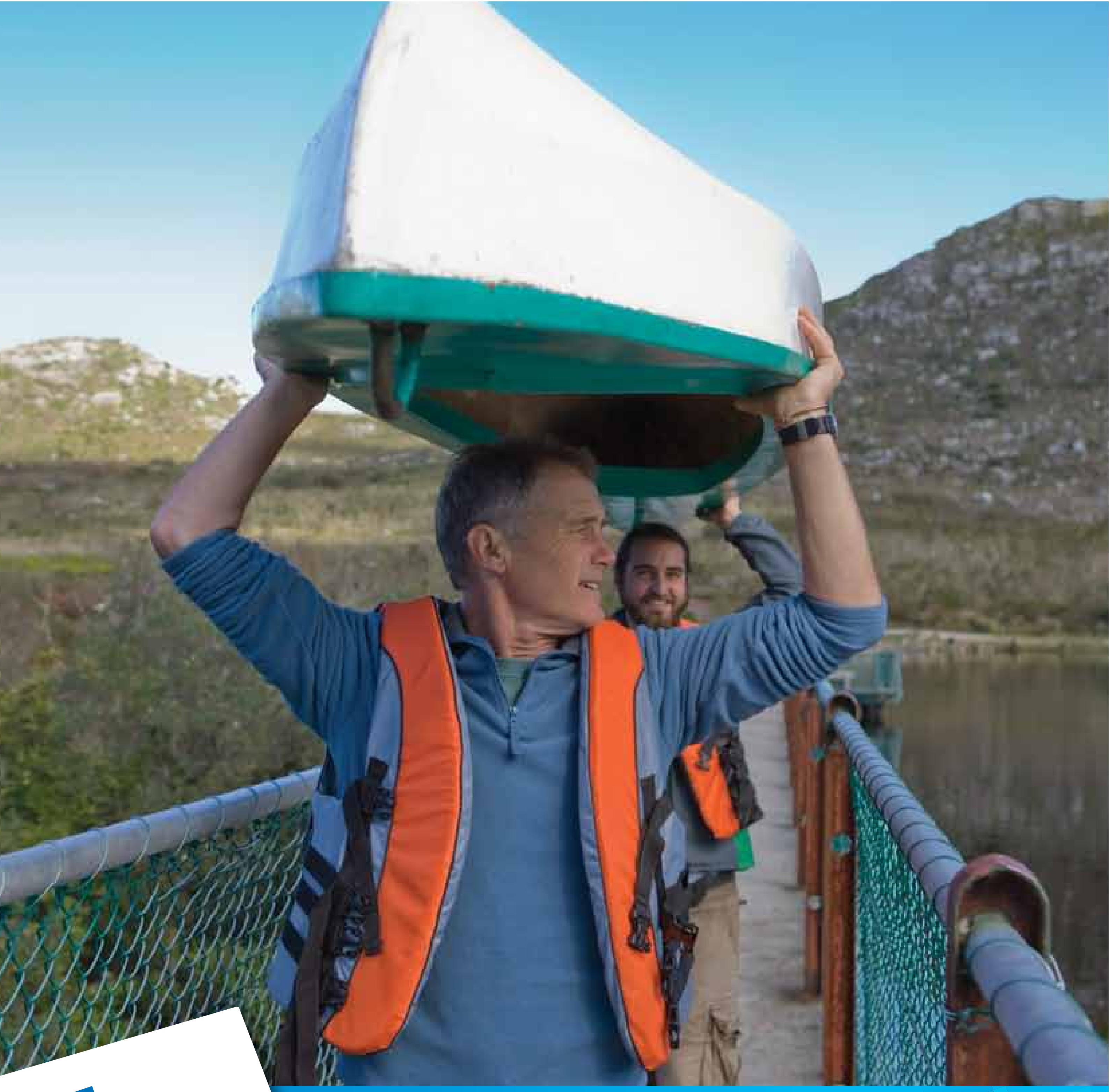
