



This communication is for employers only. Not to be distributed to, or relied on by members.

## 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 workplace 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

Warm up and announcement

<b>Scheme announcement email</b>	<b>Warm up materials</b>	<b>Presentation invitation email</b>	<b>Presentation reminder email</b>
Inform your employees their workplace pension scheme is moving to Aegon	Posters, desktop images and screen savers to introduce the new Aegon workplace pension	An opportunity for employees to learn more about their pension	A reminder for employees to learn more about their pension

Joining the scheme and bulk transfer

<b>Activation email</b>	<b>Activate the mobile app</b>	<b>Transfer heads-up email and poster</b>	<b>Transfer authority letter and form</b>	<b>Transfer reminder email</b>	<b>Transfer complete confirmation email</b>
Aegon will send a reminder to employees to activate their Aegon online account	Introduce the Aegon UK mobile app to employees	Let your employees know their transfer authority form is on its way	Aegon will 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	Let your employees know their transfer is complete

Employee welcome journey

<b>Financial wellbeing email</b>	<b>Combine pension pots email</b>	<b>Review investments email</b>	<b>Review contributions email</b>	<b>Death benefit nomination</b>
Check in on employees financial wellbeing – helping them plan for the future	Inviting employees to consider their other pension pots	Help employees understand the different investment options	Encouraging your employees to regularly review their pension plan	Reminding your employees to nominate a beneficiary(s) for any death benefits

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 shown below in this toolkit - with handy tips on how to use them.

Warm up and announcement

# Posters introducing your new scheme

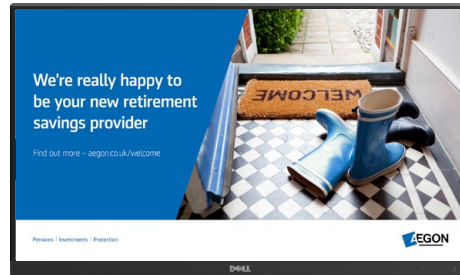
Hang your new posters around your workplace to introduce your new Aegon retirement savings scheme to your employees. They include some of the benefits of saving with us.



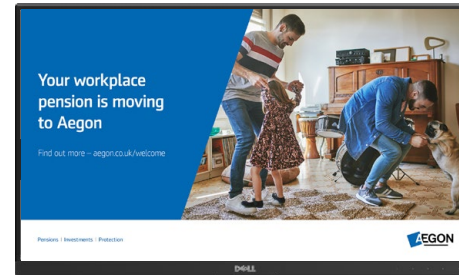
Warm up and announcement

# Desktop backgrounds and screensavers

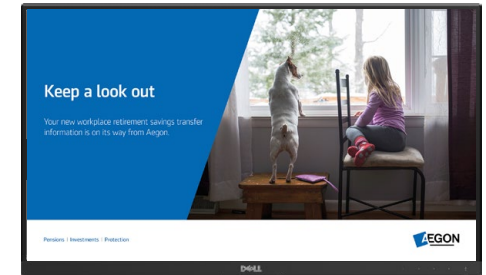
If your employees are never far from a screen, then a desktop background and/or screensaver is perfect. It gives you the opportunity to let them know what's going on with their retirement savings scheme, and point them in the right direction to learn more about it.



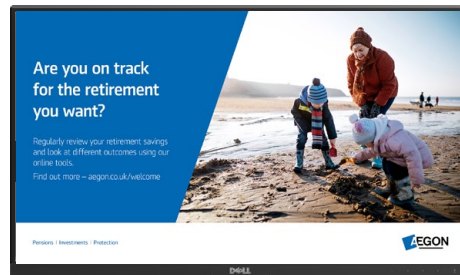
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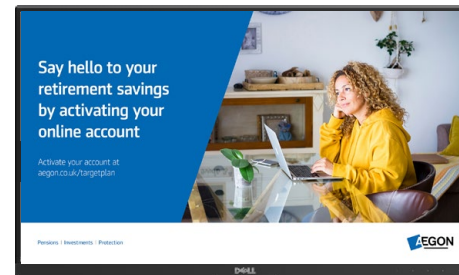
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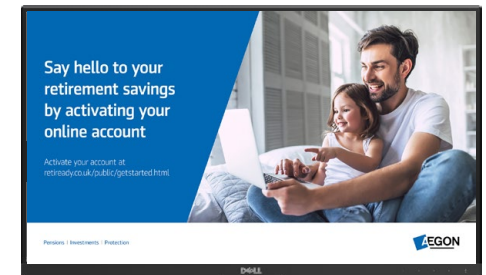
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## Warm up and announcement

# 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 and links to the required regulatory documents. Remember to attach your scheme information leaflet to the email.

