For employers | Aegon Retirement Choices

Your guide to Aegon Retirement Choices

Pensions | Investments | Protection

Welcome to Aegon Retirement Choices (ARC), our secure online platform.

With ARC you'll benefit from a straightforward, online service to administer your company pension, including comprehensive reporting for effective management. And by enabling you to self-serve, you'll have greater control and visibility, whenever you want.

Click on a section in this guide to help you get started.

Scheme overview

Within each scheme, several key people have access to ARC to administer your company pension, these are:

Employer user(s) – carry out bulk processes, view and update pension scheme member details, as well as reviewing and producing pension scheme reports and information

Employer administrator – this role controls access to ARC and is responsible for creating new employer administrators or users and keeping their details up-to-date. They can also reset passwords for members and other administrators

During the set-up stage, the scheme adviser will work with our implementation manager to set up the scheme.

At this point:

- The scheme adviser provides the name and email address details of the employer administrator to Client Services.
- The employer administrator will receive a user ID and password from Client Services to give them access to ARC.
- The employer administrator can then set up access for employer users and/or additional employer administrator.

As an employer, you're responsible for:

- Processing joiners and leavers
  Maintaining up-to-date scheme membership to reflect employees who have left the company or no longer wish to contribute to the scheme, for example those on maternity leave.
- Creating and submitting the contribution schedule
  Upload the contribution schedule to your scheme, by loading in your payroll data file.
- Updating client details and contribution rates
  Keeping employee details and contribution rates up-to-date, such as name, address and contribution rates.

Access for the employer users can be set to create and authorise contributions, or to upload contributions only.

Tax relief on pension contributions

Relief at source

Where you're deducting contributions from your employee's pay and passing it to Aegon on their behalf, you should operate PAYE on the full amount of your employee's pay then deduct the contribution. You should send the net contribution to us. We'll claim back basic rate of tax relief from HMRC and add it to the employee's product. Employees who pay tax at a higher rate can claim the additional tax relief directly from HMRC.

Salary sacrifice

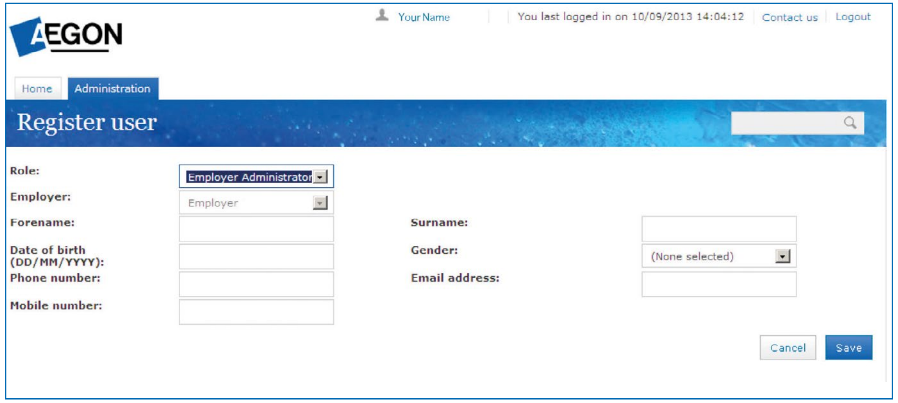
Where an employee has entered into a salary sacrifice agreement, they'll give up some of their gross salary in exchange for a pension contribution paid by you, as the employer. You should pay the gross contribution. We do not claim any tax relief from HMRC in respect of employer contributions - generally they are eligible for corporation tax relief.

When submitting contributions to us, it's important to record separately any employer contribution arising from a salary sacrifice agreement.

Setting up a new user profile

From this home page, the administration tab provides access to **Register user** or the **Update user** page.

Register user



To register a new user, simply enter and save all of the details within this page.

Remember to add a valid email address before you save the page.

At this stage you can also select whether or not the new user can:

- Upload payment contributions
- Upload and submit payment contributions

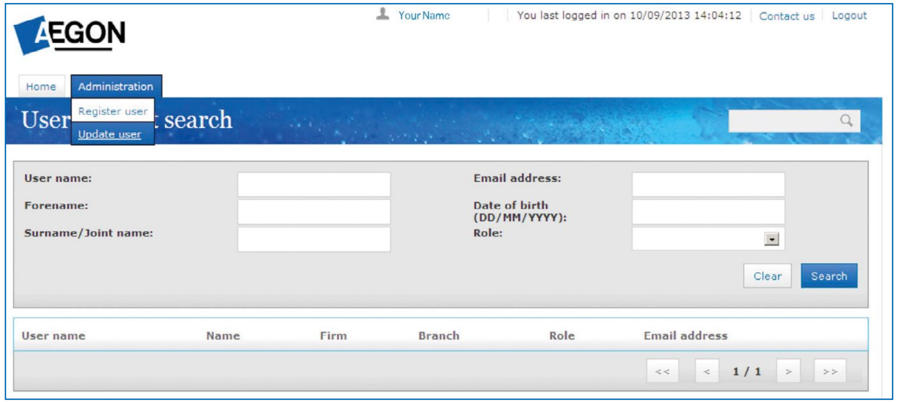
Tick the permissions box to allow the user to authorise payroll contributions. The user will only be able to upload payment contributions and not submit them, if it isn't completed.

Following the submission of the details, the new user will receive an email confirming their unique username and password. We'll include clear instructions to help them log in and activate their account.

