

Important information

IPSE offers a group self invested personal pension plan with Aegon to help you plan for your retirement. This guide explains how members can 'top-up' this arrangement.

This is not intended to be financial advice, if you need this; you should seek professional financial advice from a financial adviser.

Your guide to topping up your **IPSE** pension

Employer single contributions and
pension transfers



Welcome to your IPSE Pension

You can use your Aegon pension account to pay employer single contributions and consolidate your existing pensions.



Logging in to Retiready

Follow the instructions from your Retiready activation email. Once you activated your Retiready account, you'll see your Retiready home page.

The screenshot displays the Retiready user interface. At the top, the logo reads "Retiready from EAGON". Navigation icons for Goals, Shop, Savings, Coach, and Support are visible, along with a "Profile" link and a "Sign out" button. A green notification banner at the top states: "Nice to see you again - welcome back. To make sure I'm giving you the best support I can, please check everything's up to date." with an "Update your profile" button and options to "I've done this already" or "Do this later".

On the left, a sidebar lists account types: "Total savings" (£188.29), "Pension" (£188.29), and "ISA" (Find out more), each with a right-pointing arrow. Below these is a link to "Add an account".

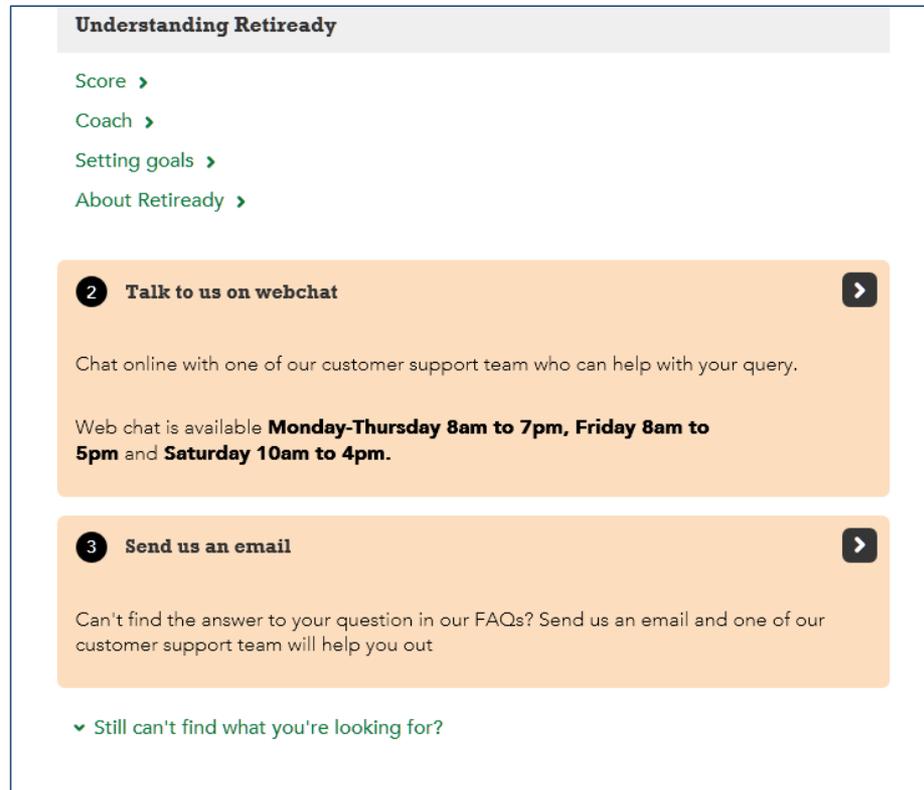
The main content area features a "Pension" section with a large digital display showing "£ 188". Below the display, it indicates "as of 12 May 2015" and "Plan no:". A stack of green coins icon is positioned to the left of the pension details. Transaction history shows a red minus sign for "£1.01 Investment return" and a green plus sign for "£189.31 Money in/out".

Below the transactions are links for "One-off contribution", "Switch fund", "Amend your details", "Regular contributions", and "Beneficiaries". A "Close" button is located at the bottom right of this section.

At the bottom, a navigation bar includes tabs for "Money in / out" (highlighted in green), "Documents", "Performance", and "Fund activity". A "Summary" dropdown menu is also present.

Requesting access to ARC

In order to open a new wrapper the you will have to request an ARC log on. This can be done via email or web chat. Click on 'Support' at the top of the screen which will take you to the following.



