

For financial advisers only

Sending client forms to us by email – ARC and One Retirement

We've made several changes to make it easier to do business with us online, for Aegon Retirement Choices (ARC) and One Retirement. This guide shows our online and paper-based processes, listed by product and transaction type.

If we do ask for a form or supporting document and you're unable to send us the original, you can email a copy to us at clientsupport@arc.aegon.co.uk – without a wet signature from you or your client.

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.

All we ask is that you complete the form by typing in the boxes instead of writing and:

If you're sending us the form on behalf of your client – you read and sign the adviser declaration, type your name into the adviser signature box and date the form.

If you're sending us a form that only needs a financial adviser signature – you read the adviser declaration, type your name into the adviser signature box and date the form.

If your client is sending us the form – they read the customer declaration, type their name into the customer signature box and date the form.

The typed name becomes the signature and confirms you're making the declarations and that you wish to proceed with the instructions in the form.

Completing forms on a mobile or tablet

If you want to complete the forms on a mobile or tablet device, you'll need to open the forms in a PDF reader application – there are several free ones available to download from your app store.

Use e-signatures to send us forms more quickly and easily

We accept selected forms with an e-signature through the providers below. The completed form must be emailed to us by you, a firm administrator or a paraplanner at your firm, not your client.

E-signature provider	The document we need
Adobe Sign (we can't accept Adobe Fill and Sign)	Adobe Final Audit Report
AlphaTrust (iPipeline)	Document Audit Report
DocuSign (we can't accept In-Person signing)	Certificate of Completion
Signable	Certificate of Signature
Xplan	Digital Signature Certificate
Hello Sign (we can't accept In-Person signing)	Audit trail

In accordance with our [terms of business](#) please be aware that you're fully liable for making sure your client has duly signed the document(s).

Important information for forms that we need an email declaration for

Most of the forms include a declaration, but we do still need a declaration emailed to us for the forms below, when they're downloaded as part of the online process:

- Transfer authority forms
- Re-registration authority forms
- Direct debit instruction forms
- Death benefit nomination/expression of wish forms

Please make sure you copy and paste the below wording in your email, adding your name, customer reference and the date, when you attach the completed form.

I confirm that by returning the attached completed form(s) to you with this email I wish it/them to be treated by you as signed by me. In particular I confirm that:

- I have read and agree to all legal and other declarations contained in the form(s).
- Where I am an employer confirming records of contributions and payments, I have read the declarations and confirm the accuracy of these statements.
- I have considered the declarations which relate to tax limitations, requirements, allowances and liabilities for GIA, ISA and pension contributions.
- I have the requisite authority to make these declarations.
- For accounts with more than one account holder, party who can act or other parties with rights to the account I act with the consent, authority and knowledge of all of the other account holders and parties.
- Where I am applying for a new account I am over 18 and habitually resident in the United Kingdom.

You should treat this email as if I have returned the signed form[s] to you dated today. I accept that you will act on these instructions on that basis.

Name:

Customer reference:

Date:

Email checklist

- ✓ If you decide to email forms to us, it will need to come from the email address that's registered with us.
- ✓ Only include one instruction on each email.
- ✓ Make sure you include the declaration above.



Use the links below to navigate to the forms for the relevant product.

E-signature
accepted

Where you see this identifier, we can accept this form through one of the e-signature providers above.

ARC/One Retirement SIPP

ARC GIA and ISA

Administration

Defined benefit/safeguarded benefit transfers

Can't access the online processes?

If you can't use or access the online processes for the transactions on ARC or One Retirement, you can download the paper forms from our [document library](#). You can complete these forms online, without having to print them.

ARC/One Retirement SIPP

Contributions		
Transaction type	Form	Online process
<p>Regulars into existing SIPP¹ – although the employer contribution process is online, we also need the following documents:</p> <ul style="list-style-type: none"> • A direct debit instruction • A record of payments due form (e-signature accepted) • A letter on company headed paper from the employer agreeing that we can set up the direct debit <p>This is so employers can tell us to start regular contributions into an existing ARC SIPP</p>	<p>Direct debit instruction - ARC SIPP</p> <p>Record of payments due</p>	✘
<p>Direct debit² – to set up a new direct debit for an existing ARC SIPP</p>		✔
Transfers		
Transaction type	Form	Online process
<p>E-signature accepted</p> <p>In-specie transfer – although the transfer process is online and generates a transfer authority, we also need a re-registration authority form. This is so we can request an in-specie transfer at the same time</p>	<p>Re-registration authority</p>	✘

¹ This form must be emailed to us by the client/employer. If you're forwarding us an email your client/the employer has sent to you, that includes the forms and declaration, we must be able to clearly see their original email.

² This form must be emailed to us by the client. If you're forwarding us an email your client has sent to you, that includes the forms and declaration, we must be able to clearly see their original email.



