



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

Key people
and your
responsibilities



Setting up a new user profile

How to register
new users



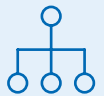
Home page

Summary of the
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Scheme processes

Overview of key tasks
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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.

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

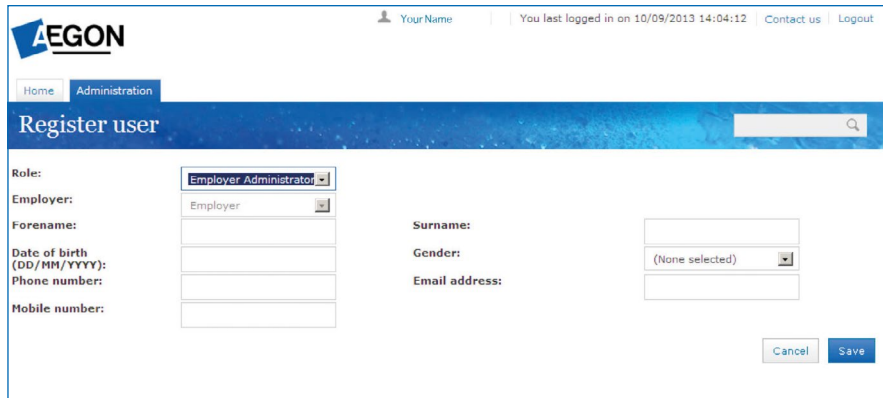
Where an employee has entered into a salary sacrifice agreement, they'll give up some of their gross salary in exchange for a pension contribution paid by you, as the employer. You should pay the gross contribution. We do not claim any tax relief from HMRC in respect of employer contributions - generally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



The screenshot shows the 'Register user' form in the AEGON system. The page header includes the AEGON logo, a user profile icon labeled 'YourName', a timestamp 'You last logged in on 10/09/2013 14:04:12', and links for 'Contact us' and 'Logout'. Below the header, there are navigation tabs for 'Home' and 'Administration'. The main heading is 'Register user' with a search bar. The form fields are as follows:

- Role:** A dropdown menu with 'Employer Administrator' selected.
- Employer:** A dropdown menu with 'Employer' selected.
- Forename:** A text input field.
- Date of birth (DD/MM/YYYY):** A text input field.
- Phone number:** A text input field.
- Mobile number:** A text input field.
- Surname:** A text input field.
- Gender:** A dropdown menu with '(None selected)' selected.
- Email address:** A text input field.

At the bottom right of the form, there are 'Cancel' and 'Save' buttons.

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

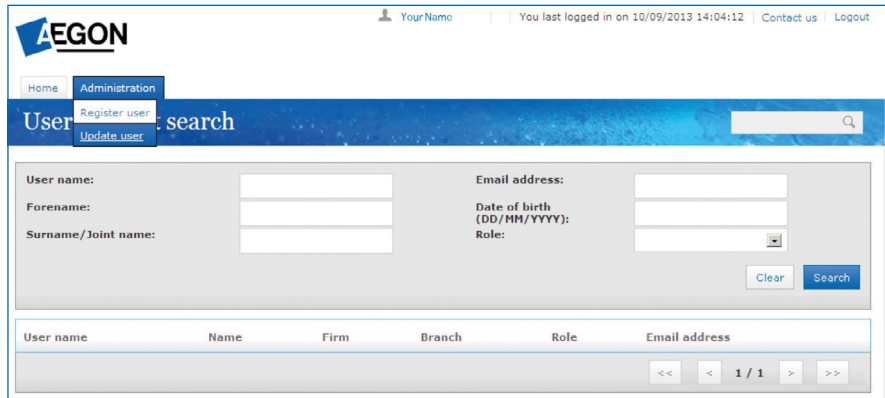
Tick the permissions box to allow the user to authorise payroll contributions. The user will only be able to upload payment contributions and not submit them, if it isn't completed.

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.