If you think it would be better for your employees to receive this information over 2 emails, you can do this too (option 2 below).



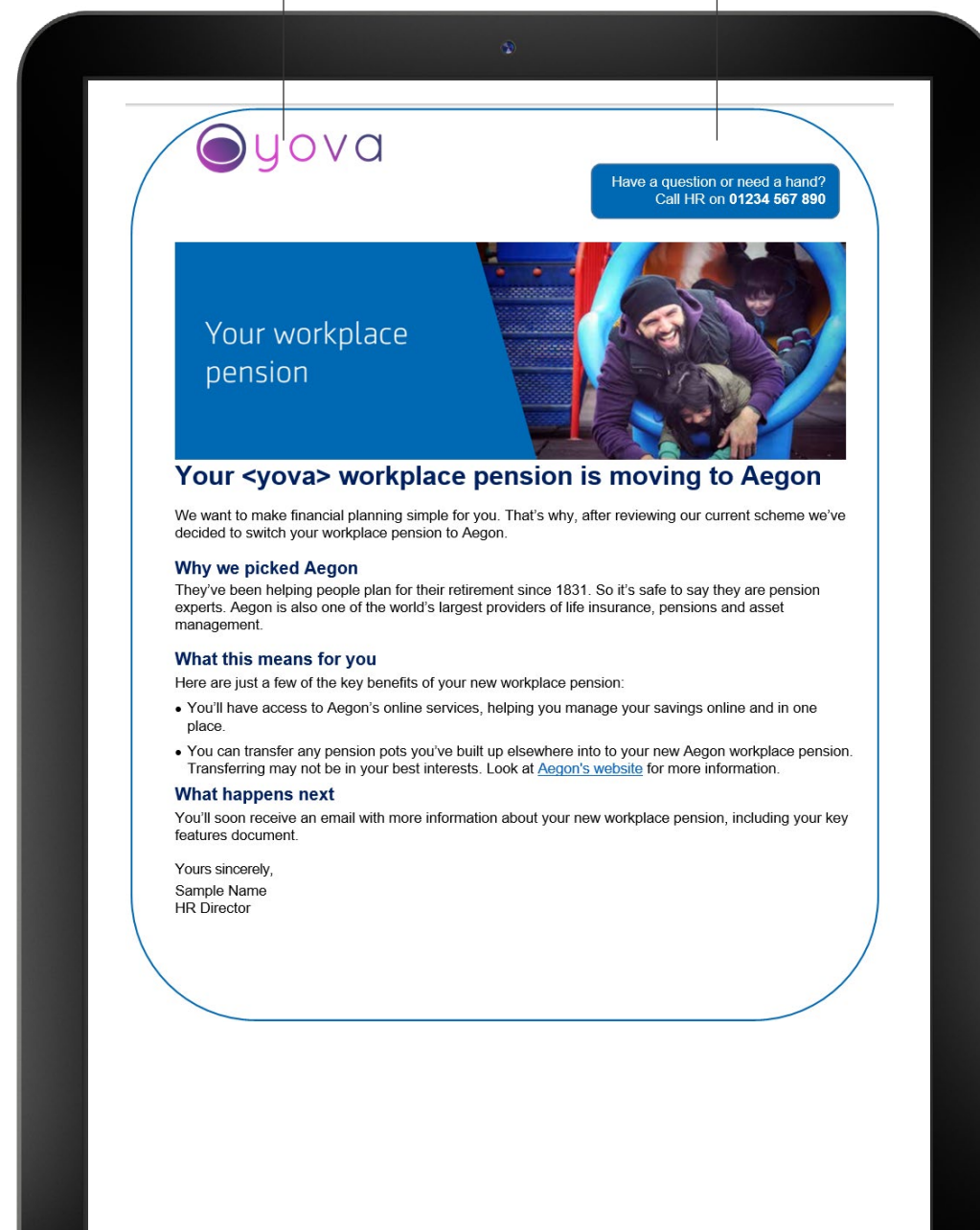
Access your editable scheme announcement email templates here:

Option 1 – Scheme announcement email with regulatory documents

Option 2 – Scheme announcement email followed by regulatory documents in a separate email

Simply place your logo here.

Add your HR contact details here



## Warm up and announcement

# 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're aiming for.

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

## Making the most of your workplace savings



Simply place your logo here.

Add your HR contact details here



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



## Come and hear more about your workplace pension with <yova> 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 your pension and 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.

We look forward to seeing you there.

