for you.

If you don't have transactional access - because you're happy with your adviser carrying out your requests - you can still view your investments by logging in.

Home

See a summary of all your **product wrappers**, details of registered **offline assets** as well as access our tools and calculators.

Documents

Take a look at your personal documents for your **product wrappers**, including your welcome pack.

Literature

Review our generic literature, such as our key features as well as terms and conditions.

Investment list

Search and filter all of our available investments, including links to factsheets and key investor information.

The screenshot shows the AEGON ARC website interface on a tablet. The navigation menu at the top includes Home, Documents, Literature (ARC), and Investments list. The main content area shows the user's account details for Charles Dixon (20586224) and a table of online assets.

	Value at 29/05/2018	Value at 29/11/2018	Money in	Money out	Change in value	% change
Online assets	£512,696.19	£547,462.41	£64,220.77	-£4,736.11	-£24,718.44	-4.32%

Your homepage

You can see an immediate overview of all your **product wrappers** and details of your investments from the homepage. You can also take a look at the following useful information and links:

Account details

In **Account details** you'll see a high-level summary of all your **product wrappers** as well as **offline assets**.

Select the relevant **product wrapper** to see more details such as:

- details of your investment, and
- transaction history.

If you're taking income from any of your **product wrappers**, we'll show this here.

Charles Dixon (20586224)

	Value at 29/05/2018	Value at 29/11/2018	Money in	Money out	Change in value	% change
Online assets	£512,696.19	£547,462.41	£64,220.77	-£4,736.11	-£24,718.44	-4.32%
Pension	£381,057.04	£423,461.26	£64,220.69	-£4,192.92	-£17,623.55	-4.00%
AEGON SIPP Uncrystallised - 71053541	£381,057.04	£423,461.26	£64,220.69	-£4,192.92	-£17,623.55	-4.00%

Your homepage

Transactions

If you have transactional access, you'll be able carry out transactions from the menu on the left.

You can see how you carry out each of the transactions in the **Carrying out transactions** section of this guide.

Research and analysis

You can use the **Asset selector** to review your investments. You can also use our **Retirement planner** to help you plan for your retirement and check if you're on track for the retirement you want.

Charles Dixon (20586224)

	Value at 29/05/2018	Value at 29/11/2018	Money in	Money out	Change in value	% change
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General Investment Account	£95,217.08	£89,692.37	£0.06	-£392.90	-£5,131.87	-5.41%
AEGON General Investment Account (Net) - 71213237	£95,217.08	£89,692.37	£0.06	-£392.90	-£5,131.87	-5.41%
ISA	£36,422.07	£34,308.78	£0.02	-£150.29	-£1,963.02	-5.41%
AEGON Stocks and Shares ISA - 71213243	£36,422.07	£34,308.78	£0.02	-£150.29	-£1,963.02	-5.41%

Download report

Gating

On ARC, you have different **product wrappers**, some of these are more complex than others.

These **product wrappers** include:

- **Self-invested personal pension (SIPP)**
- **Stocks and shares individual savings account (ISA)**
- **General investment account (GIA)**

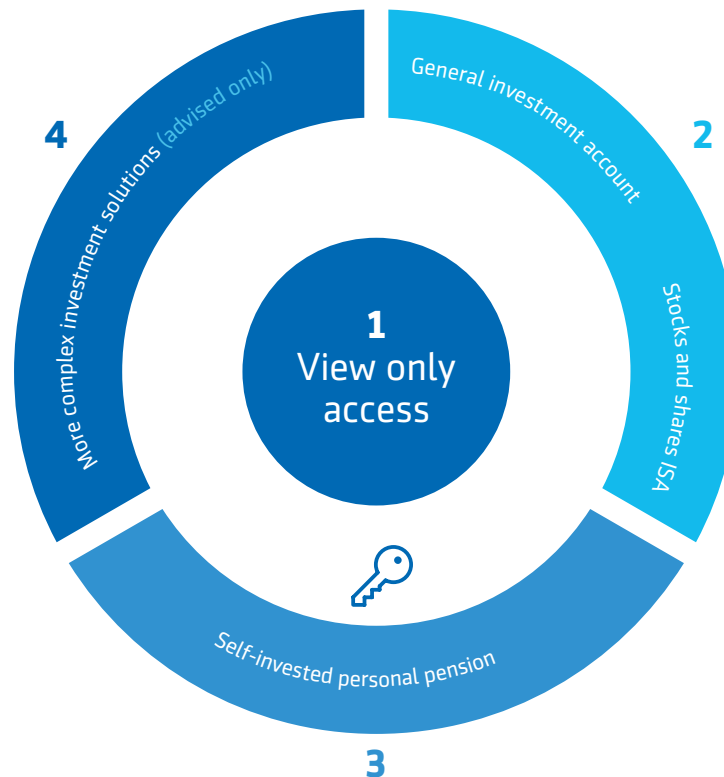
The different **product wrappers** sit within four levels - we call these gates.

Each gate gives a different level of access - as you move up the gates - it opens access to more complex **product wrappers** and investment options. If you want to move up a gate, you need to accept a declaration.

You can only proceed to gate four if you have a

financial adviser.

The diagram shows the different gates.



Your current gate

You'll initially be set up with access to gate one.

To move through the gates, you'll need to have transactional access. Your **financial adviser** can give you this if they haven't already.

The **product and investment information** page shows the gate you currently have access to. To open a new gate, select and confirm the gate you want to move to.

Gating

Product and investment information

Task information

In order to open or transact on a certain products and investments you must be at the correct gate. Your current gate is gate 2. You can sell any assets from any gate.

You have the ability to access a range of product wrappers and investment options. To make your choices easier, these options have been split into gates. You're in control of the range of options you can access.

You can only buy some investments if you have access to a higher gate. If you don't have that higher level of access, you can still sell those investments just not buy them.

You can move up a gate, but can't move back down once the gate has been opened.

Trade online 24 hours a day – giving you more control over your investments.

The product and investment information page shows the gate you currently have access to. To open a new gate, select and confirm the gate you want to move to.

Charles Dixon (20586224)

	Value at 29/05/2018	Value at 29/11/2018	Money in	Money out	Change in value	% change
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Download report

Carrying out transactions

You now know:

- how to log into ARC;
- the **product wrappers** you can have, and
- how to access your individual account details.

Next you might want to think about carrying out different transactions on your account.

This could involve:

- changing your preferred retirement age or selecting beneficiaries if you have a pension with us;
- adding more money to (we call this topping up) an existing **product wrapper**;
- changing the investments (we call this switching) you're invested in;
- maintaining an investment strategy you have;
- taking out a new **product wrapper**;
- adding **offline assets**;
- equity trading, and/or
- accessing your money.

In the next few pages of this guide, we cover off how you carry out each of them.

As you progress through any transaction, you'll see a progress bar at the top of the page. This shows you all the steps of the process and where you currently are. If you want to go back to a previous step, you can select the back button.