The screenshot shows the AEGON user administration interface. At the top, there is a navigation bar with the AEGON logo and links for Home, Administration, Register user, and Update user. Below this is a search bar with the text 'User search'. The main content area contains a form for updating user details. The form has two columns of input fields: the left column includes 'User name:', 'Forename:', and 'Surname/Joint name:'; the right column includes 'Email address:', 'Date of birth (DD/MM/YYYY):', and 'Role:'. There are 'Clear' and 'Search' buttons at the bottom of the form. Below the form is a table with the following columns: 'User name', 'Name', 'Firm', 'Branch', 'Role', and 'Email address'. The table currently shows one record, and the page number '1 / 1' is displayed at the bottom of the table.

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.

The screenshot shows the Egon Home page. At the top, there is a navigation bar with the Egon logo and user information: 'Employer AWB', 'You last logged in on 25/06/2014 14:38:36', 'Contact us', and 'Logout'. Below this is a secondary navigation bar with tabs: 'Home', 'Scheme details', 'Scheme processes', 'Members', and 'MI reports'. The main content area is titled 'Home' and contains two primary sections. The first section, 'Scheme summary', displays key details for 'Employer IN2 New', including a multi-line address, a start date of 01/01/2014, and the scheme adviser 'AWBINtwo AWB IN2 Advisor'. The second section, 'Contribution schedule history', is a table with columns for 'Previous payroll period', 'Payroll', and 'Status'. A 'Watch our videos' box with a 'View demos' button is also visible on the right side of the page.

Previous payroll period	Payroll	Status
1 Apr - 30 Apr 2014	Group B	In progress
1 Feb - 28 Feb 2014	Group A	In progress
1 May - 31 May 2014	Group B	Awaiting payment
1 Apr - 30 Apr 2014	Group B	Awaiting payment

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

Home page – continued

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

Category name	Gate	Employer		Member		Salary sacrifice		ISA Stocks & Shares	
		fixed amount	percentage	fixed amount	percentage	fixed amount	percentage	fixed amount	percentage
All Employees	1	£0.00	3.00%	£0.00	4.00%	£0.00	0.00%	£0.00	0.00%

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 start date	01/01/2016	Scheme adviser	Shawn Adviser 24694
Default retirement age	65	Scheme adviser address	The House 25 Small Drive Overthree Breen Localshire Sunnydale UB2 5AX
Industry	Retail		
Products	AEGON SIPP Uncrystallised AEGON Stocks and Shares ISA		
Sharesave stock code			

- Scheme adviser name and address.