Setting up a new user profile – continued

Update user

The employee administration function can amend the user details at any time, once registration is complete.



Additionally, if an employer user has locked themselves out, the employer administrator can reset their password from the update user page.

Their status will be listed as either:

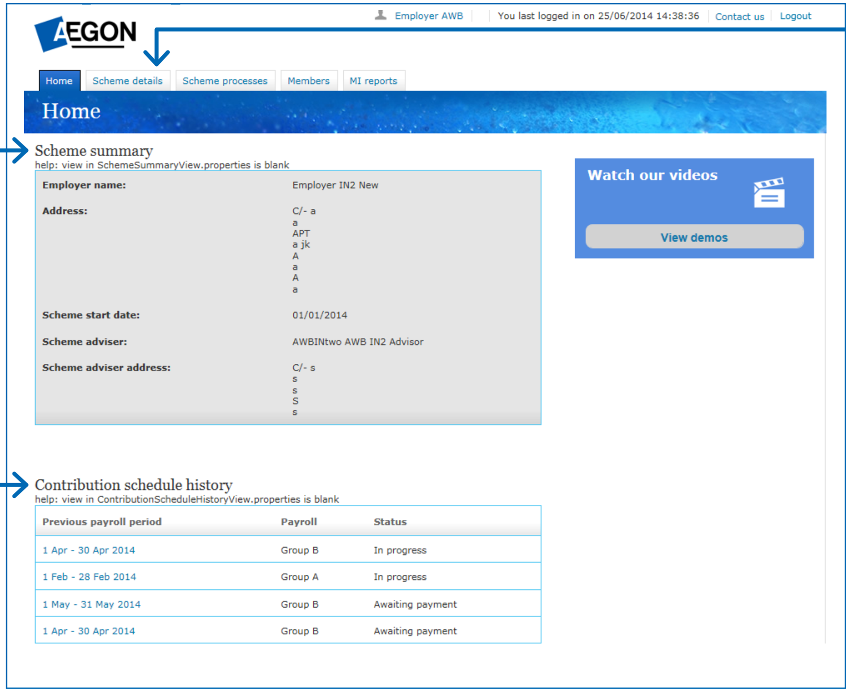
- Active – user can use ARC as normal
- Pending activation – user has been created but they have not logged on and activated their account
- Locked – the user profile is temporarily not available
- Inactive – the account is closed and no longer used

You'll not be able to change the role or the employer details. To change the role, create a new user and select the correct role.

Home page

This page provides an immediate overview of the scheme, providing access to the following useful information and links.

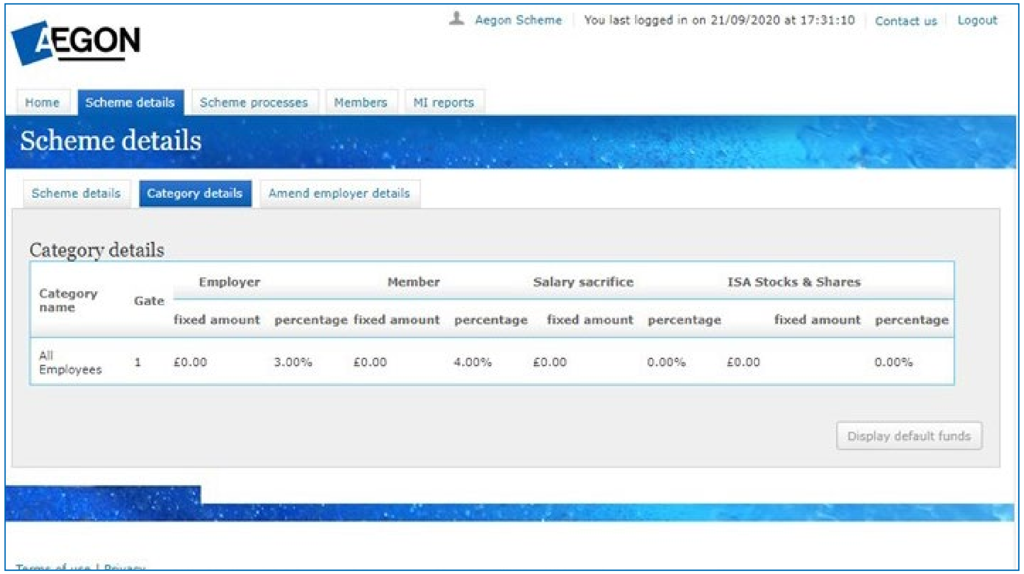
- Scheme summary contains a high level summary of all the key details, including the start date and adviser contact details.
- The Contribution schedule history shows processed contributions, as well as those in progress and awaiting payment. Simply click on the links to see these in more detail.



- Click on **Scheme details** to see further information.

Home page – continued

At a glance the **Scheme category details** shows the different employee categories.



Fields seen on the screen

Employer contribution – this is the gross contribution that you're paying for each employee but should not include any employer contribution being paid as a result of a salary sacrifice arrangement - this amount is recorded separately.