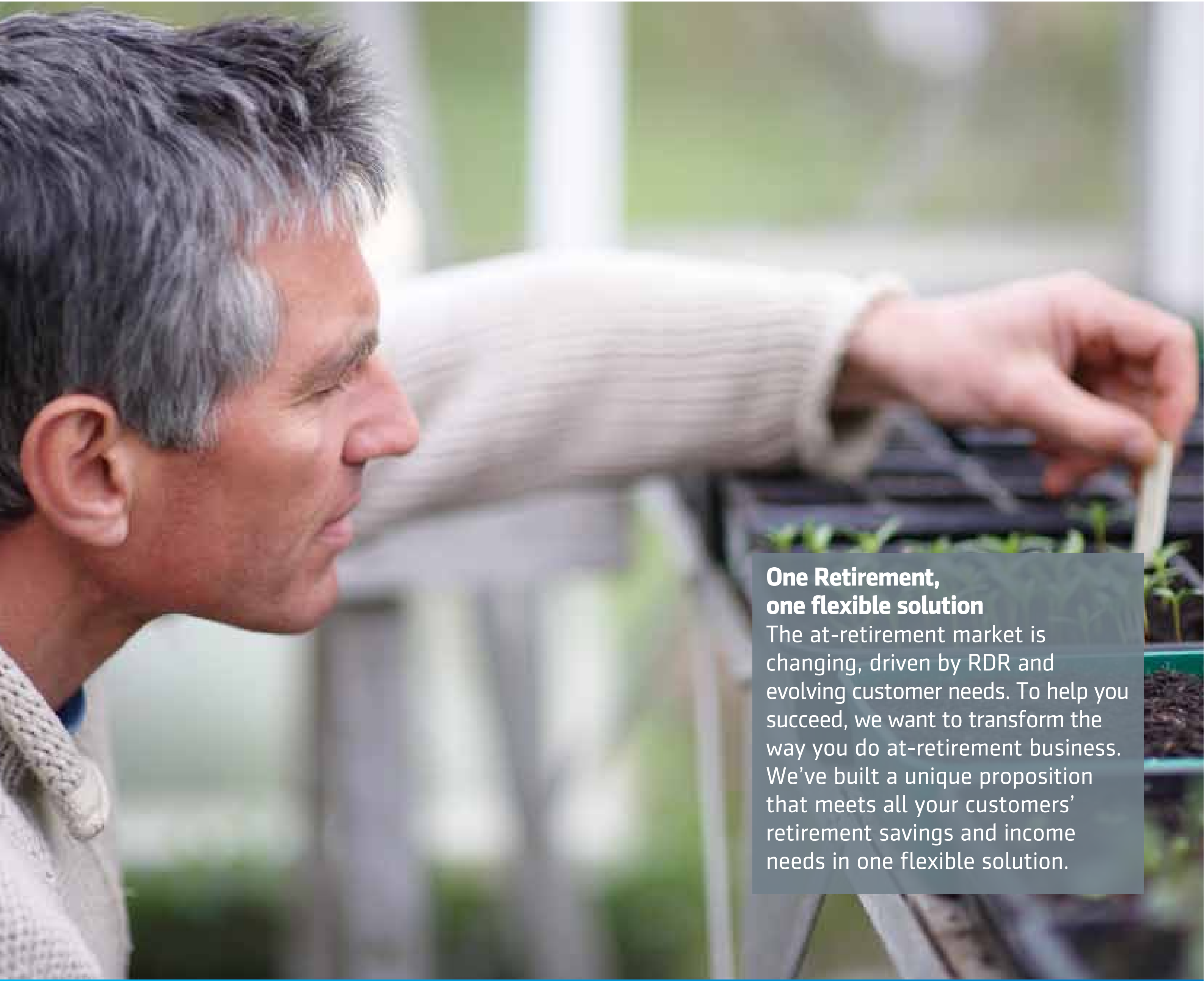