Home page – continued

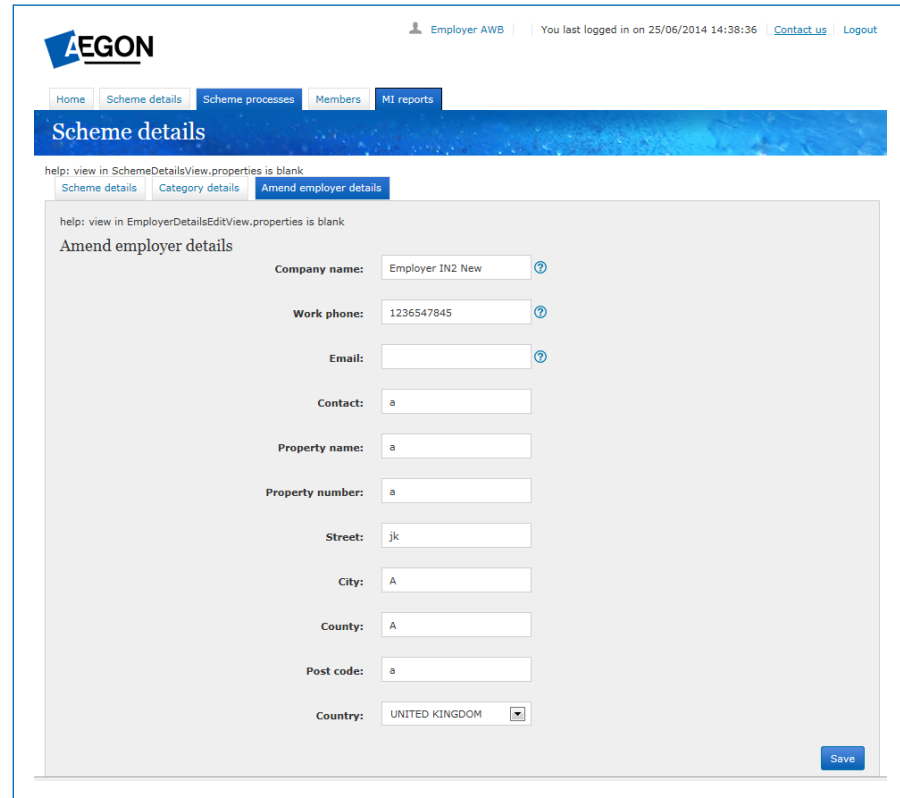
Employer details

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.

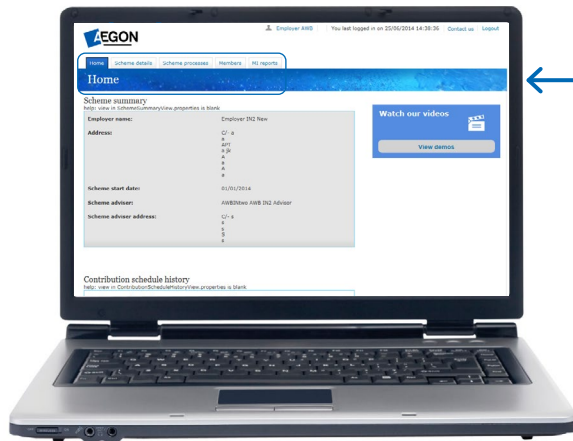
You can email us at employersupport@aegon.co.uk

You can upload your company logo to personalise the system.



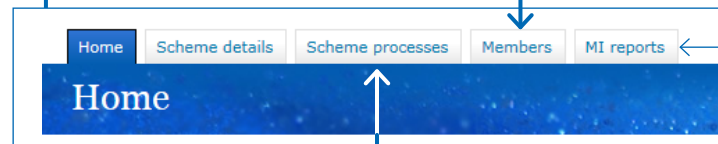
The screenshot shows the AEGON web application interface. At the top, the AEGON logo is on the left, and user information 'Employer AWB' and 'You last logged in on 25/06/2014 14:38:36' are on the right, with links for 'Contact us' and 'Logout'. Below this is a navigation menu with 'Home', 'Scheme details', 'Scheme processes', 'Members', and 'M1 reports'. The 'Scheme details' section is active, with sub-tabs for 'Scheme details', 'Category details', and 'Amend employer details'. The main content area is titled 'Amend employer details' and contains a form with the following fields: 'Company name' (Employer IN2 New), 'Work phone' (1236547845), 'Email', 'Contact' (a), 'Property name' (a), 'Property number' (a), 'Street' (jk), 'City' (A), 'County' (A), 'Post code' (a), and 'Country' (UNITED KINGDOM). A 'Save' button is located at the bottom right of the form area.

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:

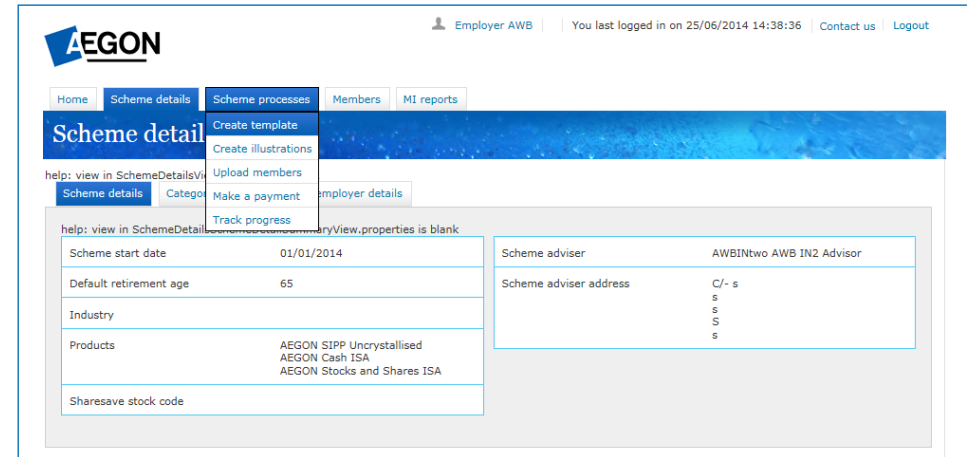
- **Create template** – to carry out bulk processes for the first time or create a file template, a template must be in place before any member or contribution uploads are actioned
- **Create illustrations** – produce scheme category specific illustrations
- **Upload members** – upload member details 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

