

For employers, advisers and trustees only

# Member Insights

## User guide



## Welcome to Member Insights

The Member Insights online system has been designed and built to be as intuitive as possible.

This guide walks you through how to use the system, how to use the email functionality and how to download your governance report.

You can also take a look at our [introduction video](#).

We hope you enjoy using Member Insights.

# Login to Member Insights

To access Member Insights go to [www.aegon.co.uk/login](http://www.aegon.co.uk/login)

- Select the Employers or Advisers tab
- Scroll down the page and select **Member Insights**

You'll be taken to a login screen where you can enter your User ID and Password. If you can't remember your user ID or password click on the forgotten links.

If you need help registering or logging in, please get in touch with your Aegon contact.

The screenshot shows the Aegon website's login page. At the top, there is a navigation bar with the Aegon logo, 'Contact us', 'Support', and 'Login' links. Below this is a secondary navigation bar with tabs for 'Personal', 'Workplace', 'Advisers', 'Investments', and 'About Aegon'. The main heading is 'Log in to Aegon services'. A yellow callout box highlights a COVID-19 notice: 'As a result of the Coronavirus pandemic, we have made a number of changes to make it easier to do business with us online, including managing your investments safely and securely once logged in.' Below the heading, there are three user type buttons: 'Customers', 'Employers', and 'Advisers'. A red line connects the 'Employers or Advisers tab' instruction from the text to these buttons. Below the buttons, there is a 'Want to register?' section with a note: 'If you're a member of your company's workplace pension scheme please select Customers.' The page is divided into three main sections: 'Manage your schemes', 'Enrolment tools', and 'Management information'. Each section contains several buttons with descriptions. A red line connects the 'Member Insights' instruction from the text to the 'Member Insights' button in the 'Management information' section. On the right side, there is a blue box titled 'Protecting you and your employees' privacy and security' with a sub-heading 'Employer homepage >' and an image of two men in a meeting.

**Home** > Login

## Log in to Aegon services

As a result of the Coronavirus pandemic, we have made a number of changes to make it easier to do business with us online, including managing your investments safely and securely once logged in.

Choose user type:

Customers Employers Advisers

**Want to register?** Select the service below and we'll explain how.

If you're a member of your company's workplace pension scheme please select **Customers**.

### Manage your schemes

<a href="#">Aegon Retirement Choices &gt;</a>	For pension scheme numbers <b>4 digits or less</b> .
<a href="#">PlanManager &amp;</a>	For policy numbers begin with A/00...
<a href="#">Aegon &amp; Scottish Equitable Pensions and Bonds &gt;</a>	Online services for Aegon or Scottish Equitable pension and bond schemes. For <b>5 or 6 digit pension scheme numbers</b> .

### Enrolment tools

<a href="#">SmartEnrol &gt;</a>	For <b>5 or 6 digit pension scheme numbers</b> .
<a href="#">SmartEnrol for Aegon Retirement Choices &gt;</a>	SmartEnrol for Aegon Retirement Choices.

### Management information

<a href="#">Report Zone &amp;</a>	For pension <b>scheme numbers 4 digits or less</b> .
<a href="#">Member Insights &amp;</a>	For in-depth analysis of your scheme with actionable and measurable data.

Please read our **retail Order execution policy summary** before placing any trades. The summary has a link to the **full retail Order Execution policy**.

**Protecting you and your employees' privacy and security**

When you use our products and services you're trusting us to keep yours and your employees' information safe. Fraudsters may try and imitate our emails so we want to let you know that we'll never send you or your employees an email asking for your login details or password. If you've any concerns about the validity of any email, please call us.

**Employer homepage >**

# Homepage

From the homepage, there are a number of actions you can take.

At the top of the page you'll see links to:

- [Your schemes](#)
- [Help and support](#)
- [Profile](#)

These links are available throughout Member Insights.

To the right there's high level data on the report which you can use to check you're in the correct report (if you have more than one).

Below that, is the [User Guide](#) link, which is this document.

The main body of the homepage shows the links for the three main sections of the system:

- [Membership](#)
- [Assets](#)
- [Service](#)

You can find out more insights about the scheme in these sections.