## Warm up and announcement

# A reminder – don't miss your presentation

It can be easy to miss an email - so here is a reminder, too. You can send this 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

Get to know your workplace pension with us



### 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 your pension and the option to bring any other pension pots together in one place. If this is something you may be interested in, look up any old pension statements and bring them along.

Aegon's [Making the most of your workplace savings brochure](#) is a useful guide providing further information on your pension options to help you make decisions.

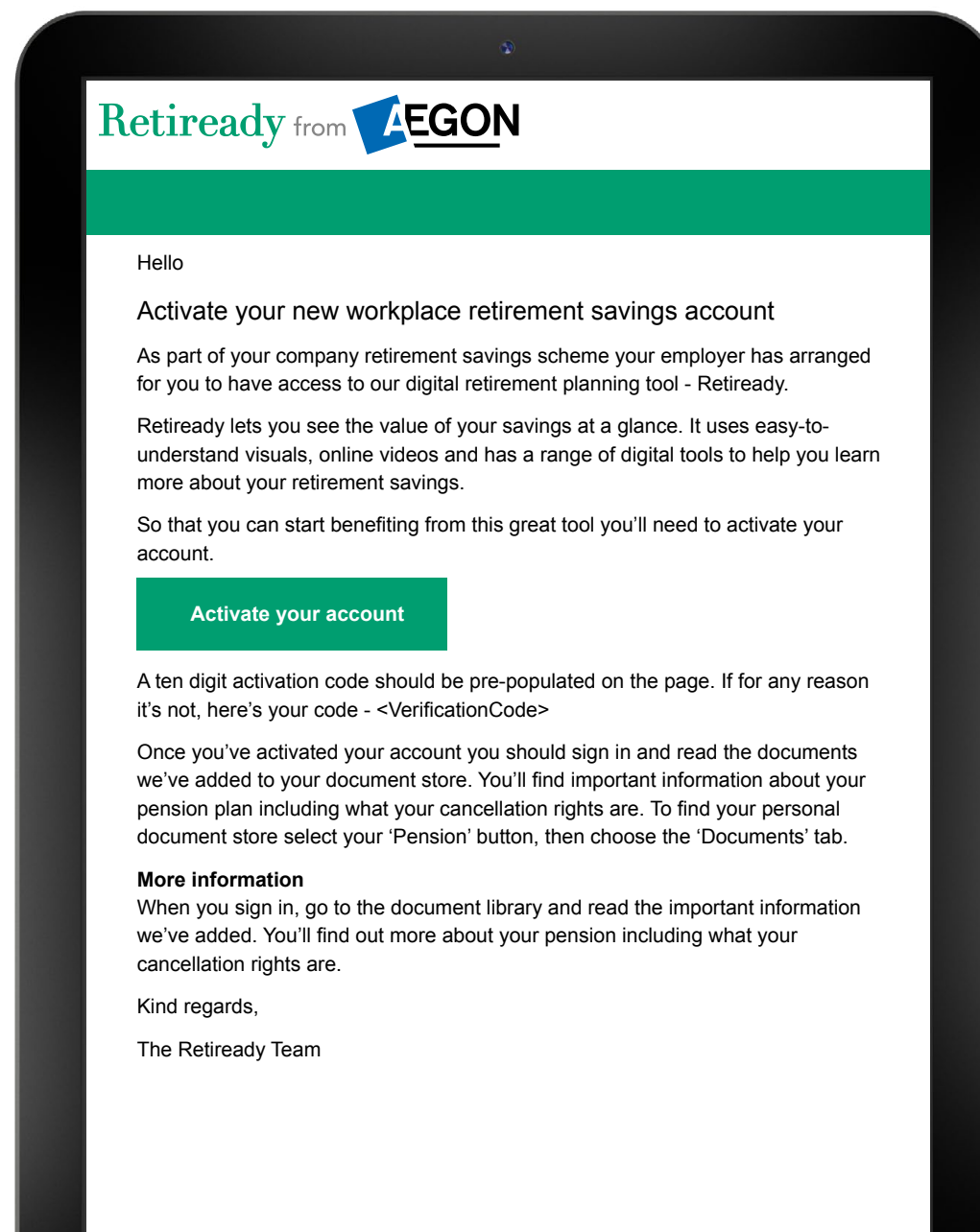
We look forward to seeing you there.



## Joining the scheme and bulk transfer

# Activate... activate!

We'll send your employees a request to activate their online accounts so they can make the most of their retirement savings with us.



### Joining the scheme and bulk transfer

# Aegon UK mobile app

The app allows your employees secure and easy access to view and manage their retirement savings on the go.