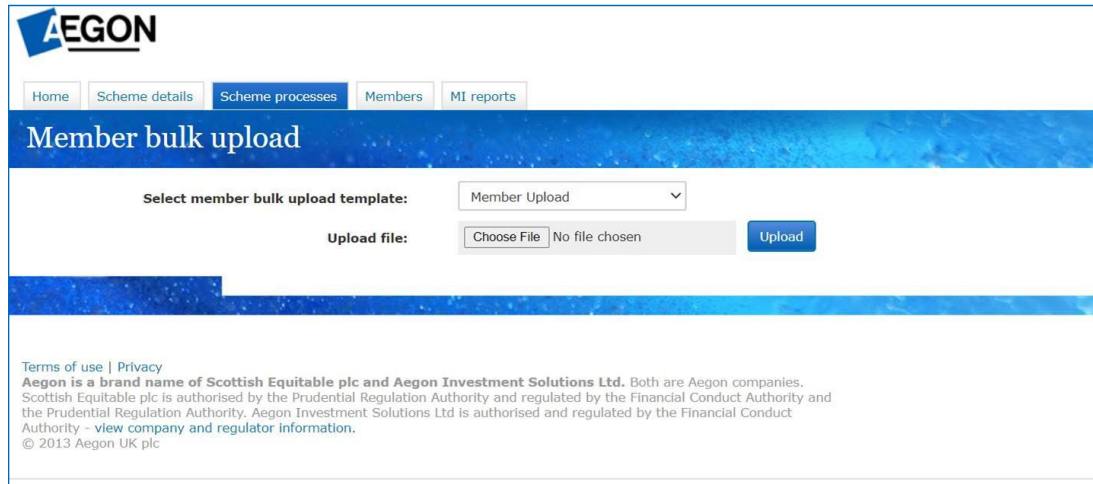
Upload members

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.



The screenshot shows the Aegon web application interface for member bulk upload. At the top left is the Aegon logo. Below it is a navigation menu with tabs for Home, Scheme details, Scheme processes (which is active), Members, and MI reports. The main heading is "Member bulk upload". Below this, there is a form with two main sections: "Select member bulk upload template:" with a dropdown menu currently set to "Member Upload", and "Upload file:" with a "Choose File" button, the text "No file chosen", and an "Upload" button. At the bottom of the page, there is a footer containing "Terms of use | Privacy", a disclaimer stating "Aegon is a brand name of Scottish Equitable plc and Aegon Investment Solutions Ltd. Both are Aegon companies. Scottish Equitable plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Aegon Investment Solutions Ltd is authorised and regulated by the Financial Conduct Authority - view company and regulator information.", and the copyright notice "© 2013 Aegon UK plc".

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.

The screenshot shows the AEGON web application interface. At the top, there is a navigation bar with the AEGON logo and user information: 'Employer AWB', 'You last logged in on 25/06/2014 14:38:36', and links for 'Contact us' and 'Logout'. Below the navigation bar, there are tabs for 'Home', 'Scheme details', 'Scheme processes', 'Members', and 'MI reports'. The main content area is titled 'Contribution schedule format and period'. Below the title, there is a form with the following fields and options:

- Payroll site:** A dropdown menu showing 'Group A'.
- Payment type:** Radio buttons for 'Single payments' and 'Regular' (selected).
- Is this a back payment?:** A checkbox (unchecked).
- Payroll period (in progress):** A date range from '01/02/2014' to '28/02/2014'.
- Is the schedule to be:** Radio buttons for 'Uploaded from a local directory?' (selected) and 'Load last payment information? (01/03/2014 - 31/03/2014)'.
- Choose payroll file to import:** A text input field with a 'Browse...' button.