Changing your preferred retirement age

If you have a pension with us you can change your preferred retirement age.

Select the relevant pension **product wrapper** from the **Account details** page (see page 4). Once you're viewing the **product wrapper** details, on the left hand side select **Preferred retirement age**.

Important things to remember about changing your retirement age:

- Changing your retirement age will alter the time you have to save for retirement and could impact the value of your savings at retirement. If you're invested in one of our Lifestyle funds you should also be aware that changing your retirement age may have an impact as the point we move investments in preparation for your retirement may no longer be suitable.
- If you hold any other pensions with us, your change won't affect them. It will only update the pension **product wrapper** you selected from the **Account details** page.

Selecting your beneficiaries

If you have a pension with us, you may wish to tell us who you'd like any benefits to go to on your death. This is known as nominating a beneficiary. You can't carry this request out online but you can complete our [Death benefit nomination/expression of wish form](#).

You can also use this form to make any changes to your nominated beneficiaries.

Although we'll take your wishes into account, the final choice of who to award pension benefits to rests with the trustees of the pension scheme.

Carrying out transactions

How to top up an existing product wrapper

You can pay more money (**top up**) into an existing **product wrapper**.

- **Regular payments** – If you want to change your regular contributions (increase, decrease or stop existing regular contributions), you should use the [Change to product details](#) form which you can find in the Literature (ARC) tab.

If you want to start new regular contributions you can use our top-up facility to start paying contributions.

- **One-off single payment** – you can pay a one-off single payment using the top-up facility.
- **Transfer in another pension or ISA** – You can transfer in an existing pension or **ISA** you hold elsewhere by using the top-up facility. Before transferring you should decide if this is the right option for you, if you're not sure, you should contact your **financial adviser**.

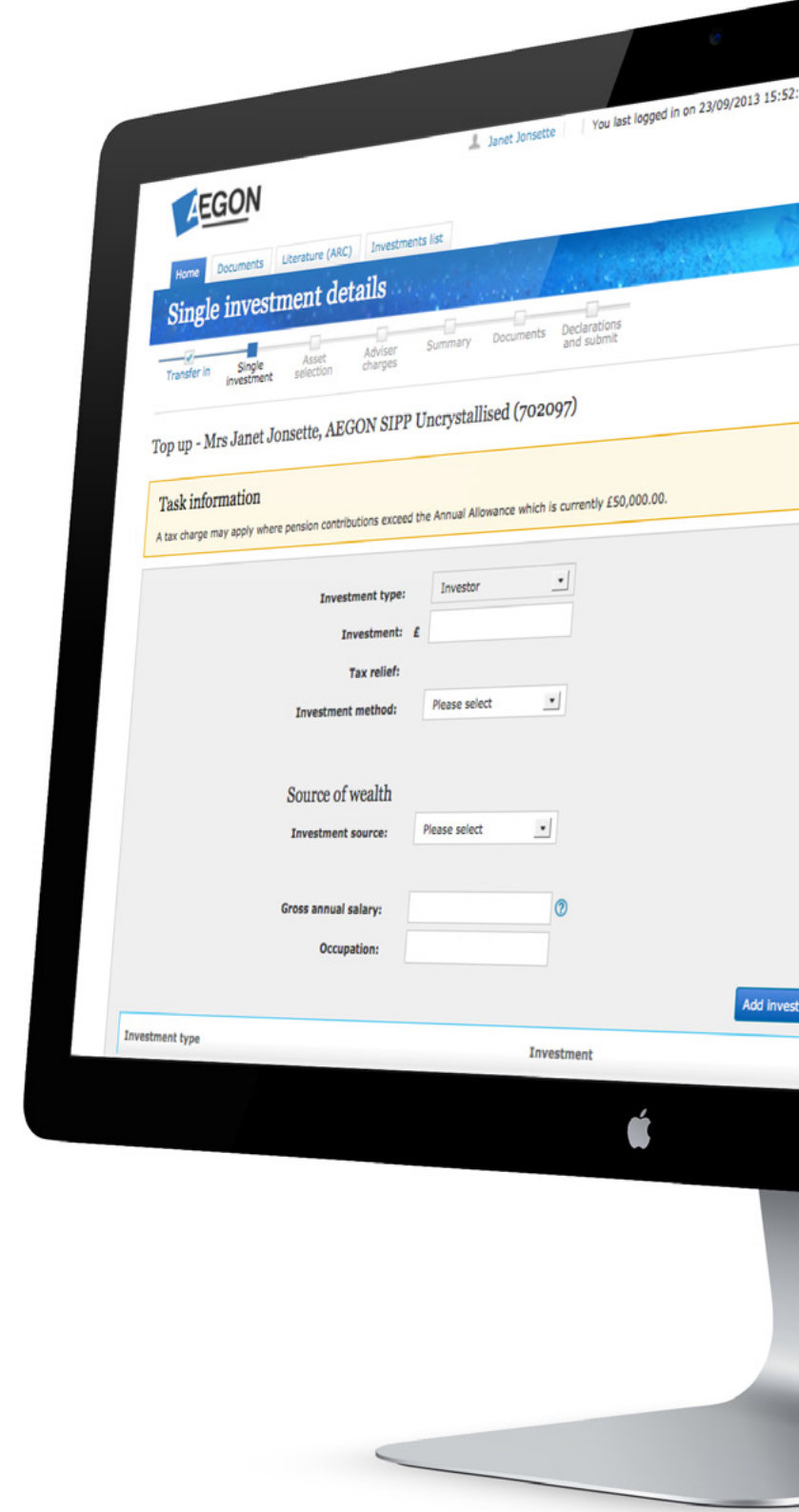
How to use the top-up facility

You can **top up** any existing **product**

wrapper by selecting the **product wrapper** you want to **top up** from the homepage.

- Select **top up** from the left-hand menu.
- Complete the stages of the process. Over the next few pages we step you through how to process the **top up**.

Transfer in is available for **ISAs** and pensions - there's no option to transfer in for a **GIA**.



Carrying out transactions



How to top up an existing product wrapper

Transfer in (SIPP and ISA only)

Complete the transfer in page if you want to transfer an existing pension or **ISA**.

If you don't want to transfer either of these products, you can proceed to the next page.

Single investment

Enter the amount you want to **top up** your existing **product wrapper** in the **Investment** field and complete the other details.

If you're paying by:

- cheque, we need to verify the bank account details, or
- BACS, we'll provide you with bank account details at the end of the **top up** process in your document library.

Select **Add investment** to see a list of your additional investments at the bottom of the page and progress through the request.

You can change the details by selecting the **Reset** button at any time.

Tell us where you want to invest your payment

To make your investment choice select **Next** to go to the asset selector page. This will open a new window.

You'll see a summary of your current investments (also known as funds) for the **product wrapper** you're topping up.

You can select to invest the **top up**:

- into the same investments you already have, or
- select new investments.