At the bottom of the page you can begin the process of setting up an email campaign or downloading your report.

Before we get to the downloadable report, let's take a look at the **Membership** section.

The screenshot shows the Aegon Member Insights homepage. At the top, there is a navigation bar with the Aegon logo, links for 'Your schemes', 'Help and support', and 'Profile', and a 'Sign out' button. The main heading is 'Member Insights'. Below this, there is introductory text about the tool's purpose. To the right, a sidebar displays high-level data for a scheme: 'Scheme number(s): ABC12345XYZ', 'Number of members: 456', 'Total assets: £1,234,567.89', and 'Default fund: Balanced Lifestyle'. Below the sidebar is a 'User guide' section with a photo of two people and a link to a PDF document. The main content area features three sections: 'Membership', 'Assets', and 'Service', each with a brief description and a 'Find out more' button. At the bottom, there are 'Quick links' for 'Setup email campaign' and 'Download your governance report'. Red lines and boxes highlight the navigation links at the top, the high-level data sidebar, the three main sections, and the quick links at the bottom.

# Membership

By selecting the **Membership** link you'll go to the Membership page.

The first addition to the page is the 'breadcrumb' at the top left of the page. This allows you to navigate back through the route you've just come down.

- In this instance, you can select **Homepage** to go back to the Homepage.

Below that, is the first real key insights on the members.

- Selecting any of these insights will take you directly to the relevant graph.

There are three membership sections about the scheme:

- **Scheme profile**
- **Contributions**
- **Engagement**

Selecting any of these will take you to the graphs for that section, where you'll find out more.

The two other main sections on the homepage **Assets** and **Service** are accessed in the same way.

Next, let's take a look at **Scheme profile** accessed through this section.

The screenshot shows the AEGON Membership page. At the top, there is a navigation bar with the AEGON logo, 'Your schemes', 'Help and support', 'Profile', and a 'Sign out' button. Below the navigation bar, the breadcrumb 'Homepage / Membership' is visible. The main heading is 'Membership'. A 'Key insights' section contains three bullet points: '70% of scheme members are saving under £300 each month.', '45% of scheme members have logged in over the last 12 months.', and '30% of scheme members can expect to retire on less than £500 each month.' Below this is 'The membership categories' section with a sub-heading 'Take a look at each of these three sections to find out more detailed information about the scheme members.' There are three main sections: 'Scheme profile' (with a 'Find out more' button), 'Contributions' (with a 'Find out more' button), and 'Engagement' (with a 'Find out more' button'). On the right side, there is a 'yova' widget displaying scheme details: 'Scheme number(s): ABC12345XYZ', 'Number of members: 456', 'Total assets: £1,234,567.89', and 'Default fund: Balanced Lifestyle'. Red lines with dots at the end point from the text on the left to the breadcrumb, the key insights, and the three main sections.

# Scheme profile sub-section

By selecting the **Scheme profile** link (shown on the last page) you'll go into the **Scheme profile** sub-section shown here.

At the top left of the page, the 'breadcrumb' now allows you to navigate back to either **Membership**, or all the way back to the **Homepage**.

Below that, you have the key insights.

- Selecting any of these insights will take you directly to the relevant graph.

Below that you'll find the first real data insight and the high level information for **Scheme profile**.

- In this example, it shows the members leaving and joining the scheme over the last 12 months.

In the **Scheme profile measures**, there are the links to the graphs that are available in the scheme profile sub-section.

- Select these boxes to view the graphs and insights.

If you want to view **Contributions** or **Engagement** you follow the same process starting from the **Membership** page.

The same process would apply when you access **Assets** or **Service** from the **Homepage**.