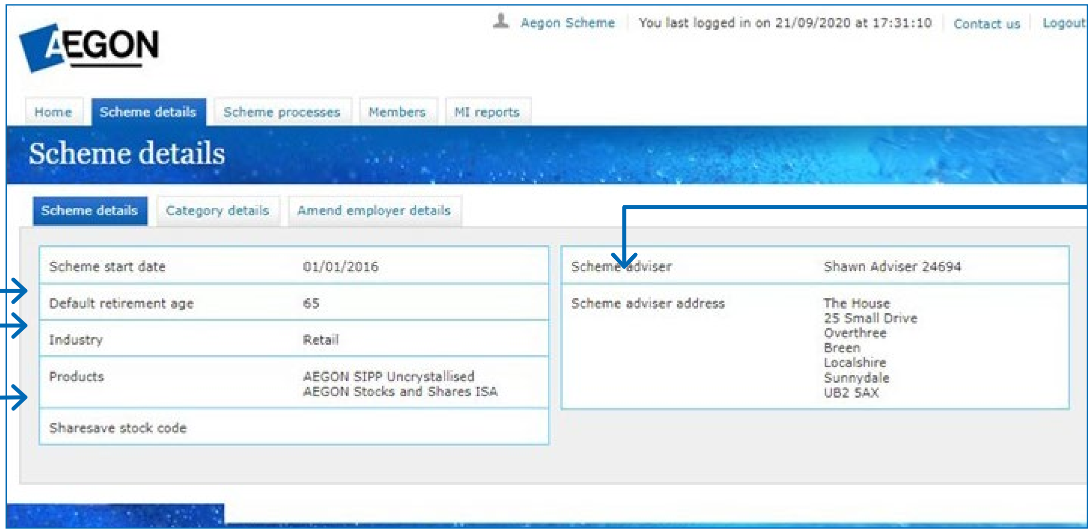
Member contribution – this is the net contribution that's deducted from your employees' pay after PAYE has been operated. We'll claim basic rate tax relief from HMRC and add this to the employees' pension.

Salary sacrifice contribution – this is the employer contribution arising from any salary sacrifice agreement. Any amount shown here should not be included under the 'Employer' column.

Scheme details

This first tab is the scheme detail summary, which includes key information on the:

- Scheme start date.
- Default retirement age.
- Products available to this scheme.



- Scheme adviser name and address.

Home page – continued

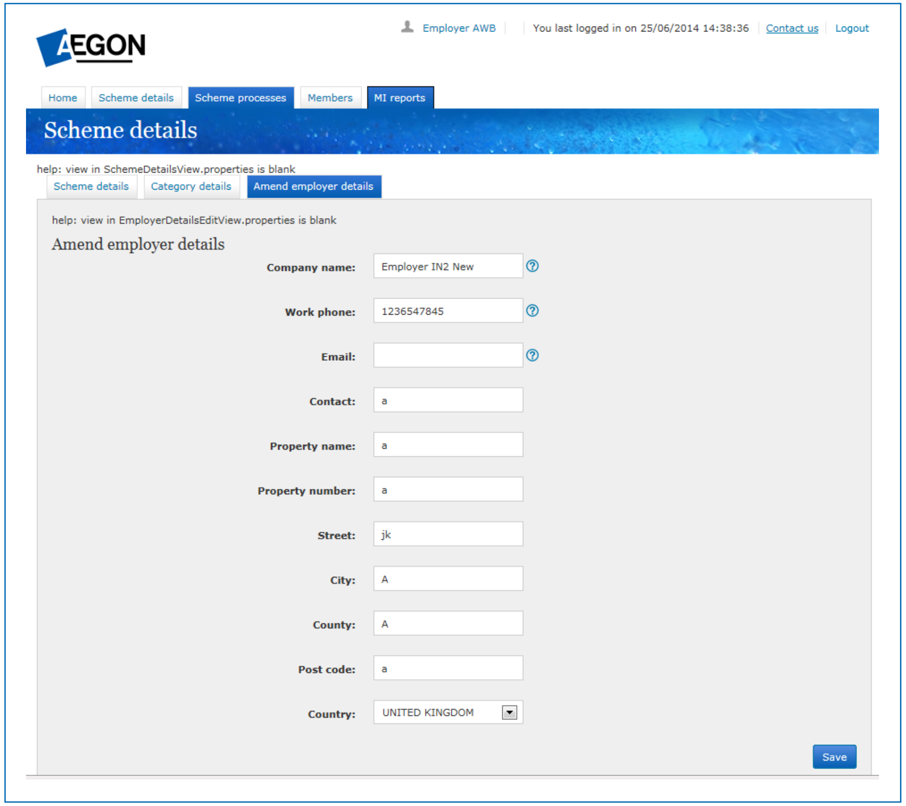
Employer details

The employer user function can update the data on this page at any time.

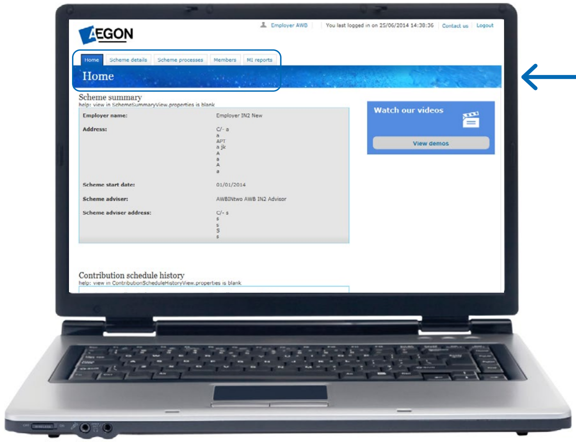
However, if you use SmartEnrol you must also notify us by email if you change this information.

You can email us at employersupport@aegon.co.uk

You can upload your company logo to personalise the system.