The screenshot shows a web page titled "Understanding Retiready". At the top, there is a navigation menu with four items: "Score >", "Coach >", "Setting goals >", and "About Retiready >". Below this menu are two prominent orange call-to-action boxes. The first box is labeled "2 Talk to us on webchat" and includes a right-pointing arrow icon. The text inside this box says "Chat online with one of our customer support team who can help with your query." and "Web chat is available **Monday-Thursday 8am to 7pm, Friday 8am to 5pm** and **Saturday 10am to 4pm.**". The second box is labeled "3 Send us an email" and also has a right-pointing arrow icon. The text inside says "Can't find the answer to your question in our FAQs? Send us an email and one of our customer support team will help you out". At the bottom of the page, there is a green link that says "v Still can't find what you're looking for?".

Understanding Retiready

- Score >
- Coach >
- Setting goals >
- About Retiready >

2 Talk to us on webchat

Chat online with one of our customer support team who can help with your query.

Web chat is available **Monday-Thursday 8am to 7pm, Friday 8am to 5pm** and **Saturday 10am to 4pm.**

3 Send us an email

Can't find the answer to your question in our FAQs? Send us an email and one of our customer support team will help you out

[v Still can't find what you're looking for?](#)

Logging in to ARC

Follow steps within email to log on to Aegon Retirement Choices. The home screen will show your IPSE pension wrapper.

AEGON You last logged in on 12/05/2015 at 15:29:52 [Contact us](#) [Logout](#)

Dashboard Literature (ARC)

Home

Total Savings
Account number
£74.46
as of 12th May 2015

Breakdown Income details Payroll contribution

AEGON SIPP Uncrystallised

Value 6 months ago 12th November 2014	Value change in the last 6 months	Value today 12th May 2015
£0.00	Total change - £1.73	£74.46

[more...](#)

[Product & investment information](#) [Download this report](#)

Interested in another product?
[Add new wrapper](#)

Savings elsewhere?
[Add external asset](#)

Your documents
[View documents](#)

Tools
[Investments list](#)
[Asset selector](#)

Accessing gate 3

Before opening a new wrapper, you'll need to check what gating you're in. Click on 'Product & investment information' on your home page. The following window will appear. The yellow box at the top shows what gate you're currently in. If this is showing as gate 3 no action is required. If this is showing as gate 1 then the you'll have to move yourself into gate 3.

Dashboard Literature (ARC)

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 1. 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.

Above you'll see which gate you're currently in. Information on what is available in each gate can be found on the tabs below, where you can also choose to access a new gate and increase your options. If you decide to change your gate please make sure you read the declaration carefully before proceeding. For more information on gating, please see the client guide available in the literature library, or from your adviser.

Resources Gate 1 Gate 2 Gate 3 Gate 4 Gate 5

Gate	Open products	Transact on product	Assets types available
Gate 1		AEGON SIPP Uncrystallised AEGON SIPP Drawdown	Insured Funds Lifestyle Funds
Gate 2	AEGON General Investment Account (Net) AEGON Stocks and Shares ISA	AEGON SIPP Uncrystallised AEGON SIPP Drawdown AEGON General Investment Account (Net) AEGON Stocks and Shares ISA	Insured Funds Lifestyle Funds OEICs Unit Trusts SICAVs
Gate 3	AEGON General Investment Account (Net) AEGON Stocks and Shares ISA AEGON SIPP Uncrystallised	AEGON SIPP Uncrystallised AEGON SIPP Drawdown AEGON General Investment Account (Net) AEGON Stocks and Shares ISA	Insured Funds Lifestyle Funds OEICs Unit Trusts SICAVs Equities Investment Trusts
			Insured Funds

Accessing gate 3

This is done by clicking on 'gate 3' tab and then 'update' at the bottom of the screen. You'll need to read a declaration, and click accept if you are happy to continue.

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.

Above you'll see which gate you're currently in. Information on what is available in each gate can be found on the tabs below, where you can also choose to access a new gate and increase your options. If you decide to change your gate please make sure you read the declaration carefully before proceeding. For more information on gating, please see the client guide available in the literature library, or from your adviser.