If your **product wrapper** is invested in a model portfolio, we'll ask you to select a new investment strategy. Your **product wrapper** will no longer be linked to the model portfolio. The assets that you currently hold will remain invested.

Read on to find out more on how to select new investments for the **top up** using the asset selector.

Carrying out transactions

How to select your investments

The **Asset selector** lets you search for and select investments.

To find the investment you want, you can search the fund by name, partial name or fund identifier.

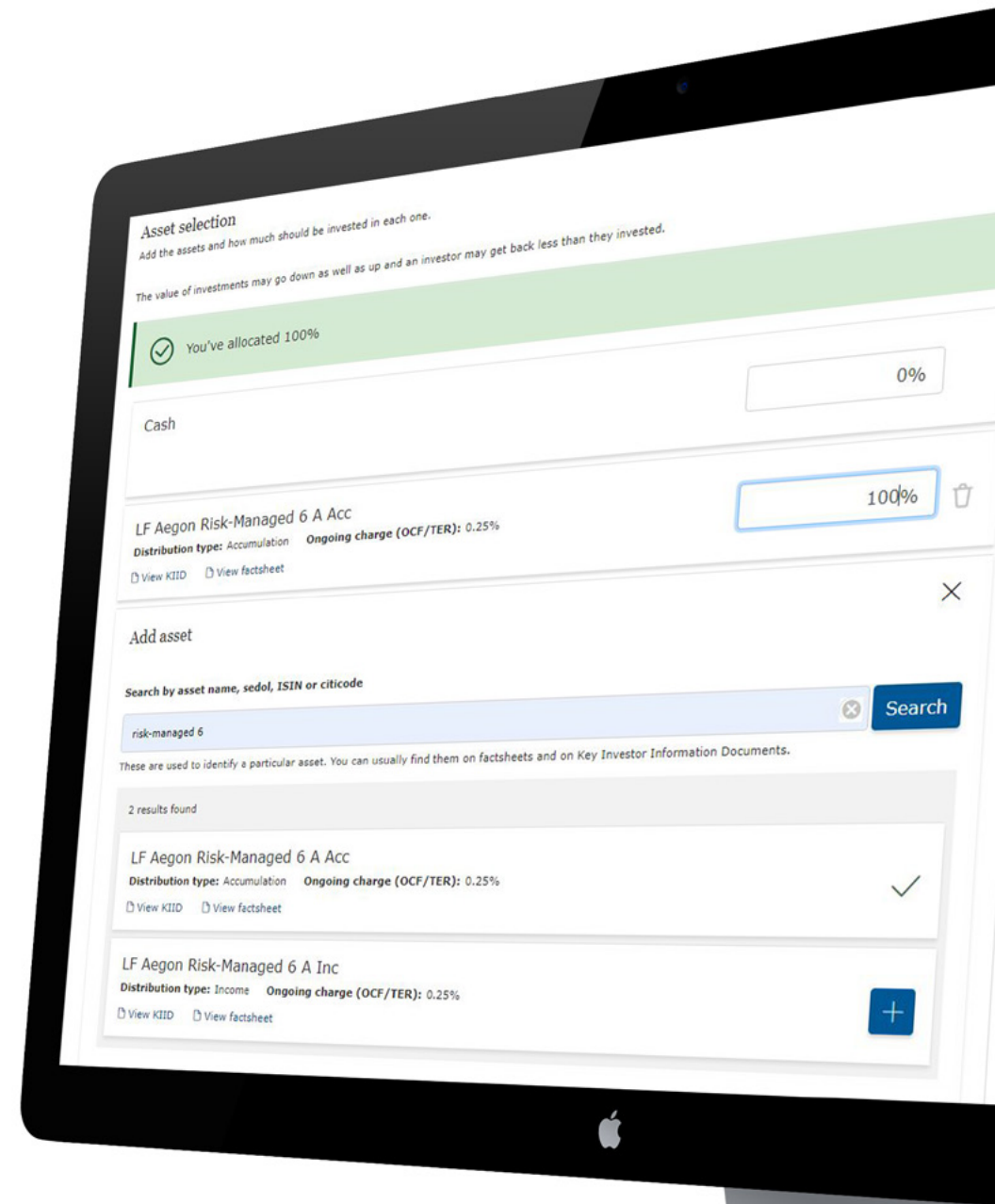
Against each investment, there is a link to the fund factsheet. Select the fund name to view the digital fund factsheet, this can also be downloaded.

Choose the investment(s) you want by selecting the + next to it. You can select more than one investment and can change your search to find different investments you want before selecting **Next**. The investments you select will then be available for you to decide the percentage split for each one. You can't proceed until the allocation percentage you put against each investment collectively adds up to 100%.

If you no longer want to invest in one of these investments, select the  to remove it from the list.

Once you've selected your investments, select **Next** to see a summary. You'll also be able to see the investment value and the make up of the investment.

Please note, the value of investments may go down as well as up and you may get back less than you invest.



Each **product wrapper** you have has its own cash facility. You must have at least 0.25% of your **product wrapper** value in the cash facility.

Carrying out transactions

Taking regular withdrawals

If you're topping up your **GIA** or **ISA** we'll then ask you if you want to take regular withdrawals. If you do, complete the information we ask. If you don't, you can leave the page blank and continue.

You'll then see a summary of your **top up** request. If you need to change any of the details, select the **Back** button or select the section you'd like to go back to using the progress bar at the top of the page.

Adviser charges

If you've previously agreed charges with your **financial adviser**, we'll show that next. You can't amend these as part of your top-up request.

Documents

You'll then see the documents to support your top-up request.

The documents we show depend on what you've completed during your request, but you may see:

- Payment instructions
- Expression of wish
- Rebalancing request
- Application summary
- Transfer authority
- Pre-sales illustration
- Key features
- Charges guide
- Terms and conditions

Declaration and submission

The final step in the **top up** process is to accept the declarations.

To do this you need to:

- select the box at the bottom of the declaration, and
- then select **Submit**.

Please read these documents carefully and action where required. We'll save these in your document library for your reference.

Carrying out transactions

How to switch investments

You can change your investments, also known as switching, at any time, free of charge.

You can:

- switch all or part into a new investment(s), or
- re-direct all future contributions into a different investment choice.

Switching existing investments

- Select the **product wrapper** from the homepage.
- Select **Switch into assets** from the left hand menu.
- You now need to select the investment (asset or fund) you want to switch out of (sell).
 - You can choose to switch all or part of the investment.
 - You can switch your investments based on either percentage, monetary amount or by the number of units. For example, if you want to switch out of one of your investments select **percentage** in the **sell out by** field and then input 100% in the **switch out** field within the table.
- Select the **Add asset** button to bring up the asset selector. You can use this to search for the investment you want to switch into (see to page 11 for more information).
- You then need to decide the percentage split of the investments, making sure the total adds up to 100%. For example, if you select two investment funds you may decide to invest 50% in each, making the total 100%.
- Review the summary and declarations and confirm. Once your switch is complete, confirmation will be added to your document library.