The screenshot displays the AEGON Scheme profile sub-section. At the top, the breadcrumb trail reads 'Homepage / Membership / Scheme profile'. The main heading is 'Scheme profile'. Below this, the 'Key insights' section lists three points: 'The average pension fund value of scheme members is £12,345.67.', '60% of scheme members are projected to retire on under £1,400 each month.', and 'The average projected retirement income of scheme members aged over 55 is £1,250 each month.' A descriptive paragraph follows: 'The scheme profile helps you understand the health of member savings and how well they're preparing for retirement. Understanding the scheme profile gives you an indication if members may have a comfortable retirement or if they may need to save more to achieve that.' Below the text is a table with an icon of a person and a bar chart. The table shows: 'Members at 00/00' (2500), 'Members joining' (+245), 'Members leaving' (-17), and 'Current members' (2728). The 'Scheme profile measures' section contains four buttons: 'Projected retirement income', 'Membership breakdown', 'Projected retirement income by age and gender', and 'Pension fund breakdown'. On the right, a sidebar shows the 'yova' logo and scheme details: 'Scheme number(s): ABC12345XYZ', 'Number of members: 456', 'Total assets: £1,234,567.89', and 'Default fund: Balanced Lifestyle'. The footer includes 'Your options', 'Connect with us', and 'Site information'.

# Projected retirement income

By selecting the **Projected retirement income by age and gender** link (shown on the last page), you can view the graph.

- This shows you the banded amount your members are projected to retire on.

There's an explanation as to how we've calculated this and why it's important.

Below that are links to move straight to the other graphs in this section, without the need to navigate back to the sub-section page.

At the bottom of the page, there's a link to set up an email campaign related to the graph on the page.

- In this instance, selecting it takes you to a page to set up an email campaign encouraging your members to review their contributions.

You can also download your paper governance report from here.

All of the graph pages in Member Insights follow a similar format to that shown here, with similar functionality across each.

**Projected retirement income**

This graph below shows the number of members in their projected retirement income bands.

Income band (£)	Number of members
< 500	480
500 - 999	230
1,000 - 1,499	50
1,500 - 2,499	20
2,500 - 3,499	10
3500 +	5

**Things to consider**

- We've used the following assumptions in the calculations:
  - 1) The rate we've used for projecting members existing fund is 4% growth each year.
  - 2) Growth rate is illustrative not certain. The investment growth achieved may be more or less than this and may change depending on the funds invested.
  - 3) We've used an inflation rate of 2.5% each year.
- The Rowntree Foundation suggests that in order to have a comfortable retirement people require an income of around £1,000 each month.
- If any scheme members are projected to have an income of less than £1,000 each month, then you may want to use our email that encourages members to [review their contributions](#).

**Other scheme profile measures**

- [Membership breakdown](#)
- [Pension fund value breakdown](#)
- [Projected retirement income by age and gender](#)

**Quick links**

<a href="#">Review your contributions</a>	<a href="#">Setup email campaign</a>
<a href="#">Your governance report</a>	<a href="#">Download your report</a>

# Email campaigns

Email campaigns can be accessed in two ways:

- Firstly, as you've already seen, by viewing a graph and setting up an email campaign based on that data.
- Or by selecting the **Email campaigns** link at the bottom of the **Homepage**.

If you access the campaigns via the **Homepage**, you'll see the full list of campaigns, and you'll be able to choose the one you want to run.

Setting up a campaign is simple:

1. Choose the segmentation you want – such as “members saving under £300 each month” as shown in this example.
2. Select **Run campaign**.

An automated process will then begin:

- We'll send out your campaign in two weeks' time, or as close to that date as possible.
- We'll send you a confirmation email as to when the campaign will be sent.

Prior to sending your email, please make sure you visit the **Profile** section at the top of the page and update your details.

- Some of these details will be used in your email campaign.  
(See the next page for details around the **Profile** section)

## Remember:

- Only one email campaign can be sent at a time – when fully completed another campaign can be sent.
- A specific email campaign cannot be repeated until six months after it was last run.

The screenshot shows the AEGON website interface for reviewing contributions. The page title is "Review your contributions". Below the title, there are instructions: "Please follow the instructions below to set up and run this email campaign." The instructions list four points: 1. Your email will be sent two weeks from the date you've requested it. (At certain times, including national holidays and busier periods, it could take longer). 2. Make sure the details held in your profile section are up to date, as they're used to personalise your emails. 3. We can only send emails to scheme members who we have an email address for. 4. To make sure your email campaign is as effective as possible, remind the scheme members to activate their online accounts.