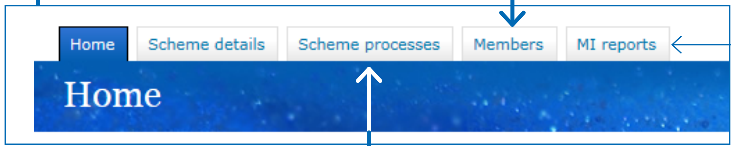


Finding your way around



Members

- Search and download employee and scheme related documents, including member packs.
- View and modify employee details.
- Track the progress of outstanding member packs.



Management Information Reports

Direct access to our Report Zone site.

Scheme processes

Within this tab you can access:

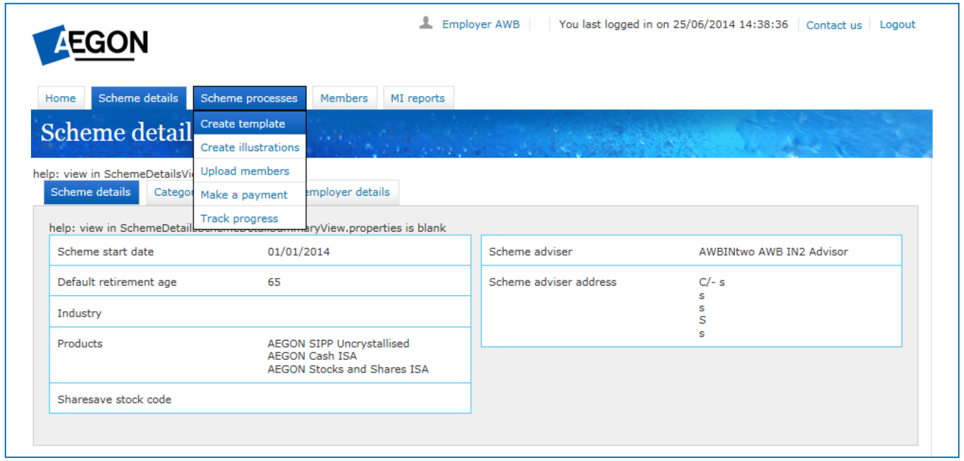
- Create template – to carry out bulk processes for the first time or create a file template, a template must be in place before any member or contribution uploads are actioned
- Create illustrations – produce scheme category specific illustrations
- Upload members – upload member details to your scheme
- Make a payment – create or upload a contribution schedule
- Track progress – keep a track at any time of all processes and their current status.

Scheme processes

Depending on your approach to auto-enrolment, whether you're using SmartEnrol or another payroll system, some of the bulk processes may not be applicable. Please speak to your scheme adviser or implementation manager for more details.

Before you upload any member data, it's best practice to conduct a data cleansing exercise on your employee data to make sure it's accurate and up-to-date. This will help you by reducing errors during bulk processes and limiting the number of identity check failures.

We've designed a [data validation tool](#) to help you with this exercise.



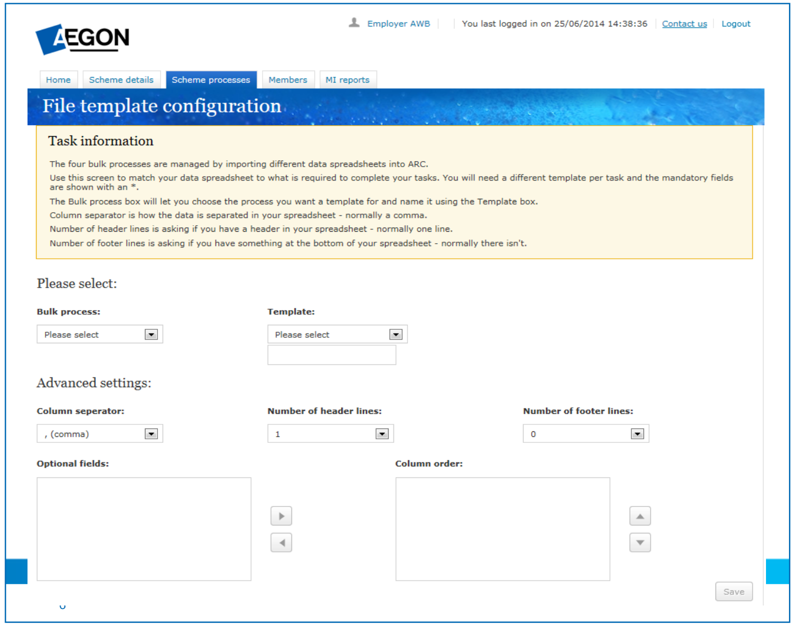
Scheme processes – continued

Create template

If this is your first time using ARC or you need to produce a new template, use Create template.

Create or access a file template to upload member data for:

- Upload members – to upload member details to your scheme
- Contribution schedule – to create or upload a contribution schedule
- Create illustrations – to produce scheme category specific illustrations
- Member updates – to upload bulk member details to your scheme



Mandatory fields for each process will populate in the right-hand **Column order** box. You can change the order of these to match your file or select optional fields to add from the left-hand box.

Columns must match the column order to make sure a match to the correct information. The upload will fail if the information is in the wrong fields.

Save your details once you've completed all the information.

Remember to give your template a name by typing this in the template text box.

You can use a comma, tab or pipe for the comma separator – select the option for your template.

Select the number of headers and footers you have in your file – these will be ignored when processing.