Choose to switch by either a percentage, a monetary amount or by a number of units. investment choice for future contributions.

You may have firm favourites or access to a wide range of funds.

Switching investments won't affect any future contributions. Take a look at maintaining your investment strategy on page 15 to change your investment choice for future contributions.

Carrying out transactions

AEGON Jane Smith | You last logged in on 23/09/2013 15:52:09 | Contact us | Logout

Home Documents Literature (ARC) Investments list

Switch out

Switch out assets Asset selection Switch in assets Summary Documents Declaration

Switch - Jane Smith, AEGON SIPP Uncrystallised (70000001)

Task information
Informational messages related to the current task will appear in this panel.

Current asset allocation as at 24/09/2013

Switch out by: Percentage ▾

Asset name	Units	£	Current %	Strategy %	Switch out (%)
Total cash		1.44	0.96	1.00	
Available cash		0.00			<input type="text"/>
SE BR Aq 50/50 Gbl Eq LFS ARC	123.4847	148.56	99.04	0.00	<input type="text"/>
Scot Eq Artemis Capital ARC	0	0.00	0.00	25.00	<input type="text"/>

Product and investment information
Research and analysis
Asset selector
Shortfall calculator
Lifestyle calculator
Luxuries calculator

Payroll contribution

Type	Rate	Frequency
Pension	Salary Sacrifice	2.90% of salary
		Monthly

Here's a summary of your account. To see more information about a specific wrapper, click on the wrapper name.

Account details Income details

	Value at 12/03/2013	Value at 12/09/2013	Money in	Money out	Change in value	% change
Online assets	£149.98	£150.00	£0.02	£0.00	£0.00	0.00%
Pension	£149.98	£150.00	£0.02	£0.00	£0.00	0.00%
AEGON SIPP Uncrystallised - 702097	£149.98	£150.00	£0.02	£0.00	£0.00	0.00%
Offline assets		£3,579.93				
AEGON Pen 9946744		£2,179.93				
21st Century Tech PLC Ord 6.SP		£1,400.00				

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Product summary
Offline assets Pension

Mar 2013

Carrying out transactions

Maintaining your investment strategy

To redirect all future contributions into your new investment choice.

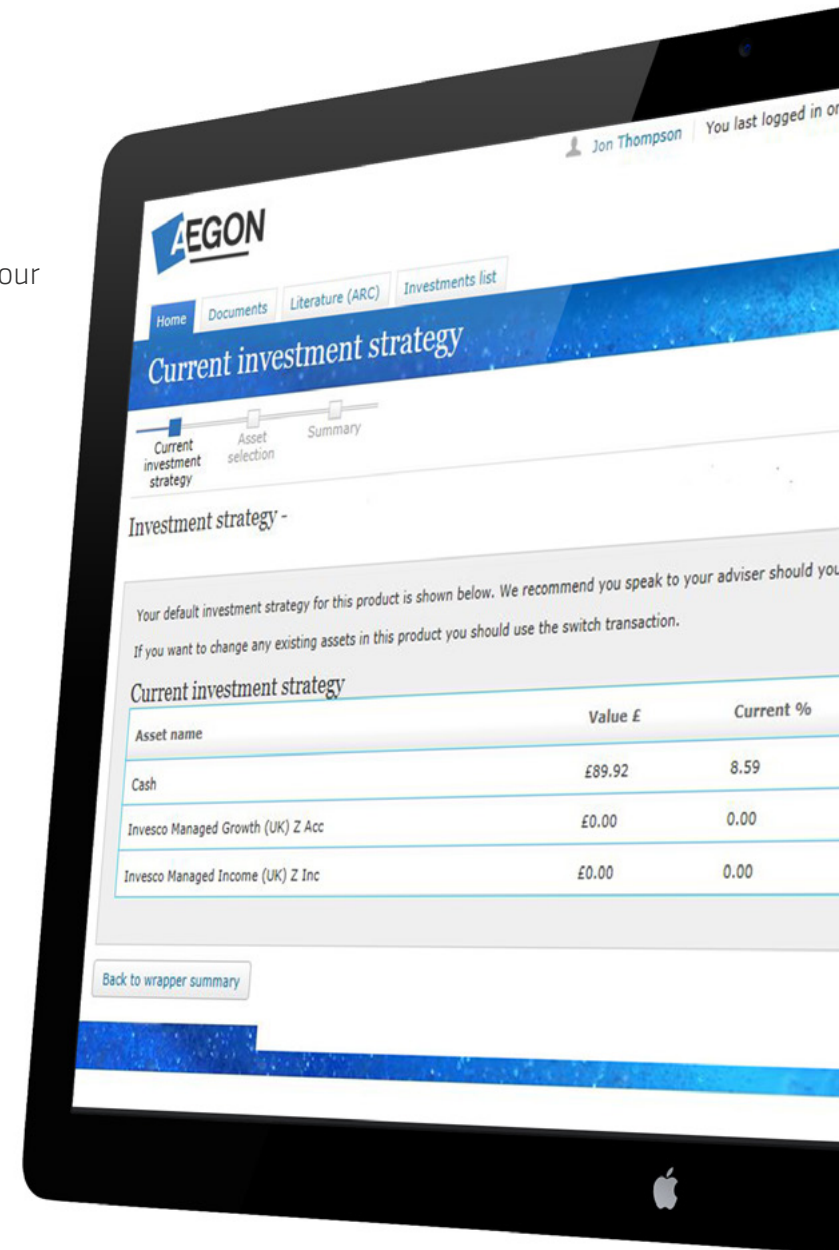
- Select the **product wrapper** from the homepage.
- Select **Maintain investment strategy** from the left-hand menu.
- The current investment strategy page shows you what your contributions are currently being invested in.
- You then need to decide the split of how to invest these – for example if you select two investment funds 50% in each – make sure your funds add up to 100%.
- On the summary page, review your selection, and if it's correct, select **Submit**. Your next contribution will be split up according to this strategy.

To change this, select the **Add new investment strategy** button.

- **Asset selection stage** – next you'll need to choose where you want to invest.
 - In the **select type to add** field select **Assets** to invest in investment funds or **Cash facility** if you'd like the contribution to be placed in cash.
 - Select the **Add funds** button to bring up the **Asset selector**. You can use this list to search for the investment funds you want to switch into.

To change any existing assets use the switch transaction.