Below the instructions is the "Set up your email campaign" section. It asks the user to "Please provide an email address where we'll send updates about the campaign." There is an input field labeled "Email". Below this, it says "Send the email to scheme members" and lists five radio button options: "All", "Saving under £300 each month", "Saving less than the industry average", "Not making a personal contribution", and "Aged over 45 and projected to retire on less than £1,400 per month". At the bottom right of this section is a blue button labeled "Run campaign >".

On the right side of the page, there is a sidebar with the yova logo and the following details: "Scheme number(s): ABC12345XYZ", "Number of members: 456", "Total assets: £1,234,567.89", and "Default fund: Balanced Lifestyle".

At the top of the page, there is a navigation bar with the AEGON logo, "Your schemes", "Help and support", "Profile", and a "Sign out" button. Below the navigation bar, there is a breadcrumb trail: "Homepage / Email campaigns / Review contributions".



# Profile

The **Profile** section is in three parts:

## 1. Your logo

There's an option to add in your company logo.

- If you add your company logo, this will show throughout the online report.

## 2. Scheme information

In the report name field, you can change the name that'll appear on your paper report.

In the scheme industry field you can change your scheme industry.

- In the report we compare your scheme with the average scheme in your industry.
- If you'd rather be compared to a different one, change this, and the next time the data is updated, it'll change to your new selection.

Please then complete the key contact details, so we can get in touch if we need to.

## 3. Email campaign details

The final section contains details we'll use to populate some of the email campaigns.

- It's important this is kept up to date, if you want to get the most from your email campaigns.
- If these boxes are left blank, we'll populate the emails with generic information instead.

The final section allows you to populate details of the HR contact and the scheme adviser.

- If these sections are left blank, the emails on consolidation and retirement options will direct members to Aegon Assist. You should agree with your scheme adviser what details should appear here.

The screenshot shows the Aegon Profile page with the following sections and fields:

- Your logo:** A field for uploading a logo, currently showing the 'yova' logo. A red line connects the text 'There's an option to add in your company logo.' to this field.
- Scheme information:** Fields for 'Report name' (Oracle group personal pension plan) and 'Scheme industry' (Technology). A red line connects the text 'In the report name field, you can change the name that'll appear on your paper report.' to the 'Report name' field. Another red line connects the text 'In the scheme industry field you can change your scheme industry.' to the 'Scheme industry' dropdown.
- Key contact:** Fields for 'Name' (Jean Smith), 'Email' (jean.smith@email.co.uk), and 'Telephone number' (0131 123 4567). A red line connects the text 'Please then complete the key contact details, so we can get in touch if we need to.' to the 'Name' field.
- Email campaign details:** A field for 'Scheme name'. A red line connects the text 'The final section contains details we'll use to populate some of the email campaigns.' to this field.
- HR contact:** Fields for 'Name', 'Email', and 'Telephone number'. A red line connects the text 'The final section allows you to populate details of the HR contact and the scheme adviser.' to the 'Name' field.
- Adviser contact:** Fields for 'Name' (Jean Smith), 'Email' (jean.smith@email.co.uk), and 'Telephone number'. A red line connects the text 'The final section allows you to populate details of the HR contact and the scheme adviser.' to the 'Name' field.

## Help and support

This section has information to help you get the most out of Member Insights. There's a fly through video, user guide and FAQs, as well as contact information for getting in touch with us, or your adviser.

## Download your report

Downloading your report is simple.

Once you select a section from the homepage, or one of the graphs, you'll get to a page where you can choose to download the report in PDF or Word format.

If you choose to download in Word, you can add your own comments or delete sections. Please remember that if you make any changes to your report, Aegon cannot take any responsibility for the content.

## Your schemes

If you have more than one report set up and would like to change which one you're looking at, select the report you want to view. If you have a large number of reports, you can search for the one you're looking for in the bar at the top of the page.

## Further guidance

Should you require further help getting the most from Member Insights, please look at the FAQs in the Help and Support section.

If you need any further assistance please get in touch with your Aegon contact.

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



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