At retirement

For advisers | One Retirement

Why choose One Retirement?



One Retirement, one flexible solution

The at-retirement market is changing, driven by RDR and evolving customer needs. To help you succeed, we want to transform the way you do at-retirement business. We've built a unique proposition that meets all your customers' retirement savings and income needs in one flexible solution.

Introducing One Retirement

Welcome to One Retirement – our innovative, flexible solution that lets your clients build up retirement savings, and then take their pension benefits when they're ready. From a single online account.

Managing savings and retirement income together in one account gives your clients a seamless transition into retirement. And they can choose from the full range of income drawdown options for taking tax-free cash and income in retirement.

You can tailor One Retirement to fit your own business model and your clients' needs. With online, straight-through processing capabilities, you and your clients stay in control.

The single retirement solution

One Retirement gives your clients a single solution that can be tailored and adapted to suit their individual needs. It's an easy-to-use online proposition that uses leading-edge technology that's fit for the future of our industry, to help advisers like you prosper in a post-RDR world.

Efficient administration

Managing your clients' accounts online with One Retirement will help simplify your admin processes. Straight-through processing lets you stay in control and save time as you:

- quote and apply online
- do online valuations and reporting
- create and service drawdown income
- trade online

Income drawdown options

One Retirement offers a full range of income drawdown options, including:

- full capped drawdown
- partial drawdown
- phased drawdown
- flexible drawdown

Income drawdown is integrated into your clients' account. They can gradually retire rather than stop working on a specific date.

Broad investment choice

Your clients can access a huge choice of investments, including funds that are focussed on long-term capital growth, wealth preservation and income. This helps you work with with your clients to tailor investment strategies to reflect their age, lifestyle, retirement strategy, attitude to risk and need for income.

You can adopt various strategies to suit the different aims of the accumulation and drawdown elements of your clients' One Retirement account. Our vast selection of investments, including our risk-based portfolios, lets you offer your clients a comprehensive and tailored investment strategy.

A shared customer experience

Your relationships with your clients are key to your success. One Retirement will help you to strengthen these relationships through:

Increased client engagement – clients will be able to see all transactions and the value of their accounts, view projections of what they might get back when they retire, update their personal details, and even trade online to a degree that you think best suits them.

A transparent charging structure – your clients will be able to see exactly what they're paying for.

Co-branding – add your company logo to the screens to give a more professional, personalised feel.

Valuable death benefits

One Retirement gives your clients some peace of mind knowing they can leave something behind for their families. They can nominate a financial dependant to receive the benefits of their account, or a charity if they don't have any living financial dependants. This means they can be sure that their hard-earned money goes to the right place.

Benefits for you

- One Retirement is managed online, helping you stay in control more efficiently than ever before.
- It's straight-through processing capabilities lets you quote, apply and manage your clients' accounts online.
- The online servicing model allows online trading and instant valuations, and lets you add new contributions.
- Move your clients into drawdown and service their income online.
- Our 'Report Zone' gives instant access to management information, including reports on adviser charging, distributions, rebates and valuations helping you keep track of your business and clients.
- Your clients will have online access to view valuations, reports and statements, so you can focus on giving advice.

Benefits for your clients

- Just one account for their retirement and income.
- Faster and more convenient experience, thanks to our online services.
- Choose an investment strategy that suits their needs.
- Take their drawdown income how and when it suits them.
- Easy-to-use online access so they can take an active role and interest in their investments.

One Retirement is as simple or as sophisticated as you need it to be to fit your own business model and your clients' needs. You're in control, allowing you to give your clients what they want, and what you do best – the value of your advice.

We believe that One Retirement is a market-leading proposition that will help transform the way you serve your clients.

To find out more about One Retirement and what it can offer you and your clients, speak to your usual Aegon sales representative.

www.aegon.co.uk

We've combined our deep understanding of the at-retirement market with leading-edge technology to bring you One Retirement

One flexible online account for saving and taking a retirement income

As simple or as complex as you need it to be to fit your business model and your clients' needs

@aegonuk

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