At the bottom right of the form, there are 'Cancel' and 'Submit' buttons.

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.

The screenshot shows the EGON system interface. At the top, there is a navigation bar with 'Home', 'Scheme details', 'Scheme processes', 'Members', and 'MI reports'. Below this is a 'Make a payment' banner with a breadcrumb trail: 'View contribution schedule' > 'Match joiners and leavers' > 'Contribution schedule differences' > 'New joiners' > 'Non contributors' > 'Contribution schedule confirmation'. The main content area is titled 'View contribution schedule for Ross demo - 01 December 2019 - 31 December 2019'. It features a 'Summary' section with two rows: 'SIPP' with a total amount of £3,950.00 and 'Stocks & shares ISA' with a total amount of £450.00. Below the summary is a 'Filter rows by' section with dropdown menus for 'Status' (set to 'Show all'), 'Type' (set to 'Show all'), and 'Column set' (set to 'Show all'). The main data is presented in a table with the following columns: Status, Type, Payroll ref, Title, Surname, First name(s), Date of birth, NI number, Employer contribution, and Mem cont (net). The table contains 9 rows, each with a green checkmark in the 'Status' column. At the bottom of the table, there is a 'Show' dropdown set to 'All' and pagination controls showing '1 / 1'. Below the table are buttons for 'Delete schedule', 'Add new row', 'Remove selected row', 'Clear', and 'Next'.

Status	Type	Payroll ref	Title	Surname	First name(s)	Date of birth	NI number	Employer contribution	Mem cont (net)
✓		1	Mr	Smith	Fred	01/01/1980	GG010180A	100.00	200.0
✓		2	Mr	Smith	Fred	02/01/1980	GG010280A	100.00	200.0
✓		3	Mr	Smith	Fred	03/01/1980	GG010380A	125.00	200.0
✓		4	Mr	Smith	Fred	04/01/1980	GG010480A	166.67	200.0
✓		5	Mr	Smith	Fred	05/01/1980	GG010580A	208.33	200.0
✓		6	Mr	Smith	Fred	06/01/1980	GG010680A	250.00	200.0
✓		7	Mr	Smith	Fred	07/01/1980	GG010780A	291.67	233.3
✓		8	Mr	Smith	Fred	08/01/1980	GG010880A	333.33	266.6
✓		9	Mr	Smith	Fred	09/01/1980	GG010980A	375.00	300.0

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.

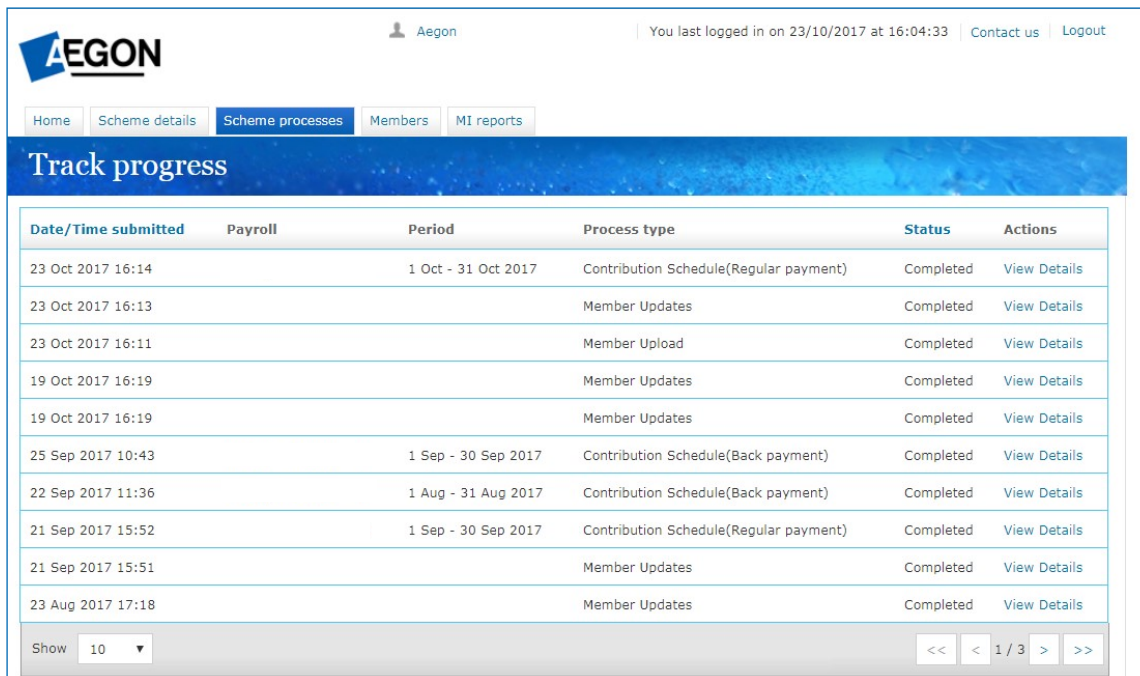
Can I see the status of process changes?