They'll have instant access to all their important savings information as well as being able to see fund balances, contribution details and a breakdown of their investments helping them stay in control of their finances.

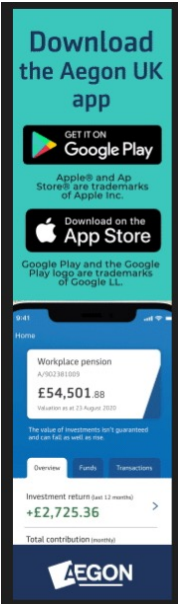
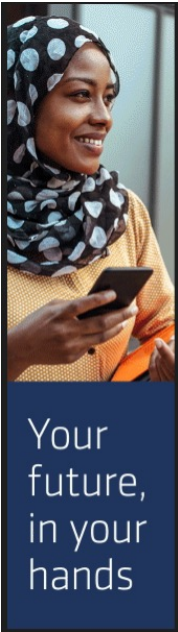
We've created email sample copy you can share with your employees to help get them started with the app.

We've also created an app demonstration video, poster, web banners and screen savers you can use to help raise awareness of the app.

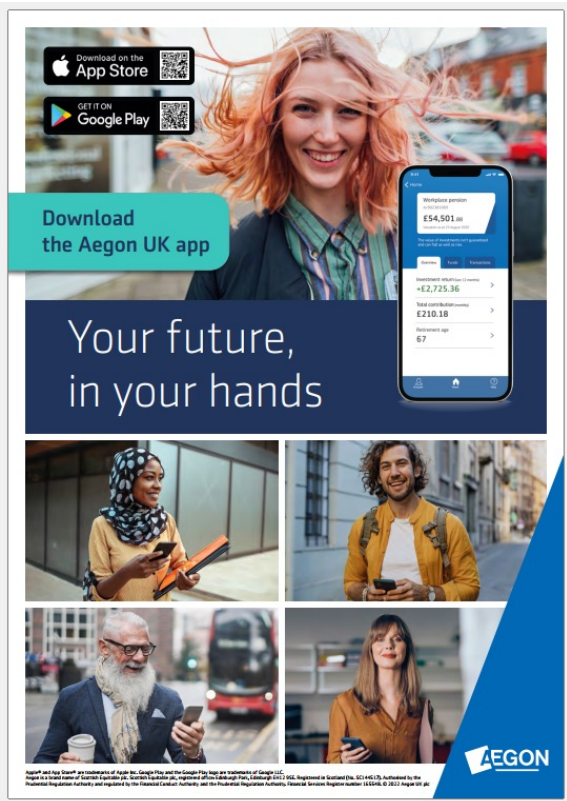


Access the assets here

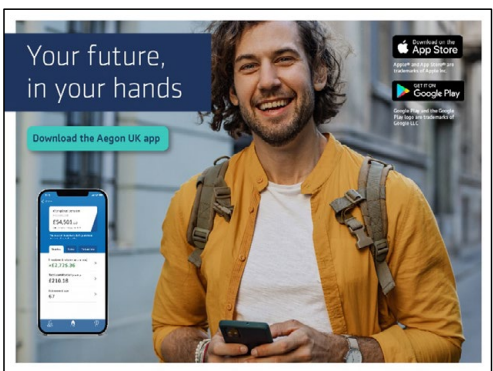
Web banners



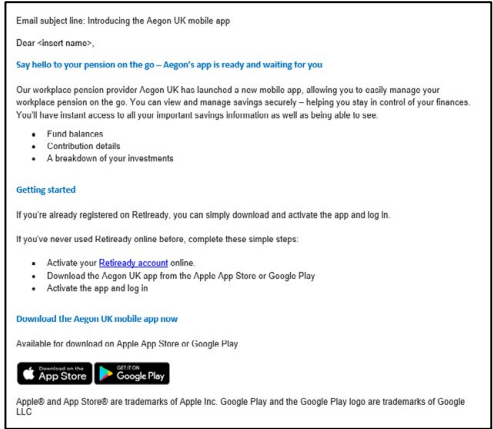
A4 Poster



Screensaver



Employer sample copy



App demo video



Joining the scheme and bulk transfer

# Transfer heads-up email and poster

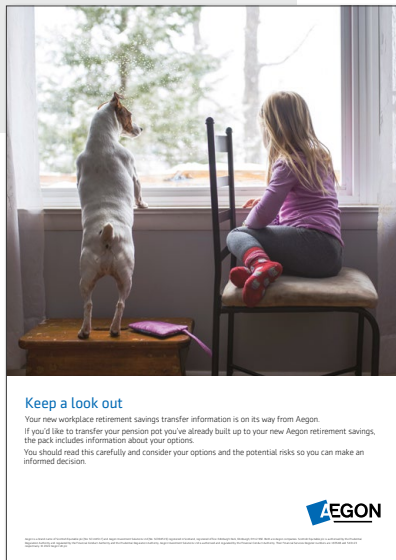
It could be easier for your employees to manage their retirement savings if they transfer the pension pot they've already built up with your old provider to Aegon.