You can use the same file template for each recurring process as long as the details don't change.

Scheme processes – continued

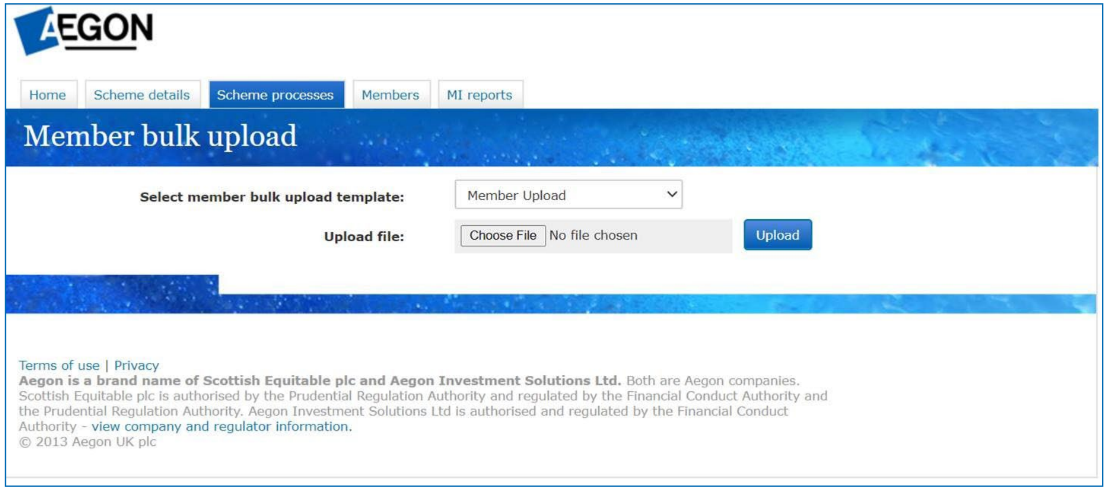
Upload members

Either select an existing uploaded file or browse to search for a file to upload.

The following page will show the members you've imported with changes.

You can also carry out other tasks.

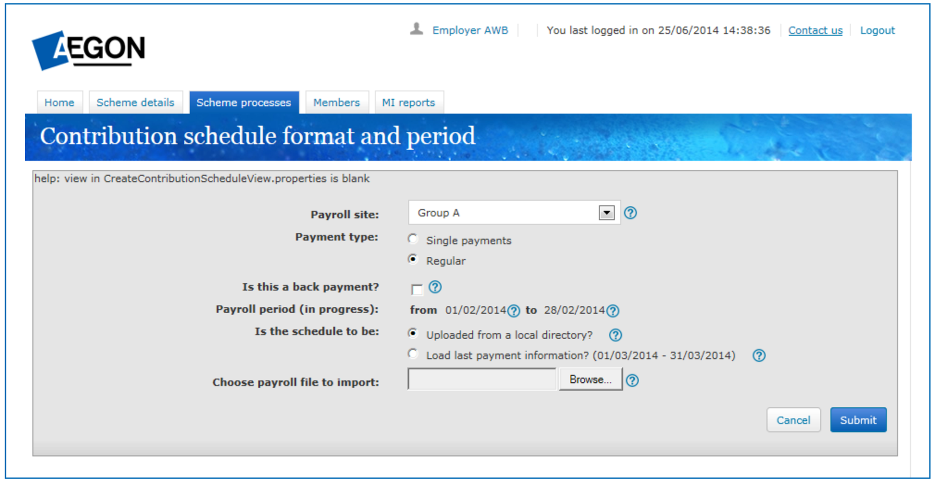
- Add a new member – select add a new row and complete the relevant details needed for your template. This method isn't recommended if you're adding more than one member. The bulk process should be used to add more than one member.
- Remove a new member – select the member to be removed and then click remove selected row.
- See confirmation of successfully changed rows in the process listing screen.



Scheme processes – continued

How to create a contribution schedule:

- Select make a payment from the **Scheme process** tab.
- Then pick a scheme name, category or site from the dropdown list.
- Check that the payroll period is correct for the contributions being loaded.



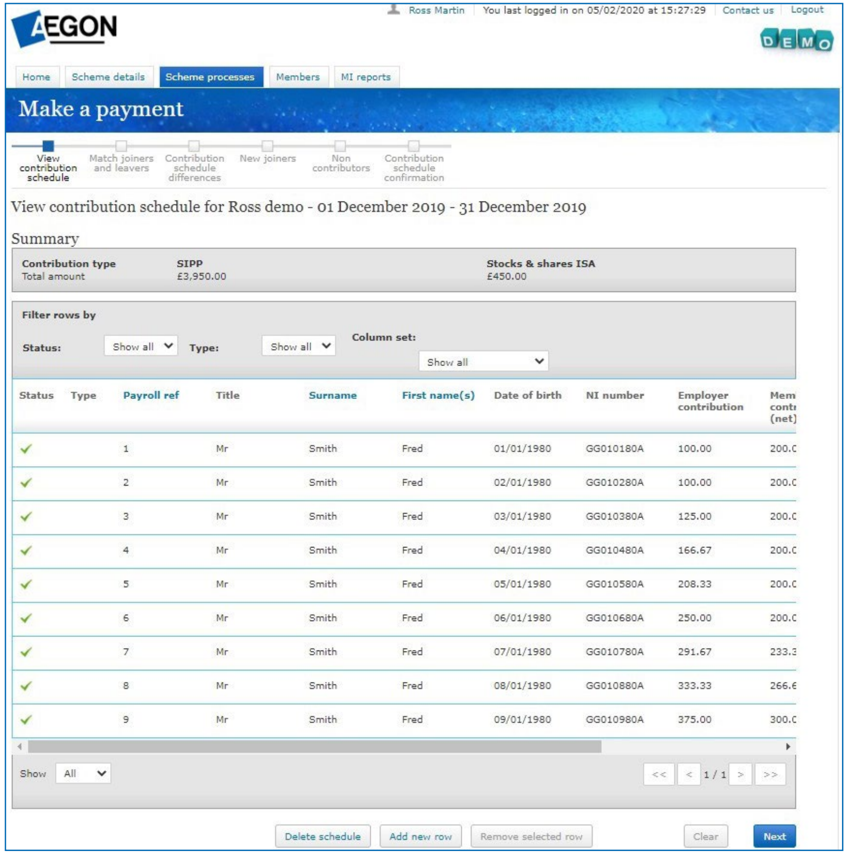
Leave the single/one-off schedule box unchecked, unless you're processing a one-off payment such as a bonus or missed payment.