Resources Gate 1 Gate 2 **Gate 3** Gate 4 Gate 5

Open products

AEGON General Investment Account (Net)
AEGON Stocks and Shares ISA
AEGON SIPP Uncrystallised

Available investments

Asset type: All Search: Go

Portfolio name
AON C 7IM AAP Adventurous C Acc
GIN C 7IM AAP Adventurous C Acc
SUN C 7IM AAP Adventurous C Acc
SUS C 7IM AAP Adventurous C Acc
ISA C 7IM AAP Adventurous C Acc
AOS C 7IM AAP Adventurous C Acc
AON C 7IM AAP Adventurous C Inc
GIN C 7IM AAP Adventurous C Inc
SUN C 7IM AAP Adventurous C Inc
SUS C 7IM AAP Adventurous C Inc

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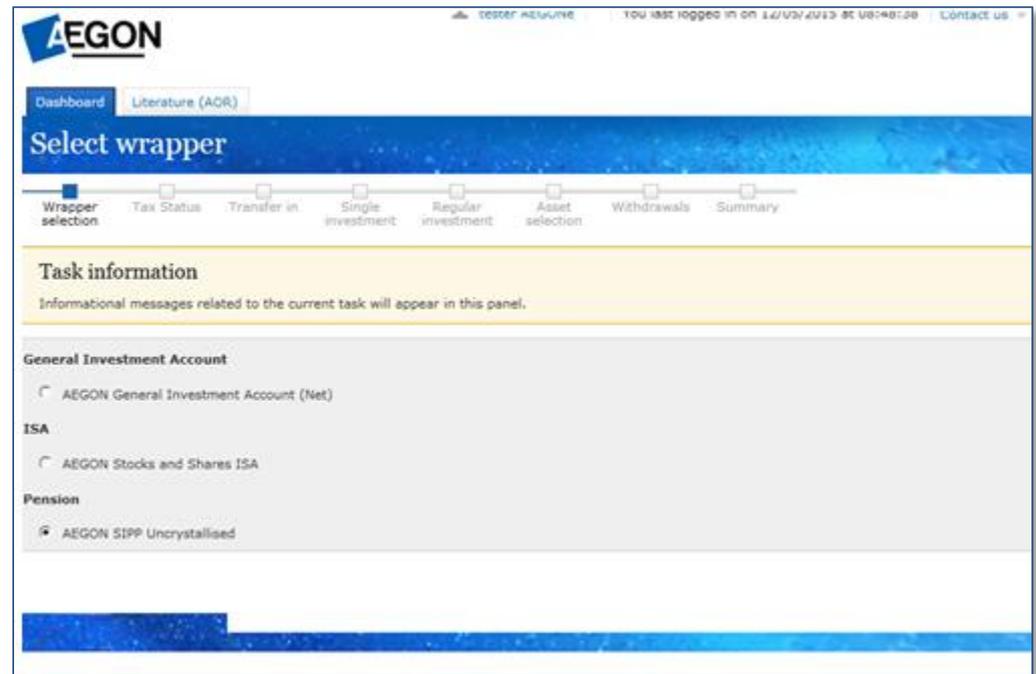
Update I want to move to this gate

Adding a new wrapper

On your Aegon Retirement Choices home page there is an option to 'add new wrapper'. Click on this to create a new wrapper.



Select 'AEGON SIPP Uncrystallised' and click on next. The next few screens should be self-explanatory and guide you through the web journey, allowing you to add transfers and single investments to your wrapper.



Employer single contributions

This function is available by adding a new SIPP wrapper. Once your new wrapper is added, you can add additional employer contributions using the top-up function under the new wrapper.

Select the appropriate answers under the Regulatory Information stage and click next.

The screenshot displays the AEGON web interface for setting up a new wrapper. The top navigation bar includes steps: Wrapper selection, Tax Status, Transfer in, Single investment, Regular investment, Asset selection, Withdrawals, and Summary. The current stage is 'Regulatory information', which is highlighted in blue. Below the navigation bar, the AEGON logo is visible, along with user information: 'TESTER AEGONE' and 'YOU last logged in on 12/03/2012 at 08:49:38'. The main content area is titled 'Regulatory information' and shows a progress bar with steps: Wrapper selection, Regulatory information (current), Transfer in, Single investment, Regular investment, Asset selection, Summary, Documents, and Declarations and submit. The main heading is 'New wrapper - Mr tester AEGONE, AEGON SIPP Uncrystallised'. Below this is a 'Task information' panel with a yellow border, containing the text: 'Informational messages related to the current task will appear in this panel.' The 'Employment status:' section includes a dropdown menu set to 'Employed'. Below this are three questions with radio button options for 'Yes' and 'No':
1. 'Is this plan being set up as a result of opting out of an employer's occupational pension scheme or group personal pension scheme to which an employer contributes?' (Yes, No)
2. 'Is this plan being set up instead of joining an eligible employer's occupational pension scheme or group personal pension scheme to which an employer contributes and the investor is currently eligible to join or will be able to join at the end of a waiting period?' (Yes, No)
3. 'Has the investor 'flexibly' accessed any of their pension rights?' (Yes, No)
At the bottom of the form, there are 'Back' and 'Next' buttons.