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.



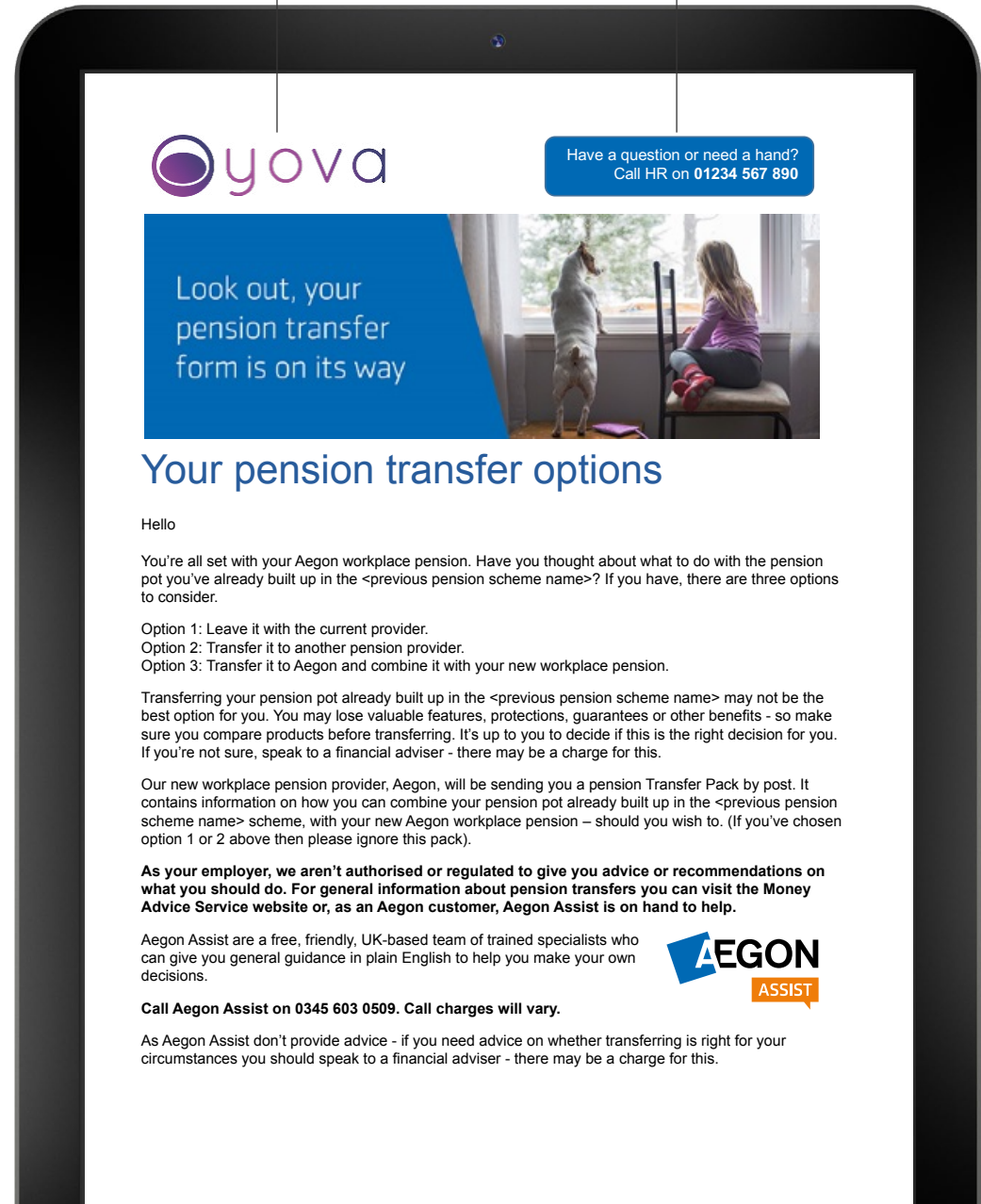
Access your items here:

- Email
- Poster

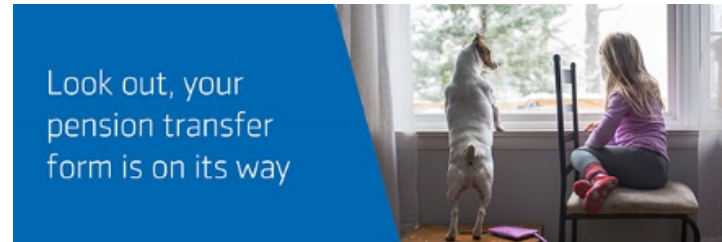


Simply place your logo here.