The maintain investment strategy will only work when your regular contributions are already linked to a default investment strategy. You can check whether this is the case by contacting your **financial adviser** or our Client Support team



Carrying out transactions

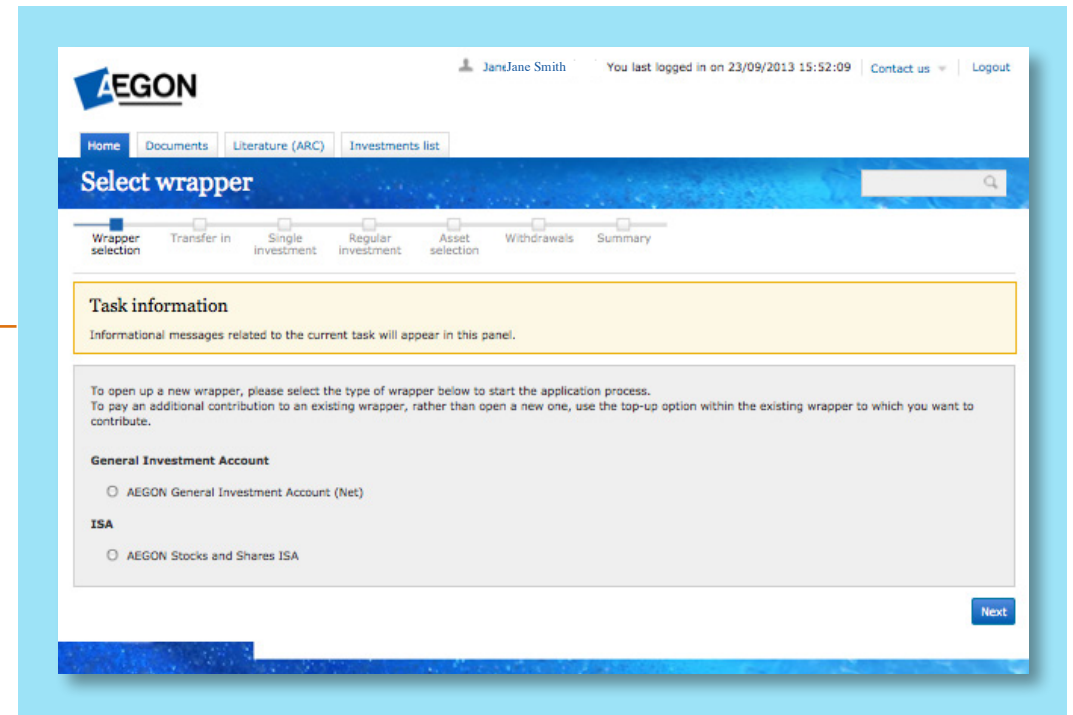
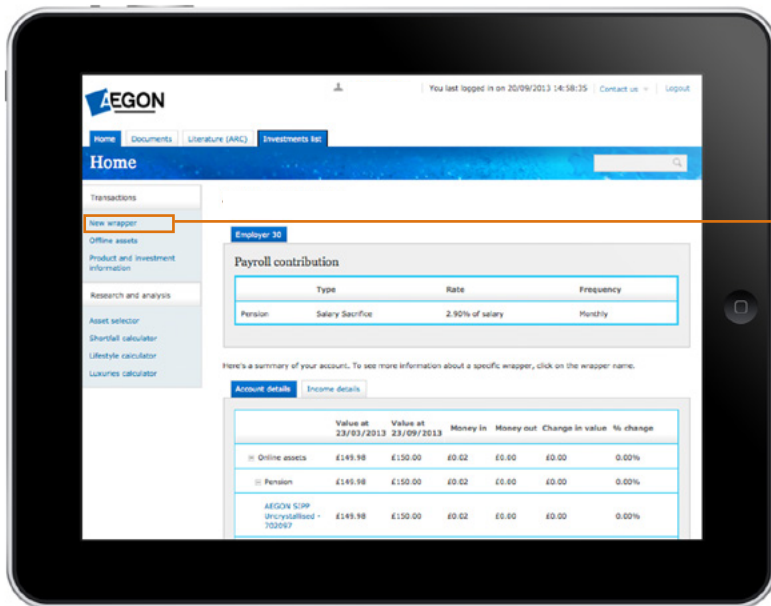
How to open a new product wrapper

From the homepage select **New wrapper**. You may be restricted to the **product wrappers** you can open, depending on what gate you have access to. If you want to open a new gate to increase your access to other **product wrappers**, please refer to the gating part of this guide on page 6.

This example shows how to open a stocks and shares **ISA**.

- Select Aegon stocks and shares **ISA** and then select **Next**.
 - If you're transferring an existing stocks and shares **ISA** to ARC complete the following screen. If not, please select **Next**.
 - Complete any regular or single investments you'd like to make into the stocks and shares **ISA**, including the payment frequency and investment method.
- We'll notify you if you've oversubscribed into the stocks and shares **ISA**.
 - Follow the remaining instructions for **Asset selection**, **Withdrawals**, **Documents** and **Declaration** steps to complete your application. More in-depth information about these steps is available in the previous section.

Opening a **GIA** follows very similar steps.



Carrying out transactions

How to add offline assets

If you have other investments that you don't hold on ARC, like property, you can record these – meaning you can view their value as part of your overall portfolio.

Select **Offline assets** from the homepage. You can then record these assets in two different ways, either by:

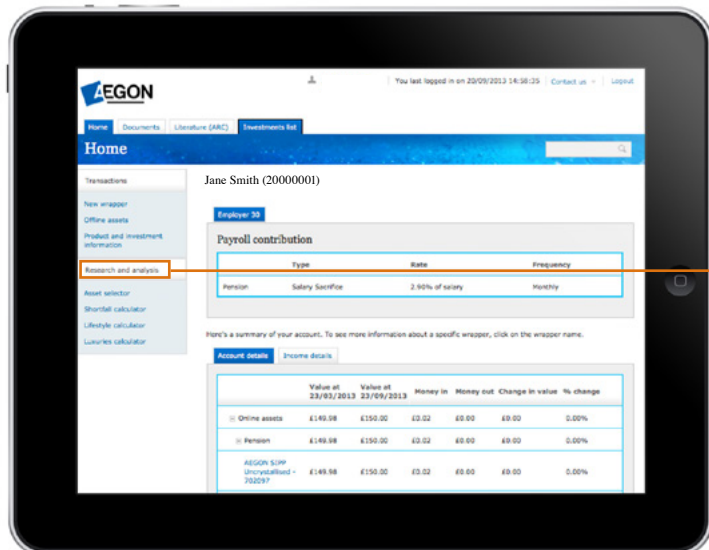
- recording a fixed value, or
- selecting the funds or investments from the investment list – the value of your assets will automatically be updated using the price feed.

To add your **offline assets**:

- use the drop-down menu to select the asset type or choose other assets, and
- complete the relevant details and then add your asset.

Note: You can only use the live pricing field for assets directly linked to investments, for example UK stocks and **shares**. You can't use it for investments, like property.

The valuation amount will appear at the bottom of the page.

A screenshot of the AEGON 'Offline assets' web form. The form is titled 'Offline assets' and includes a search bar. Below the title, there is a section for 'Asset type' with a dropdown menu set to 'Antiques/works of art' and an 'Asset identifier' field. A 'Market description' table is also present. The form is divided into sections for 'Name', 'Date invested', 'External reference', 'Asset tax type', 'Income view', 'Utilised asset', 'Non-utilised asset', 'Number of units', 'Last unit price', 'Valuation amount', 'Asset valuation', 'Maturity date', 'Renewal date', 'Annual premium amount', 'Gross annual income', 'Notional value', 'Surrender value', and 'Guaranteed'.