Employer single contributions

The option to add a pension transfer will all appear. Click next if you don't want to add any transfers.

Select the relevant investment type, investment amount and payment method, then click add investment.

You will also have the option to set up regular investments on the next step.

Dashboard Literature (AOR)

Single investment details

Wrapper selection Regulatory information Transfer in **Single investment** Regular investment Asset selection Summary Documents Declarations and submit

New wrapper - Mr tester AEGONe, AEGON SIPP Uncrystallised

Task information

If we have contacted you to get additional details to verify your identity please make sure that you supply the information immediately to avoid access to your account being restricted when you withdraw funds.

A tax charge may apply where pension contributions exceed the annual allowance.

Investment type:

Investment: £

Investment method:

Investment type	Investment
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Employer single contributions

The next stage will give you a summary of your application. Check that the details are correct and click next.

Documents are then generated. If you are happy to finalise the application, click next.

This will take you to the last stage where you can complete the process. Depending on the Investment method selected, you will see instruction on the page on how to make the payment.

AEGON

Dashboard Literature (AOR)

Pre-submission documents

Wrapper selection Regulatory information Transfer in Single investment Regular investment Asset selection Summary Documents Declarations and submit

New wrapper - Mr tester AEGONe, AEGON SIPP Uncrystallised

These are the supporting documents for this application - please make sure they are read and actioned as appropriate. These documents will also be saved to your documents library.

You should read the *Key Features* document and personal illustration before completing the application process, as these contain important information.

Below are the supporting documents for this application.

Document	Status
 Pre-sales illustration	Generated
 Record of payments due	Generated
 Key features	Generated
 Direct Debit instruction	Generated

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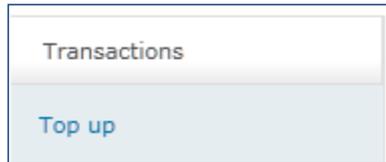
[Back](#) [Next](#)

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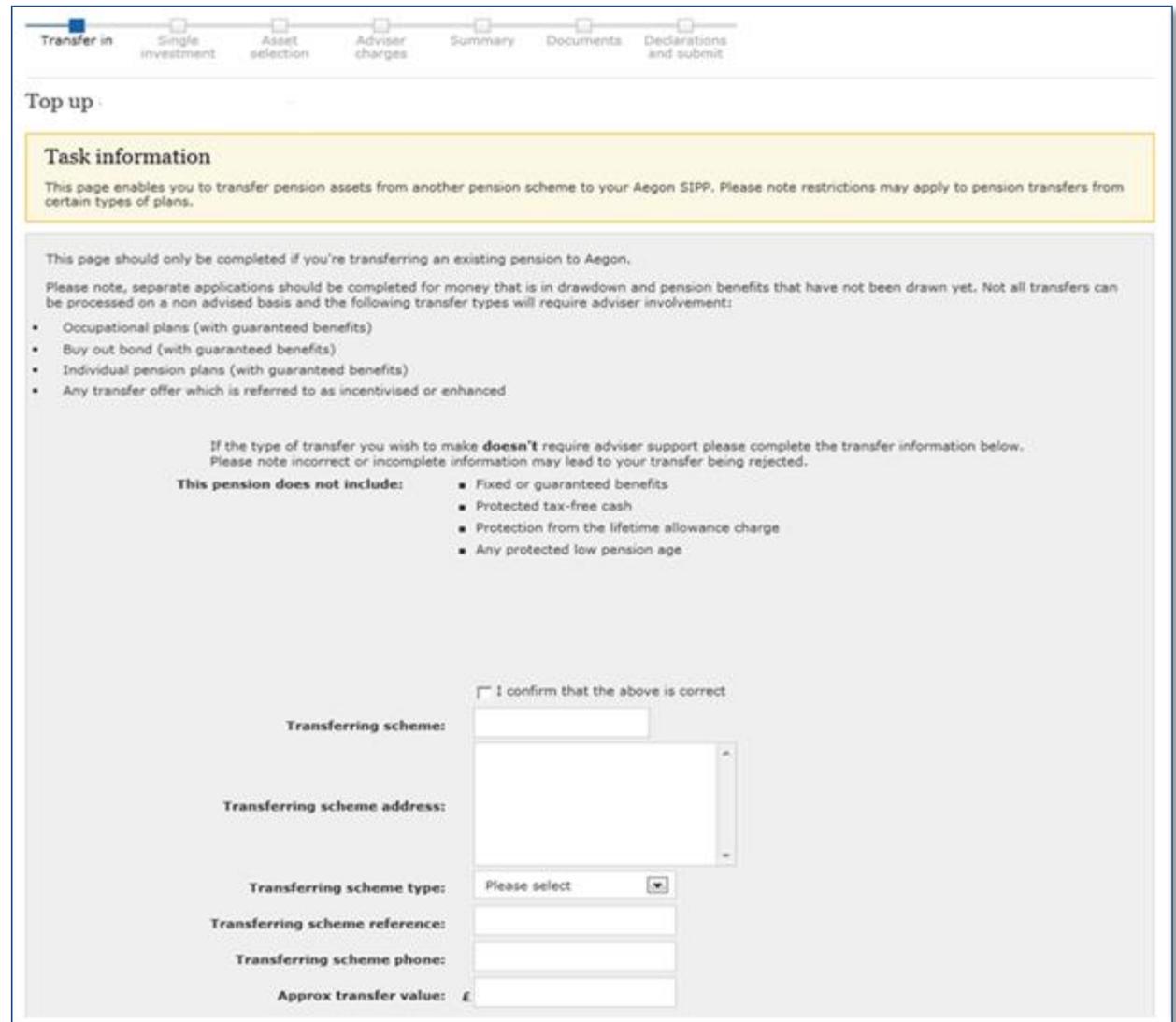
Consolidating pensions