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

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.



The screenshot shows the AEGON 'Track progress' screen. At the top, there is a navigation bar with the AEGON logo, a user profile for 'Aegon', and a login timestamp: 'You last logged in on 23/10/2017 at 16:04:33'. Below the navigation bar are tabs for 'Home', 'Scheme details', 'Scheme processes' (which is selected), 'Members', and 'MI reports'. The main content area is titled 'Track progress' and contains a table with the following columns: 'Date/Time submitted', 'Payroll', 'Period', 'Process type', 'Status', and 'Actions'. The table lists several completed processes, including 'Contribution Schedule(Regular payment)', 'Member Updates', and 'Member Upload'. At the bottom of the table, there is a 'Show' dropdown menu set to '10' and a pagination control showing '1 / 3' with navigation arrows.

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

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'.

Employment status	Employment status start date	Employment status end date	NI number	Surname	Member contribution	Employer contribution	Member override percent
<input type="text" value="Please select"/>	<input type="text"/>	<input type="text"/>	JJ123488A	Daniel-three	0.00	0.00	0.00

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.

Home Members Bulk processes MI reports

Contribution schedule confirmation

View contribution schedule Contribution schedule confirmation

Name/Title	NI number	Employee ref	Status	Employer contribution expected	Employer contribution actual	Salary sacrifice contribution expected	Salary sacrifice contribution actual	Member contribution expected	Member contribution actual	C
Contribution inside expected tolerance										
Pen Demo, Mr	AB122356B			£100.00	£100.00	£0.00	£0.00	£100.00	£100.00	£

<< < 1 / 1 > >>

Amend schedule Confirm details

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.

The screenshot shows the AEGON 'Confirm contribution details' page. At the top, the AEGON logo is on the left, and the user 'Ross Martin' is logged in, with a 'DEMO' badge on the right. The navigation menu includes 'Home', 'Scheme details', 'Scheme processes', 'Members', and 'MI reports'. The main heading is 'Confirm contribution details'. Below this, there are two tabs: 'View contribution schedule' and 'Contribution schedule confirmation', both with checkmarks. The main content area contains the following text and form elements:

I confirm that all details in the contribution schedule are correct.

The total amount of contributions to be collected is: **£4,400.00**

This will be collected as two separate amounts of:

- £3,950.00 SIPP
- £450.00 Stocks & shares ISA

These payments are made up of:

SIPP

- £1,950.00 - Employer (these are applied by Aegon as gross contributions)
- £2,000.00 - Member (these are applied by Aegon as net contributions with basic rate tax relief added by HMRC)

Stock & shares ISA

- £450.00 - Member (these are applied by Aegon as gross contributions)

Please tick each box to confirm the contributions are correct and that you understand the tax implications of an incorrect entry.

Aegon takes no responsibility for contributions that are submitted incorrectly.

We will collect these amounts on by direct debit instruction (DDI).

I agree that all details in the contribution schedule are correct.

Buttons: Cancel, Submit

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 Maillock, please use this service.

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Aegon UK



Aegon UK



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