Market description	Market identifier type	Market identifier value

Name:	Date invested (DD/MM/YYYY):	External reference:	Asset tax type:	Income view
			Taxable	<input type="checkbox"/>

Utilised asset	Non-utilised asset
Number of units:	Asset valuation:
Last unit price:	
Valuation amount:	
Maturity date (DD/MM/YYYY):	Gross annual income:
Renewal date (DD/MM/YYYY):	
Annual premium amount:	
Notional value:	Surrender value:

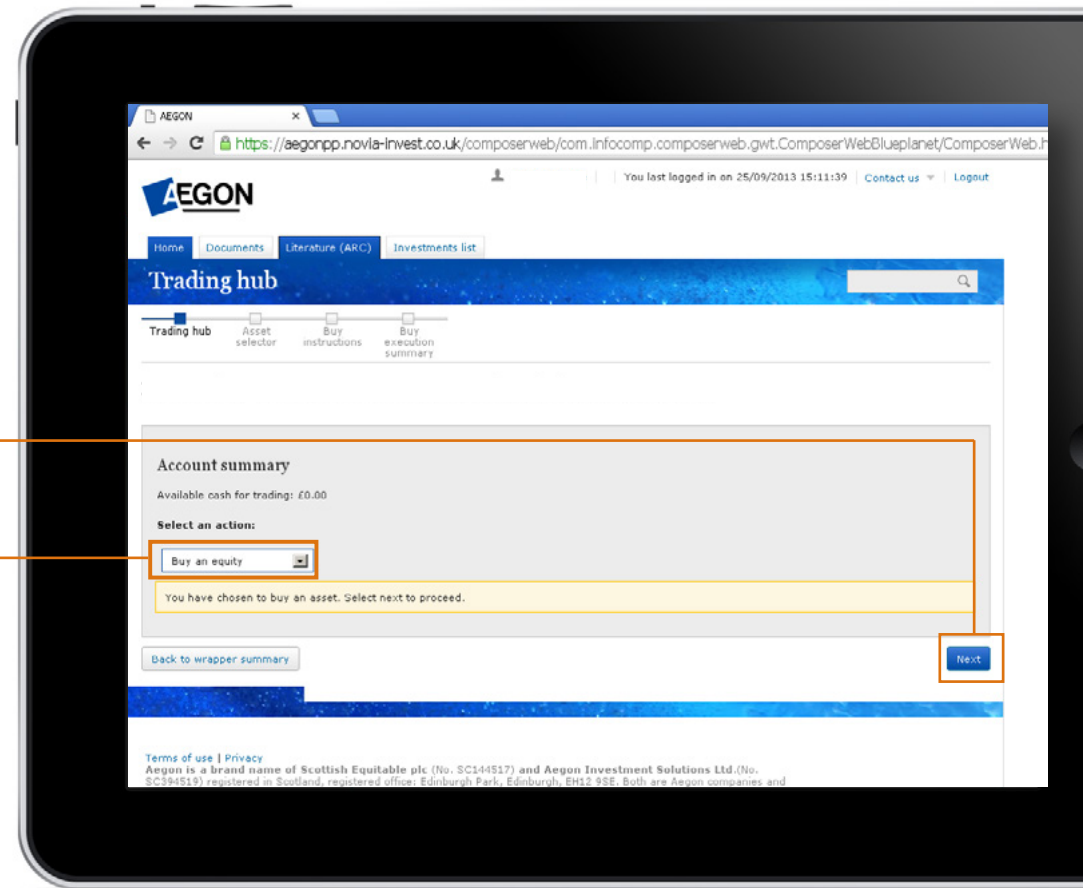
Carrying out transactions

Equity trading

This option is only available if you have gate three open or have a sharesave rollover asset.

To trade any equities you hold, you'll need to go to the Equity trading hub – you can access this from the transactions menu of the **product wrapper** you wish to trade.

Select **Buy an equity** from the drop down menu and select **Next**.



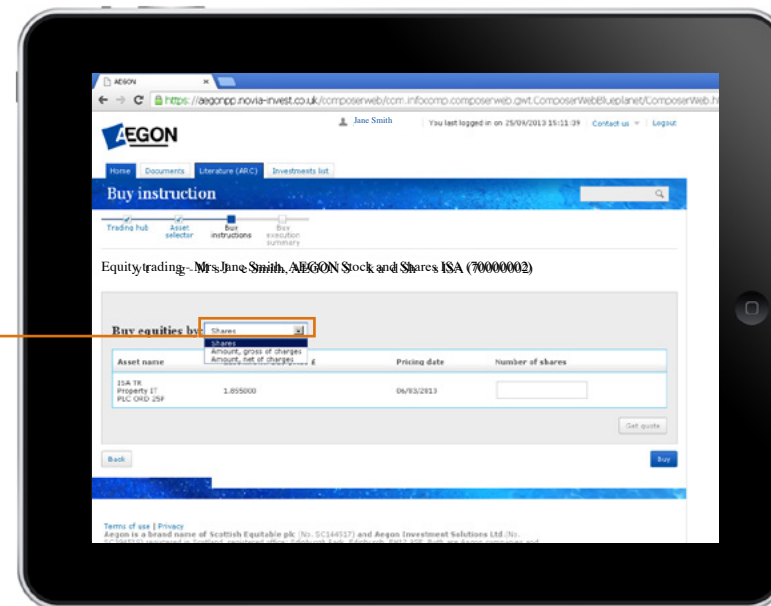
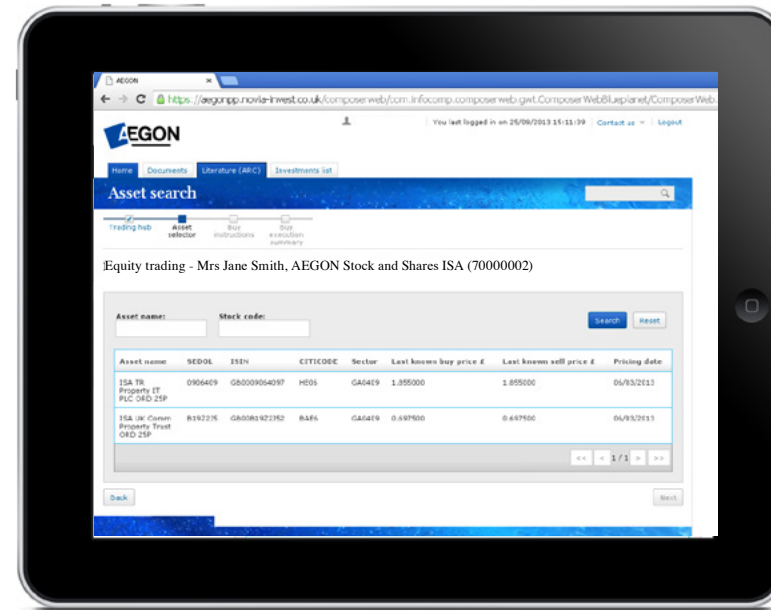
Carrying out transactions

On the next page you can search by either asset name, or if you know it, the stock code. You'll then be able to see the asset with the last price known. Once you select the asset you can choose to buy the asset by either:

- **shares;**
- amount (gross of charges), or
- amount (net of charges).