This function is available under your SIPP wrapper using the top-up function on the left hand side.



Follow the online journey for the top up.

Please enter details of the transferring scheme on the transfer in screen, and click on add transfer.

A screenshot of a web form titled 'Top up'. At the top, there is a progress bar with seven steps: 'Transfer in', 'Single investment', 'Asset selection', 'Adviser charges', 'Summary', 'Documents', and 'Declarations and submit'. The 'Transfer in' step is currently active. Below the progress bar, the title 'Top up' is displayed. A yellow box contains the heading 'Task information' and a paragraph: 'This page enables you to transfer pension assets from another pension scheme to your Aegon SIPP. Please note restrictions may apply to pension transfers from certain types of plans.' Below this, a grey box contains instructions: 'This page should only be completed if you're transferring an existing pension to Aegon. Please note, separate applications should be completed for money that is in drawdown and pension benefits that have not been drawn yet. Not all transfers can be processed on a non advised basis and the following transfer types will require adviser involvement:'. A bulleted list follows: 'Occupational plans (with guaranteed benefits)', 'Buy out bond (with guaranteed benefits)', 'Individual pension plans (with guaranteed benefits)', and 'Any transfer offer which is referred to as incentivised or enhanced'. Below the list, a note states: 'If the type of transfer you wish to make doesn't require adviser support please complete the transfer information below. Please note incorrect or incomplete information may lead to your transfer being rejected.' A section titled 'This pension does not include:' lists: 'Fixed or guaranteed benefits', 'Protected tax-free cash', 'Protection from the lifetime allowance charge', and 'Any protected low pension age'. At the bottom, there is a confirmation checkbox: 'I confirm that the above is correct'. Below this are several input fields: 'Transferring scheme:', 'Transferring scheme address:', 'Transferring scheme type:' (with a dropdown menu showing 'Please select'), 'Transferring scheme reference:', 'Transferring scheme phone:', and 'Approx transfer value: £'.

Consolidating pensions

The option to add further investments come up. You can skip these by clicking next.

You can select your investment fund for the transfer at the next step

Remember to leave at least 0.25% in Cash.

The fund in the screen shot here is an example only, and you can select more than one as long as the percentage totals 100%.