A single/one-off payment won't effect the last payroll period – the details won't be pulled through when uploading the following months contributions.

Scheme processes – continued

You'll then see a display of the contribution schedule details, including a:

- Summary of the total contribution amount for each product. Check that these amounts are what you expect.
- Green tick showing an accepted status.
- Red triangle to highlight any errors. Hovering over the error will show what the error is.



To remove a member from the upload, click on that member and select remove selected row.

Scheme processes – continued

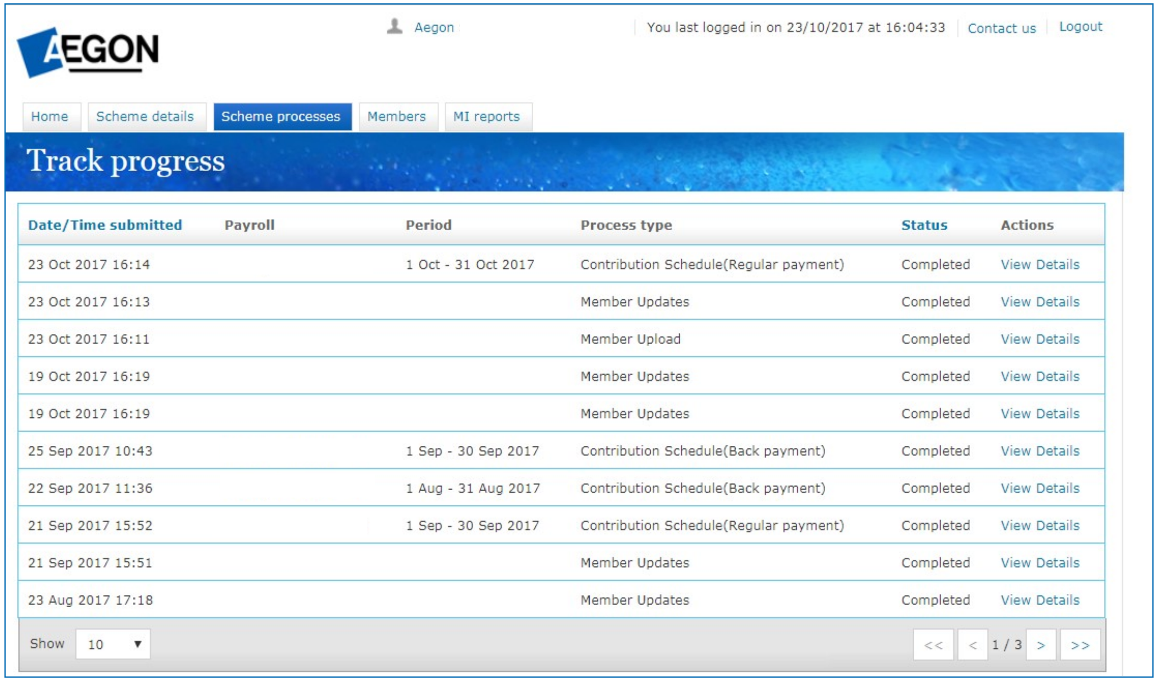
What are the timescales for processing contributions?

When you confirm the contribution details, the collection date will automatically pre-populate to the earliest available date, but you may put back the collection date if you wish.

We must receive contributions 10 working days prior to the 22nd of the following month.

Can I see the status of process changes?

The process listing screen shows confirmation of process changes made, for example a member upload, providing dates, times and highlighting any errors.


AEGON | Aegon | You last logged in on 23/10/2017 at 16:04:33 | Contact us | Logout

Home | Scheme details | Scheme processes | Members | MI reports

Track progress

Date/Time submitted	Payroll	Period	Process type	Status	Actions
23 Oct 2017 16:14		1 Oct - 31 Oct 2017	Contribution Schedule(Regular payment)	Completed	View Details
23 Oct 2017 16:13			Member Updates	Completed	View Details
23 Oct 2017 16:11			Member Upload	Completed	View Details
19 Oct 2017 16:19			Member Updates	Completed	View Details
19 Oct 2017 16:19			Member Updates	Completed	View Details
25 Sep 2017 10:43		1 Sep - 30 Sep 2017	Contribution Schedule(Back payment)	Completed	View Details
22 Sep 2017 11:36		1 Aug - 31 Aug 2017	Contribution Schedule(Back payment)	Completed	View Details
21 Sep 2017 15:52		1 Sep - 30 Sep 2017	Contribution Schedule(Regular payment)	Completed	View Details
21 Sep 2017 15:51			Member Updates	Completed	View Details
23 Aug 2017 17:18			Member Updates	Completed	View Details

Show 10 | << | < | 1 / 3 | > | >>

If you don't have submit authority, save the details and a colleague who has this authority can submit the contributions.