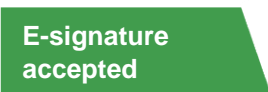


ARC/One Retirement SIPP

Transfers		
Transaction type	Form	Online process
<div style="background-color: #4CAF50; color: white; padding: 5px; display: inline-block;">E-signature accepted</div> <p>Transfer authority – to tell us the details of the previous plan manager to request the transfer to an existing SIPP. This form is generated as part of the online process</p> <p>The adviser/customer can either complete these questions electronically or copy and paste into the email, along with the declaration:</p> <p>Re-registration – this transfer authority is for a full or partial re-registration,</p> <ul style="list-style-type: none"> • No • Yes <p>Cash transfer payment – cash transfer payment from another pension arrangement or scheme. Is the transferring scheme a defined benefit pension scheme, for example final salary, or does the transferring scheme or policy include Guaranteed Annuity Rates or any other safeguarded benefits that provide a guarantee or a promise such as a Guaranteed Minimum Pension or guaranteed growth rates?</p> <ul style="list-style-type: none"> • No • Yes – both you and your financial adviser must complete the relevant questions in the Financial advice section on this authority. 		✓

Track your transactions

Use the **Latest Status updates** on your dashboard to track the progress of a transaction.




ARC/One Retirement SIPP

Drawdown		
Transaction type	Form	Online process
 <p>Small pots lump sum – to tell us to pay a small pots lump sum from a client’s existing ARC SIPP or One Retirement plan</p>	Small pots lump sum	✘
 <p>Income for capped drawdown – to set up a new or amend an existing income instruction from an existing ARC SIPP or One Retirement plan</p>	Income request (capped drawdown)	✘
 <p>Cash lump sum – to tell us to pay all of your client’s pension fund as an uncrystallised funds pension lump sum into an existing SIPP plan</p> <p>If your client wants to take a partial Uncrystallised Funds Pension Lump sum, please email clientsupport@arc.aegon.co.uk to request an illustration and the appropriate form</p> <p>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.</p>	UFPLS – cash lump sum	✘
 <p>Capped to flexi access request – to tell us to convert an existing ARC SIPP or One Retirement capped drawdown plan to flexi-access drawdown</p>	Capped to flexi access drawdown	✘
 <p>Benefit crystallisation event for capped drawdown – to make an additional designation into an existing ARC SIPP or One Retirement plan in capped drawdown or choosing an annuity</p>	Benefit crystallisation event application for capped drawdown	✘

ARC/One Retirement SIPP

Drawdown		
Transaction type	Form	Online process
Benefit crystallisation event for flexi-access drawdown – to make an additional designation into an existing ARC SIPP or One Retirement plan in flexi-access drawdown or choosing an annuity		✓

ARC GIA and ISA

Contributions		
Transaction type	Form	Online process
GIA direct debit ¹ – set up a new direct debit for an existing GIA		✓
ISA direct debit ¹ – set up a new direct debit for an existing ISA		✓
 Inheritable ISA application ² – to make cash subscriptions (also known as additional permitted subscriptions) into a new or existing Aegon ISA	Inheritable ISA allowance application form	✗
 Inheritable ISA ² – withdrawal from a GIA to be paid as an additional permitted subscription into an ISA	Withdrawal from a GIA to be paid as an additional permitted subscription into ISA	✗
 Transfer money from cash facility – ask us to move money from GIA cash facility to an existing ISA	GIA to ISA completion form	✗

¹ This form must be emailed to us by the client/employer. If you're forwarding us an email your client/the employer has sent to you, that includes the forms and declaration, we must be able to clearly see their original email.

² This form must be emailed to us by the client. If you're forwarding us an email your client has sent to you, that includes the forms and declaration, we must be able to clearly see their original email.

ARC GIA and ISA

Re-registrations/transfers		
Transaction type	Form	Online process
E-signature accepted	Inheritable ISA transfer ¹ – transfer investments inherited by your client from an existing ISA into an Aegon ISA	Inheritable ISA allowance – transfer x
E-signature accepted	Inheritable ISA transfer authority ¹ – to tell us the details of the previous plan manager, so we can request the transfer	Inheritable ISA transfer authority x
E-signature accepted	Inheritable ISA allowance – transfer of inherited investments from an Aegon ISA – transfer inherited investments from an Aegon ISA to another Aegon ISA using the additional permitted subscription	Inheritable ISA allowance – transfer of inherited investments from an Aegon ISA x
E-signature accepted	ISA transfer authority – to tell us the details of the previous plan manager, so we can request the transfer. This form is generated as part of the online process	✓
E-signature accepted	ISA and GIA re-registration authority – to tell us the details of the previous plan manager, so we can request the transfer. These forms are generated as part of the online process	✓

¹ This form must be emailed to us by the client/employer. If you're forwarding us an email your client/the employer has sent to you, that includes the forms and declaration, we must be able to clearly see their original email.