Transfer in Single investment **Asset selection** Adviser charges Summary Documents Declarations and submit

Top up - Mr tester AEGONe, AEGON SIPP Uncrystallised

Asset picker

Investment weighting type: Percent
Investment amount: £20,000.00

Transfers and single contributions

Select type to add: Assets

Asset name	Percent
Cash facility	1.00 <input type="button" value="x"/>
Aegon MercerTgt AnnPn (ARC)	99.00 <input type="button" value="x"/>

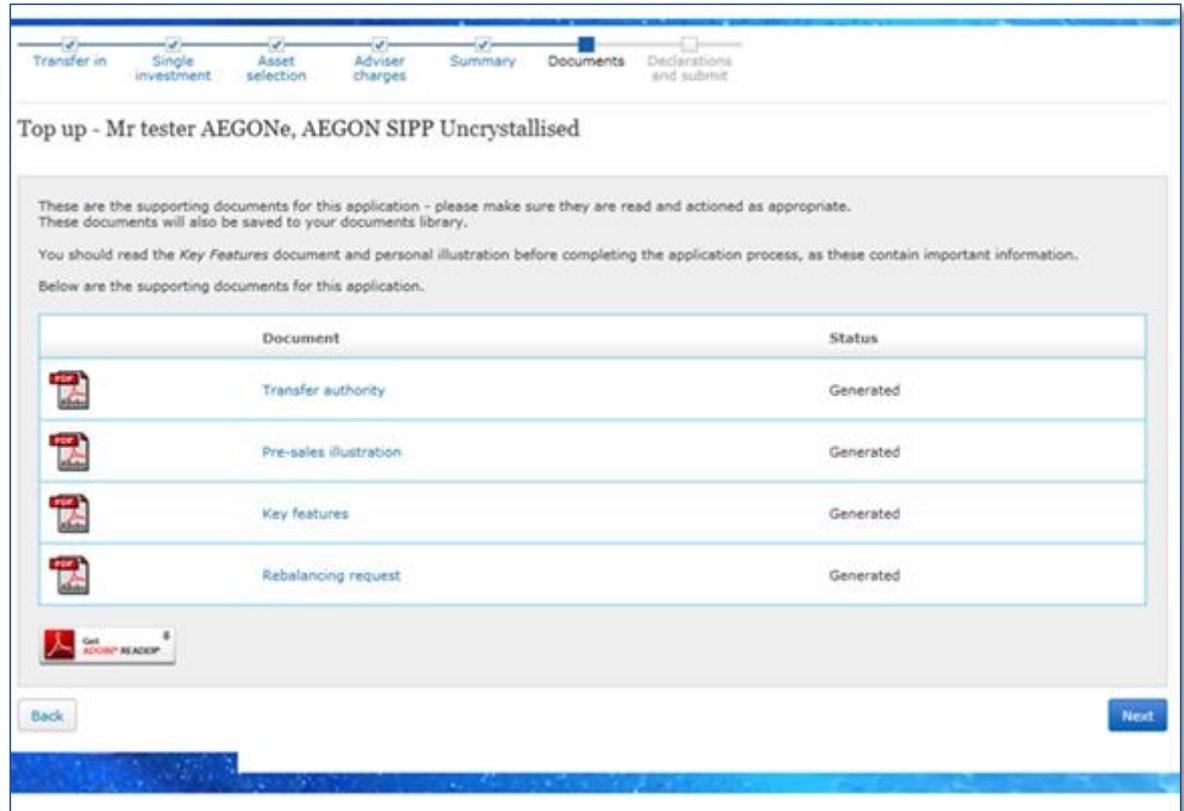
Total: 100.00

Consolidating pensions

The next stage will give you a summary of your application. Check that the details are correct and click next.

Documents are then generated. If you are happy to finalise the application, click next.

This will take you to the declaration stage where you can submit your transfer application.



The screenshot shows a web interface for a pension application. At the top, a progress bar indicates the following stages: Transfer in, Single investment, Asset selection, Adviser charges, Summary, Documents (current stage), and Declarations and submit. The current stage is titled "Top up - Mr tester AEGONe, AEGON SIPP Uncrystallised". Below the title, there is a message: "These are the supporting documents for this application - please make sure they are read and actioned as appropriate. These documents will also be saved to your documents library. You should read the Key Features document and personal illustration before completing the application process, as these contain important information. Below are the supporting documents for this application." A table lists the documents and their status:

Document	Status
 Transfer authority	Generated
 Pre-sales illustration	Generated
 Key features	Generated
 Rebalancing request	Generated

At the bottom of the interface, there is a "Get ADOBE READER" logo, a "Back" button, and a "Next" button.

Further information

For assistance with the above processes and any further queries, please contact Aegon Client Support. When contacting Aegon, please mention that you are a member of the IPSE scheme.

Phone: 03456 80 1234 (select option for Workplace Savings)

Email: clientsupport@arc.aegon.co.uk

Address: Platform Client Services, Aegon, Edinburgh Park, Edinburgh, EH12 9SE