It may take some time to display the process listing screen, depending on the file size uploaded.

During this time you can still perform other tasks on ARC – you'll be notified via email alert when the process is complete.

Scheme maintenance

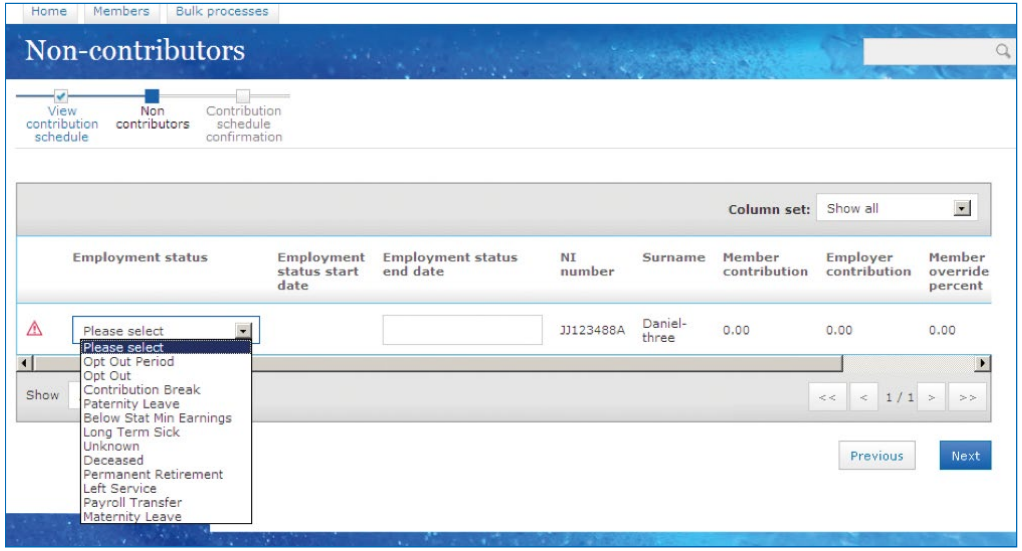
Non-contributors

For any non-contributors you'll need to select the reason why the member(s) aren't contributing for that payroll period. And for auto-enrolled schemes this'll include members who aren't contributing while they're within their opt-out period.

Some of these reasons will require a start and end date. The start date is mandatory and the end date is optional.

Where you're unsure of the end date, add the date you expect the end date to be. The employee can contribute sooner or later if required.

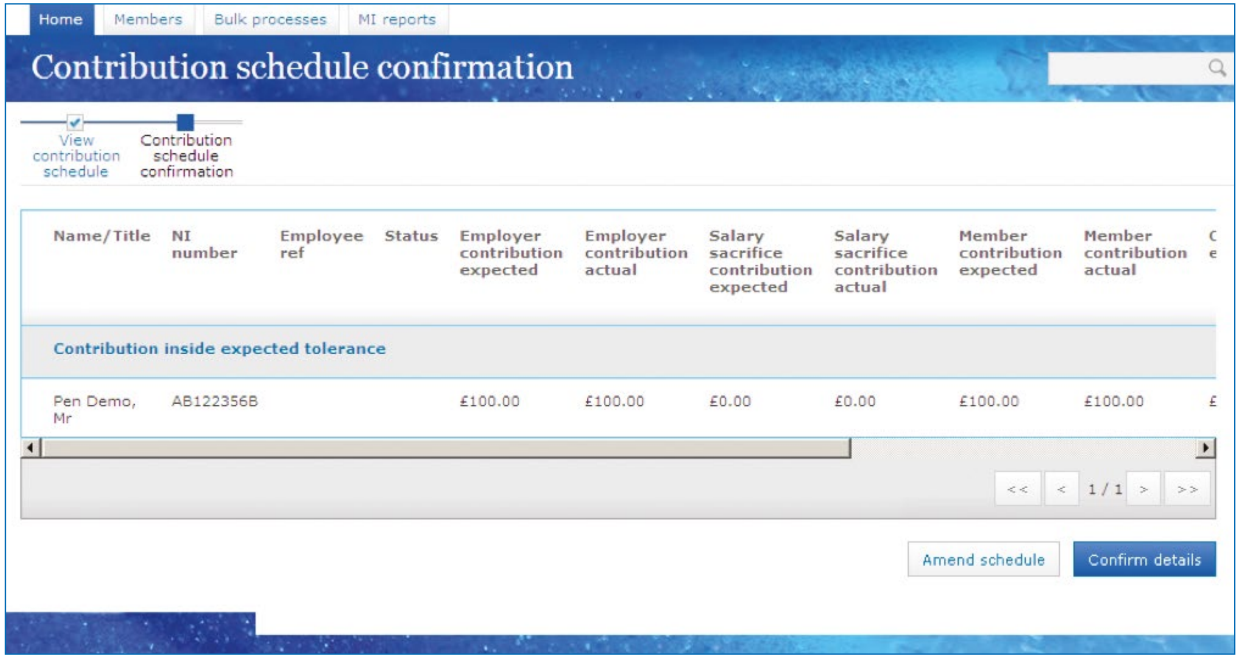
If you're updating status to 'left service' – please don't add an 'end date'.