ARC GIA and ISA

Withdrawals		
Transaction type	Form	Online process
<p>E-signature accepted</p> <p>GIA/ISA withdrawal – to request a withdrawal from an existing GIA or ISA. We need one form for each product wrapper.</p> <p>Make sure there's enough money available in the cash facility, otherwise you'll need to process a switch to cash online and then send us the withdrawal form</p>	<p>Withdrawal instruction</p>	<p>x</p>
<p>GIA withdrawal with joint holders² or if set up under trust agreement or by a company or partnership³ – to request a withdrawal from an existing GIA with more than one holder.</p> <p>Make sure there's enough money available in the cash facility, otherwise you'll need to process a switch to cash online and then send us the withdrawal form.</p>	<p>Withdrawal instruction</p>	<p>x</p>

² If there's more than one account holder, please complete the form in black ink and email it to clientsupport@arc.aegon.co.uk or post it to us.

³ This form must be signed by all holders in black ink and posted to the address shown on the form.

Administration




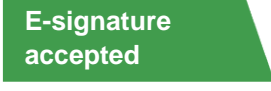

Client administration		
Transaction type	Form	Online process
<p>No signature required</p> <p>Use this form to send us the letter of authority you hold from your client granting you authority to service and/or access information about their products</p>	<p>Grant adviser authority or appoint a new adviser</p>	<p>X</p>
<p>E-signature accepted</p> <p>Add, remove or change a financial adviser or third party (letter of authority) – signed by your client granting authority to access information about their products</p>	<p>Add, remove or change a financial adviser or third party</p>	<p>X</p>
<p>E-signature accepted</p> <p>Nominate beneficiaries² – to tell us who your client would like to benefit from their funds on their death for all uncrystallised pensions savings and drawdown funds held now, and in the future, under ARC SIPP or One Retirement plan.</p>	<p>Death benefit/ expression of wish nomination</p>	<p>X</p>
<p>E-signature accepted</p> <p>Entity self-certification – confirm details of an entity for tax purposes</p>	<p>Entity self-certification declaration</p>	<p>X</p>

² This form must be emailed to us by the client. If you're forwarding us an email your client has sent to you, that includes the forms and declaration, we must be able to clearly see their original email.


Administration

Adviser administration		
Transaction type	Form	Online process
Set up a new firm – instruction for us to set up a new adviser firm	Adviser application form	X
<div style="background-color: #e67e22; color: white; padding: 5px; display: inline-block;">No signature required</div> Legal Entity Identifier code – register your legal entity identifier code with us	Registering your Legal Entity Identifier code	X
<div style="background-color: #e67e22; color: white; padding: 5px; display: inline-block;">No signature required</div> Novation notification – to tell us about a novation if you’ve changed networks, left your current firm and joining a new firm and more	Novation notification	X
<div style="background-color: #e67e22; color: white; padding: 5px; display: inline-block;">No signature required</div> Transfer clients to another financial adviser – transfer all or some of your clients to another adviser under the same company FCA reference number	Adviser bulk transfer request	X

Administration

Changes to existing investments		
Transaction type	Form	Online process
 Change regulars – increase or decrease regular withdrawals or change client’s bank details	Change to product details	X
 Merge products – merge two or more products held by the same person(s)	Merge instruction	X
Switches		
Transaction type	Form	Online process
 Recurring switch into cash – set up a regular switch from funds into the cash facility. We’ll need one form for each product	Recurring switch to cash	X
 Recurring switch from cash – set up a regular switch from the cash facility into a product. We’ll need one form for each product	Recurring switch from cash	X
 Switch out of a Secure Retirement Income (SRI) account – switch funds from a SRI account to elsewhere	Secure retirement income switch out instruction	X

Defined benefits or any safeguarded benefit transfers

Defined benefit transfers/safeguarded benefit transfers		
Transaction type	Form	Online process
	Transfer authority ⁴ – to tell us the details of the previous plan manager, so we can request the transfer. This form is generated as part of the online process	✓

⁴ Your client must complete and sign the investor section. We also require you to sign the form to confirm the financial advice given to your client for the transfer. And:

- You **must complete and include** the following in the email to us:

FCA registered adviser / pension transfer specialist has given a personal recommendation and this advice was to transfer:

- Yes
- No

Financial adviser name:

Financial adviser or firm FCA number:

- If you're not able to sign the form (electronic or wet sign), you can copy and paste the declaration on page two of this guide into the body of an email.
- If a paraplanner sends us the email on your behalf, they must carbon copy (cc) you, the financial adviser who gave the advice, into the email.