See the latest price available when you select **Get quote**. You'll then have a short period of time to decide if you want to trade and buy.

To sell an equity, follow the same process, except select **Sell an equity** from the drop down menu.



Carrying out transactions

How to access your GIA or ISA savings

Regular withdrawals

You can update the amount and/or frequency of your withdrawals from your **ISA** or **GIA**.

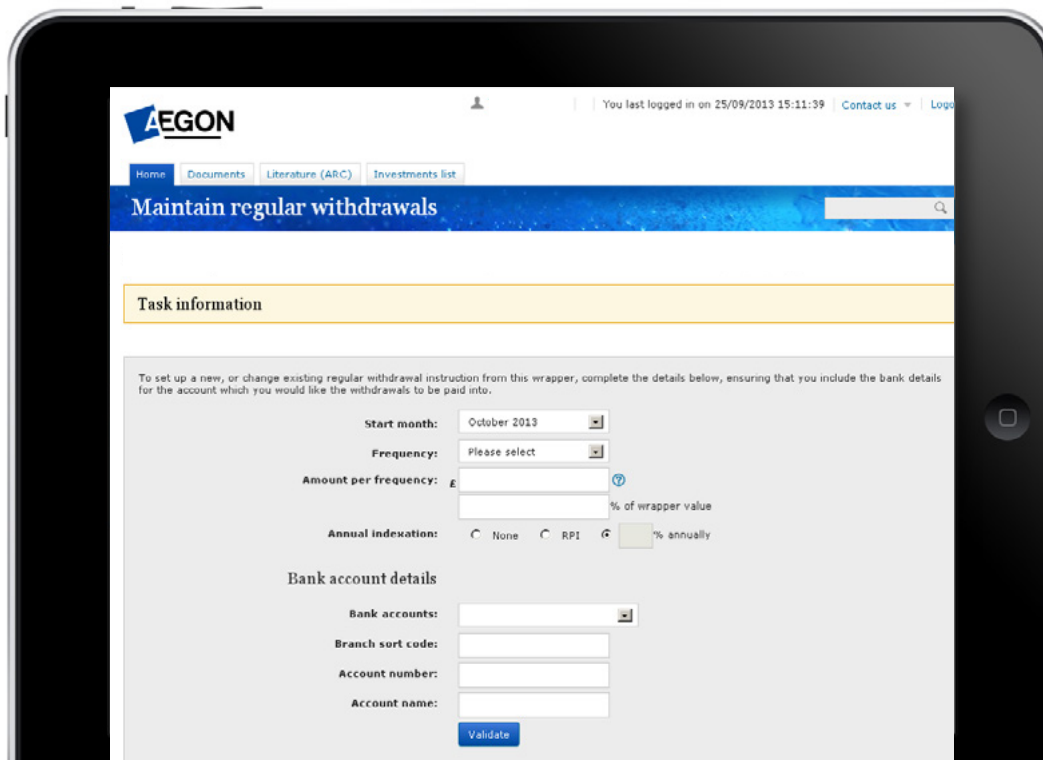
- Select the **product wrapper** from your homepage.
- Select **Maintain regular withdrawals** from the transaction tools menu.
- Create a new instruction to make regular withdrawals - this is limited to 10% of your wrapper value. Complete all fields, including the frequency and amount (a fixed amount or a percentage of your **product wrapper**).
- Submit your details.

We'll pay your withdrawal into the bank that we hold on our records. If you need to change your bank details, please [contact us](#).

GIA/ISA

You can take a lump sum withdrawal from your **GIA/ISA** by completing the [Withdrawal instruction](#) in the literature library, or contact your adviser who can arrange this for you.

We'll pay your lump sum into the bank that we hold on our records. If you need to change the bank details, please [contact us](#).



The screenshot shows the AEGON website interface on a tablet. The page title is "Maintain regular withdrawals". Below the title is a "Task information" section. The main content area contains a form for setting up or changing a regular withdrawal instruction. The form includes the following fields and options:

- Start month:** A dropdown menu currently set to "October 2013".
- Frequency:** A dropdown menu currently set to "Please select".
- Amount per frequency:** A text input field with a pound sign (£) and a question mark icon. Below it is a label "% of wrapper value".
- Annual indexation:** Radio buttons for "None", "RPI", and "% annually". The "% annually" option is selected.
- Bank account details:** A section with four text input fields: "Bank accounts:", "Branch sort code:", "Account number:", and "Account name:". Below these fields is a blue "Validate" button.

Carrying out transactions

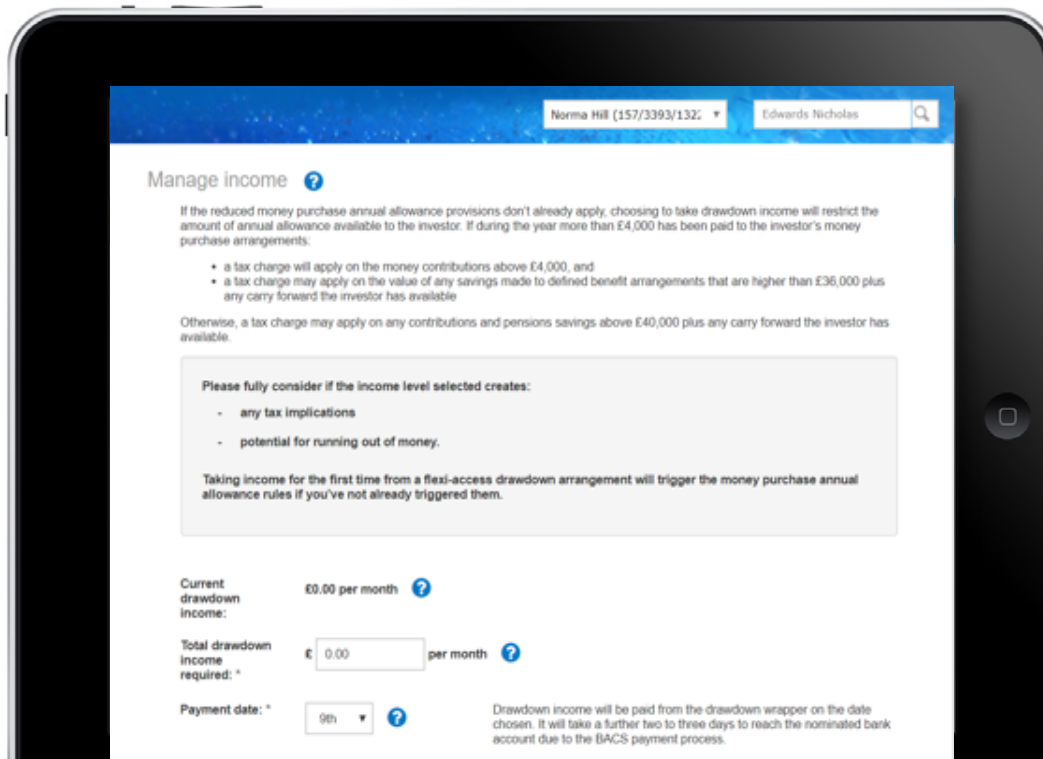
How to access your pension savings

Regular pension income

You can update the amount and/or frequency of your taxable pension income from your **flexi-access drawdown product wrapper**.