Scheme maintenance – continued

Contribution schedule confirmation

You'll see the confirmation of the changes made – such as joiners and leavers – to the contribution schedule on this screen is mandatory and the end date is optional.

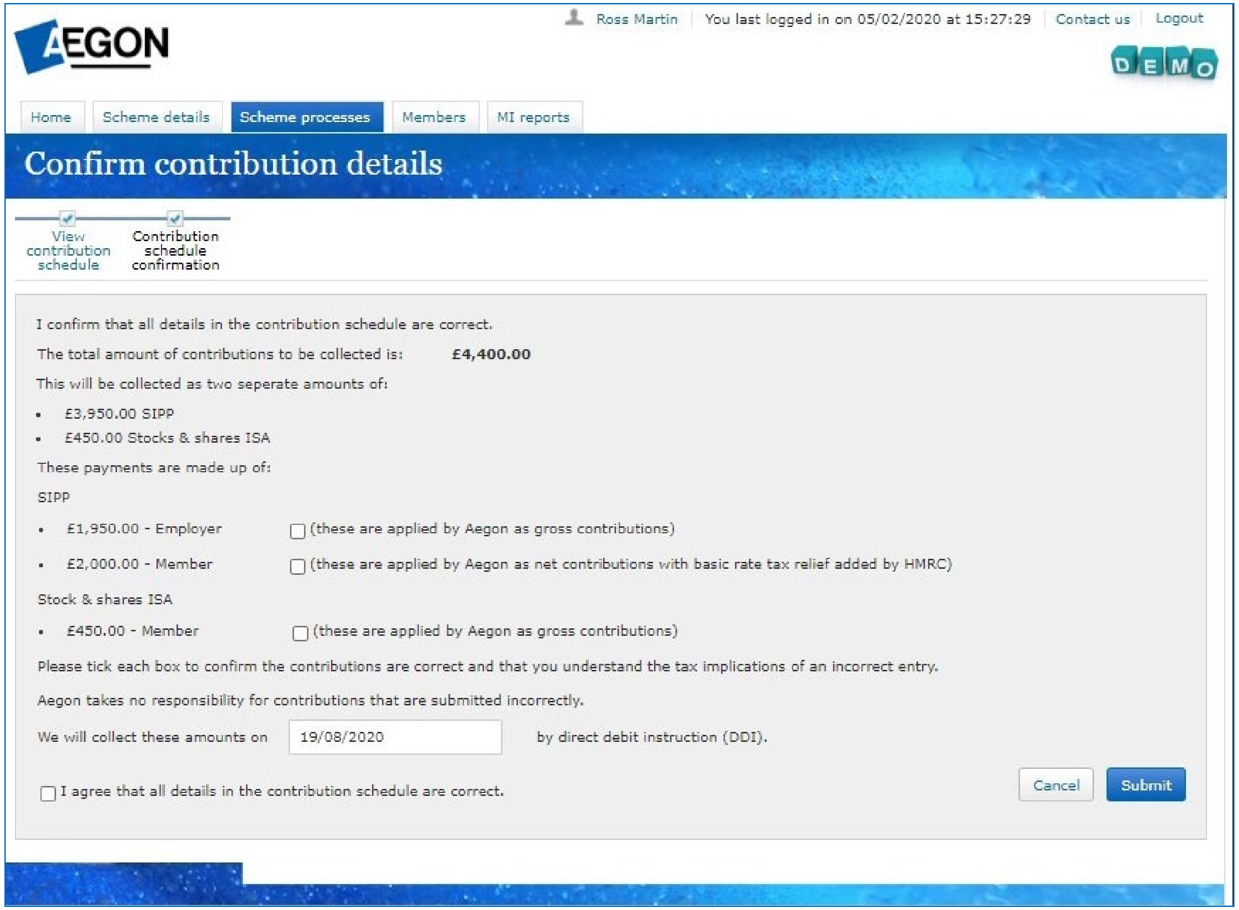


To make any other amends, select **Amend schedule** and return to the **Bulk data** screen to resubmit the schedule.

Scheme maintenance – continued

Confirming contribution details

You need to confirm the contribution details are correct. It's important to make sure the correct submission has been made and you understand the tax implications of an incorrect entry. Remember – contributions arising from a salary sacrifice agreement are employer contributions and should be shown as such.



Management information

ReportZone is our simple online reporting and management information service to help you manage your scheme effectively.

You can view and export reports on all of our product wrappers, including:

- Financial information, such as value, number of members, number and value of transfers in a single contribution.
- Membership details – number of members (active, deferred and leavers), number of members due to retire.
- How contributions are split – total contributions, employer and employee contributions against Aegon and industry benchmarks.
- Investment information – asset value, percentage splits, number of active and deferred members invested in a particular fund.

Further help

1. Go online to Support and contact for a selection of training and how to guides. aegon.co.uk/support.html

2. Use web chat for activation or online processes

3. For all other questions call us on 03456 081 680 (call charges will vary) or email us at employersupport@aegon.co.uk

Please don't email any personal, financial or banking information as it's not a secure method of communication. If you have a dedicated secure email service with Aegon, for example Unipass Mailock, please use this service.

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