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 Advice Service 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.



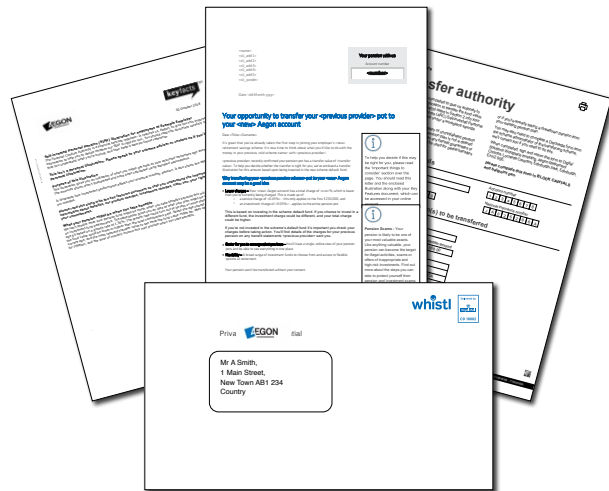
**Call Aegon Assist on 0345 603 0509. Call charges will vary.**

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.

Joining the scheme and bulk transfer

# Transfer authority letter and form

We'll send (by post) 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 important things they should look out for. It also gives clear next steps and directs people who want a little more guidance to our Aegon Assist team.



Letter

**AEGON**

<name>  
<tel\_0851>  
<tel\_0852>  
<tel\_0853>  
<tel\_0854>  
<tel\_0855>  
<tel\_0856>

Date: <dd Month Year>

**Your pension with us**  
Account number  
<number>

**Your opportunity to transfer your <previous provider> pot to your <new> Aegon account**

Dear <Name -><name>

It's great that you've already taken the first step in joining your employer's new retirement savings scheme. It's now time to think about what you'd like to do with the money in your previous <old scheme name> with <previous provider>.

<previous provider> recently confirmed that your pension pot has a transferable value of <transfer value>. To help you decide whether the transfer is right for you, we've enclosed a transfer illustration for the amount <total pot being transfered> in the new scheme <default fund>.

**Why transferring your <previous pension scheme> pot to your <new> Aegon account may be a good idea**

- Lower charge** - Your new Aegon account has a total charge of <new%>, which is lower than the <old%> currently being charged. This is made up of:
  - a service charge of <SVC%> - this only applies to the first £20,000, and
  - an investment charge of <I%> - applies to the entire pension pot.

This is based on investing in the scheme <default fund>. If you choose to invest in a different fund, the investment charge could be different, and your total charge could be higher.

If you're not invested in the scheme's <default fund> it's important you check your charges before taking action. Your full details of the charges for your previous pension on any benefit statements <previous provider> sent you.

- Help for you to manage what you have** - You'll have a single, online view of your pension and be able to download statements.
- Flexibility** - A broad range of investment funds to choose from and access to flexible options at retirement.

Your pension won't be transferred without your consent.

**Important things to consider**

To help you decide if this may be right for you, please read the 'important things to consider' section over the page. You should read this letter and the enclosed illustration along with your Key Features document, which can be accessed in your online account.

**Pension Schemes** - Your pension is likely to be one of your most valuable assets. Like anything valuable, your pension can become the target for illegal activities, scams or offers of inappropriate and high-risk investments. Find out more about the steps you can take to protect yourself from pension and investment scams and how to avoid them - visit [foi.org.uk/scamsmart](http://foi.org.uk/scamsmart) and [pension-schemes.com](http://pension-schemes.com)

**Important things to consider**

**Is there a charge for transferring?**  
Yes, you won't be charged for transferring. We've checked with the transferring scheme and you don't need to pay them any transfer charges.

**How will my transfer value be treated?**  
It will be made up of the pot <previous provider> transferred to your Aegon account. All your benefits will be held under your Aegon account.

Please note that the fund(s) you're invested in with the <previous pension scheme> will be different to those you're invested in with your <new> Aegon account. They will have their own set of objectives and risks that are detailed in the investment fund information available from your online account. Once you've transferred, you'll no longer have any benefits in your previous scheme.