- Select the **product wrapper** from your homepage.
- Select **Manage Income** from the transaction tools menu.
- Add or update the total drawdown income amount. Enter the **gross income** amount and complete all the information we request, including the payment date and your bank details.

We'll pay your **net income**, after deduction of tax, into the bank that we hold on our records. If you need to change your bank details, please [contact us](#).



One-off withdrawals

SIPP

You can take a lump sum withdrawal from your **SIPP** by selecting the **SIPP product wrapper** from your homepage.

- Select **Ad hoc withdrawal** option from the transaction tools menu.
- Complete the all the details required.
- Submit your details.

We'll pay your lump sum into the bank that we hold on our records. If you need to change the bank details, please [contact us](#).

Glossary

Financial adviser – A person qualified to advise you about your personal financial circumstances.

Flexi-access drawdown – A pension **product wrapper** that lets you access your pension savings with the remaining savings continuing to be invested.

General investment account (GIA) – This is a general purpose investment account. There are no upper limits to the amount of money you can invest. You can invest lump sums or make regular payments and make withdrawals whenever you need to, though these may be liable to tax. All contributions are made by you.

Gross income – This is the income from your pension before we take tax off.

Individual savings account (ISA) – Any gains on investments in the stocks and shares ISA are free of both income tax and capital gains tax. You can invest lump sums or make regular payments, up to the [maximum limits set by the government](#), and take regular or one-off withdrawals at any time.

Insured funds – These are a type of fund available to pension investors. They can't be held in an **ISA** or **GIA** account.

Net income – This is the income from your pension after we take tax off.

Offline assets – These are assets that you don't hold on an investment platform.

Product wrapper – With ARC you can have a number of different product wrappers. A **product wrapper** is a term used to define a specific type of tax environment your money will be invested in. These include a **SIPP**, stocks and shares **ISA**, and a **GIA**.

Self-invested personal pension (SIPP) – This gives you the flexibility to save for your retirement in a tax efficient way. When the time comes for you to take your benefits, you'll be able to either buy an annuity, or take a variable income by moving into income drawdown within your SIPP. You can pay single or regular contributions online.

Shares – Also known as equities, these offer part-ownership in a company. As a shareholder you may be entitled to a regular dividend. As shares can be traded on the stock exchange, the value of shares changes daily.

Top up – To add more money to an existing product wrapper you already hold. This can be adding a single contribution or perhaps transferring in an **ISA** or **SIPP** you hold elsewhere.

Uncrystallised – This term is used to describe the part of your pension fund which hasn't been used to secure any pension benefits.

Your questions answered

Q. I've forgotten my user ID, what should I do?

A. Contact your **financial adviser** who'll arrange to reset your account and provide you with a new user ID.

Q. I've forgotten my password, what should I do?

A. Select the **Forgotten your password** link on the log in screen. Once you enter your personal details select the OK button, we'll then email you your password.

Q. If I'm having trouble logging into my account or get error messages once logged in, what should I do?

A. We have a handy [trouble shooting guide](#) that you can refer to but if you continue to have problems, please [contact us](#).

Q. How do I update my personal details?

A. It's important you keep your personal details up to date. When you select your name, your user profile details will appear. Remember to select update to save any changes you make. You'll need to write to us to make changes to your name or marital status, along with supporting documentation, such as your marriage certificate.

Q. What is the ARC cash facility?

A. You have a cash facility for each of your **product wrappers**. This is used to accept any contributions, and to pay out any charges or withdrawals. You need to keep a minimum balance of 0.25% of the total value of your investments in your cash facility for each **product wrapper**.

Q. How is the cash balance maintained at 0.25%? Does this happen automatically?

A. It's your responsibility to maintain a minimum of 0.25% cash, in your cash facility. If you don't, you could encounter delays when taking an income or paying charges. If the balance of your cash facility drops below 0.25%, we may disinvest assets to bring it back to 0.25%. It's your responsibility to make sure there's enough cash for transactions, including charges. You can switch money into the cash facility at any time, by using the switch link which you can access from the individual **product wrapper** details on the ARC homepage. Select the **product wrapper**, for example Aegon **SIPP Uncrystallised** and select switch in the left-hand menu.

Q. If you open a gate, can I close it?

A. Once you're in a gate, you can't reduce your gate access.

Q. Where do I find out about switching charges?

A. Please refer to our [ARC charges guide](#).

There are no charges for switching, there is an additional cost for trading equities please refer to our charges guide.

Q. What notification do I receive if I switch funds?

A. You can see all your transactions in your transaction history online, but you'll also receive a contract note confirming the completion of any switches you place online. You can also track fund switches via status updates online which you can find on your client summary page.

Q. When you switch, what price will I receive?

A. The price when the transaction is complete, for example when the current investment is sold and the new one bought. You can see this in your transaction history.

Q. If I transfer in or make a single premium investment, how will this show on my account?

A. You'll receive a contract note and the transaction will show in your transaction history.

Q. Can I transfer in without using a financial adviser?

A. Yes - however there are certain transfer that we cannot accept without advice being taken. If you're not sure if transferring is right for you, you should contact a **financial adviser**. [Money Helper](#) gives free and impartial guidance to help make your money and pension choices clearer.

Q. Can I select more than one fund?

A. Yes, there is no maximum number of funds.

Q. Can I maintain my investment strategy and switch my future contributions?

A. Yes, you do this using the maintain investment strategy option, which you can access from the individual **product wrapper** details on the ARC homepage. Select the **product wrapper**, such as Aegon **SIPP Uncrystallised** and select maintain investment strategy in the left-hand menu. This means we'll invest all future regular contributions in line with the new strategy and you can also select the strategy for any single investments or transfers in.

Further help

Help and support

If you have any product wrapper or administration questions, please visit our [Support and contact page](#) or call us on 0345 680 1234 (call charges will vary).

Contact your **financial adviser** to help with any user ID or account set-up queries.

The Contact us drop-down box on the homepage contains key contact details for your **financial adviser** if you have one.

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