**How will the transfer be made?**  
It will be made by direct credit between ourselves as a body (transfer), which means that members who want to transfer will have their funds transferred at the same time. If you have protected fees each on a protected retirement plan under the transferring scheme, you'll have those fees as part of the transfer.

**Do I have other options?**  
Yes, you don't have to transfer right now. You'll still be able to transfer to your Aegon account at any time in the future, but the block transfer option may not be available. You could leave your existing pension where it is or transfer it to a different approved pension arrangement.

**What if I change my mind?**  
If you decide to transfer, then change your mind and want to cancel, you can. Write to us within 30 days of receiving the transfer credit note and we'll set up your return. Your account number, and that of who you wish to transfer your transfer from <previous pension> must be included.

**You need us if this is right for you and would this come with any fees to be paid?**  
By sending you this offer we aren't providing you with advice or a recommendation.  
Our team of Aegon Assist Associates can give you free, general guidance in plain English to help you make your own decision.  
Call us on <0800 080000> <call charges will vary>.  
If you're unsure, we'll recommend you speak to a financial adviser, which there may be a charge for. You can find a financial adviser near you at [www.fairfind.co.uk](http://www.fairfind.co.uk).

**Is there anything else I need to consider?**  
Your pension pot will be transferred to us upon a while. If we don't transfer it, you won't make any investment gains or losses. This may or may not work in your favour.  
It's important to remember the value of your consolidated pension pot can fall as well as rise and the final value of your pension pot when you come to take benefits may be less than has been paid in.

**Next steps**

- Once you've read this letter, make sure you've read your Key Features document, which you'll find at [aegon.co.uk/aegonassist](http://aegon.co.uk/aegonassist).
- You need to transfer age and date the enclosed transfer authority form.
- Send the completed form to the <download pre-paid envelope before the return date>.

If you have any questions, please get in touch with Aegon Assist.  
Yours sincerely,  
  
Ian Brady  
Head of scheme and member servicing

Form

**For customers**

## Transfer authority

This form should be completed to give us authority to proceed with your application to transfer the fund value under your plan number(s) listed in Section 2 into your Aegon Retirement Choices (ARC) Self-Invested Personal Pension (SIPP) plan held under a workplace savings scheme.

Use this form for full transfers of uncrystallised pension funds where the existing pension plan is not a defined benefits arrangement or has any benefit guarantees or protections. This form can't be used for partial transfers

or if you're already taking a drawdown pension from your existing pension plan.

You may also need to complete a Drawdown form from the scheme administrator of the transferring scheme, well contact you if you need to do this.

When completed, sign and return this form to Digital Solutions Workplace Investing, Aegon Retirement Choices, Locksley Crescent, Edinburgh Park, Edinburgh, EH12 9SE.

**Please complete this form in BLOCK CAPITALS and boldpoint font.**

**1. Investor details**

Investor name(s)	Account number
Mr James Maycock	1 2 3 4 5 6 7 8
Date of birth	National Insurance number
0 1 0 2 1 2 1 2 0	2 3 4 5 6 7 8 9 A

**2. Details of pension(s) to be transferred**

Scheme administrator	
Typical Provider	
Plan number	Estimated transfer amount
1 2 3 4 5 6 7 8 9	£12,358.00
Scheme name and address	
Example Scheme	
Provider addr 1, Provider Addr 2	Postcode: XY9 8ZA

Transfer Illustration

**AEGON**

**keyfacts**

02 October 2018

**Self-Invested Personal Pension (SIPP) Illustration for employees of Example Employer**

The Financial Conduct Authority is a financial services regulator. It requires us, Aegon, to give you this important information to help you to decide whether our SIPP is right for you. You should read the document carefully so that you understand what you're buying, and then keep it safe for future reference.

**This isn't a personal illustration. Please speak to your scheme adviser or contact us if you'd like a personal illustration.**

**Purpose of this illustration**  
This illustration gives you an indication of what you might get back at your assumed retirement age shown below. The amounts shown aren't guaranteed and have been calculated using standard assumptions.

**Illustration**  
An investment performance affects your eventual monthly pension. It also shows the effect of our charges.

**Please read this along with the key features document so that you understand the important information about benefits, our product charges, investment charges, risks, fees, your rights and your pension details.**

**What your pension might be when you take benefits**  
We can't predict what your pension fund might be worth when you take benefits because this will depend on investment fund performance. The table below gives you an idea of what your plan might be worth at age 65 based on a growth rate of 2.50%. The growth rate could turn out to be less or more than this, so the fund value could be lower or higher than the table contribution page. Select the age closest to your current age, with the lowest investment rate. The table shows the best possible outcome, but adjustments for inflation, and the level of monthly income this may provide when you take benefits.

Joining the scheme and bulk transfer

# Transfer reminder

A little reminder from you will help your employees to think about the potential benefits of having all their workplace 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

Have you considered your pension transfer yet?



**Have you received your pension transfer pack?**

Hello <Name>,

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 [Money Helper](#) or, as an Aegon customer, Aegon Assist is on hand to help.**

They're a free, friendly, UK-based team of trained specialists who can give you general guidance in plain



## Joining the scheme and bulk transfer

# Bulk transfer complete

Bulk transfers can often take place a little while after an employee sends in their forms. That's why letting them know it's all complete helps keep them up to date, and make sure they stay engaged.

We'll confirm with you when the bulk transfer is complete, and then you can pass on the good news to your employees.



Access your editable bulk transfer complete email here

Simply place your logo here.

Add your HR contact details here

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

Your pension journey so far...

### Your pension transfer is complete

Hello

We're pleased to confirm that Aegon has taken care of your pension pot transfer from **<previous pension scheme name>** and it's now complete. You can view and manage your pension with Aegon by logging into [Retiready](#) at any time.

**Aegon Assist is on hand to help**

If you have any other pension **pots** you'd like to consider moving into your **<current pension scheme name>** and would like general guidance in plain English – you can give Aegon Assist a call.

Aegon Assist is Aegon's free, friendly, UK-based team of specialists who can help you make your own decisions. They can even help you trace any pensions you may have with previous employers.

You can contact Aegon Assist on 03456 03 05 09. Call charges will vary.

Aegon Assist doesn't provide advice, so if you're not sure, you should speak to a financial adviser, which there may be a charge for. You can find a financial adviser near you on [Money Helper](#).

**Important information**

As with transferring your **<previous pension scheme name>** pension pot, transferring may not be the best option for you. You may lose 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.

It's important to remember the value of your consolidated pension pot can still fall as well as rise and the final value of your pension pot when you come to take benefits may be less than has been 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 available to you.

If you're not sure, speak to a financial adviser – there may be a charge for this.

**AEGON ASSIST**

## Employee welcome journey

# A warm welcome from Aegon

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



[Access the welcome journey samples here](#)

### Combine pension pots

**Make sure your retirement savings don't get left behind**

Hello

Most of us will change jobs at some point during our working lifetime. Every time you change your job, it's likely you'll join your new employer's pension scheme - so it's easy to end up with a number of pension pots.

**What can I do with these pension pots?**

Well, it's your choice. You can leave them where they are or you can move them into one place, which could make your life easier.

If you're considering bringing your pensions together, there's more [helpful](#)

### Review investments

**Your retirement plan should be as individual as you are**

Hello

The money paid into your pension pot is invested in funds - and you have the opportunity to choose those investment funds.

To help you try and keep on track for retirement, take a little time to explore and understand your investment options. That way you can make choices more in line with who you are, your appetite to risk and where you are in your life and career.

You can take our [investment risk questionnaire](#). This may help you choose

### Review contributions

**Are you regularly reviewing your retirement savings**

Hello

Regularly reviewing your pension plan is a good way to help you decide if you're paying enough into your retirement savings. If you can afford to pay in more it may improve your chance of a better retirement income in the future.

Log in to Retiready and you can see:

- what you and your employer are currently contributing;
- what difference changing your contributions could have on your future income, and

### Death benefit nomination

**Have you completed your nomination form?**

Hello

We all like to have control over our finances for when we're around to enjoy them, but what happens to your retirement savings should you die?

If this were to happen before you accessed your pension pot, the full value of your pension account would be considered to provide a cash sum to your beneficiaries.

You should complete a [nomination form](#) to let us know who you'd like to receive any benefits which may become payable on your death.

## Financial wellbeing

**Ever wondered how your future might look?**

Hello

To help you see what your retirement savings could look like in the future, take advantage of our online service Retiready and the tools it offers.

**How can a Retiready score help you?**

By entering details about yourself, like the age you plan on retiring, and how much you pay into your pension, you'll get a score which gives you an idea of how on track you are for retirement.

Our retirement modelling tool, Goal Planner can help you review different outcomes and discover what impact any changes you make may have on your future retirement.

You can model many different scenarios including:

- changing your retirement age;
- reviewing different types of investments;
- modelling different rates of return on your investments;
- seeing how changing your contributions could influence outcomes, and
- understanding how long your retirement income might last.

Remember this is your retirement savings, it's important you manage them.

[Read more](#)

# Here to help

If you need anything else we're always on hand, just a call or email away - just contact your implementation manager.

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



@aegonuk



Aegon UK



Aegon UK



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