



This communication is for employers only. It mustn't be distributed to, or relied on by, members or any other persons.

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 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.



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 in this toolkit – with handy tips on how to use them.

Our TargetPlan proposition offers both Aegon Master Trust and contract schemes such as GPP and this guide supports both. We've clearly labelled where items may slightly differ – but please make sure you use the correct version with your members.

Scheme announcement and joining



Bulk transfer



Welcome email journey



Scheme announcement and joining

Posters introducing your new scheme

Hang your posters around your workplace to introduce your new Aegon retirement savings scheme to your employees. We've a number of posters you can use to help you promote your new Aegon retirement savings scheme. Posters are a great way to engage members.

 Aegon Master Trust

Access PDFs of the posters here
so you can print locally:

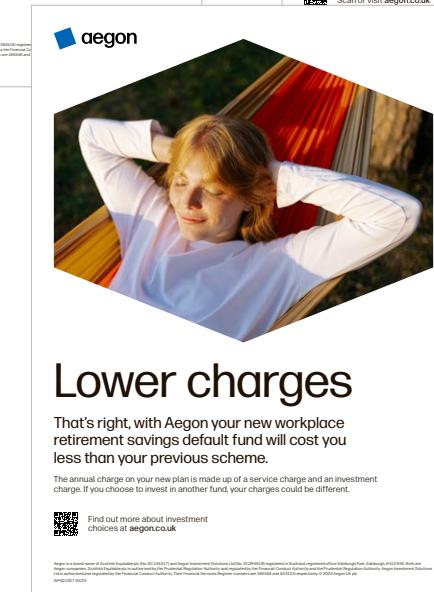
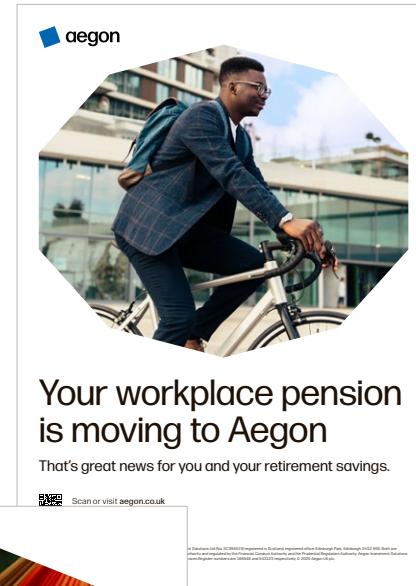
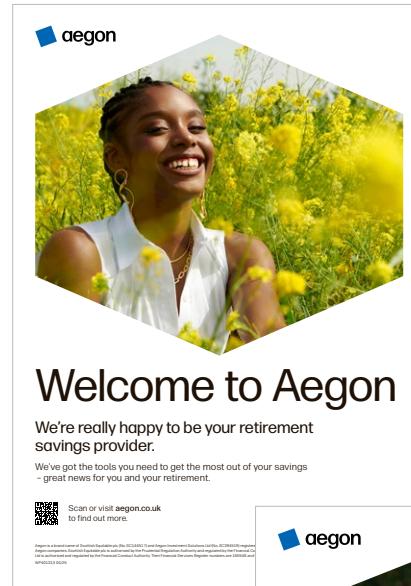
- Welcome to Aegon
- Your workplace pension is moving to Aegon
- Lower charges

Contract based schemes

Access PDFs of the posters here so you can print locally:

- Welcome to Aegon
- Your workplace pension is moving to Aegon
- Lower charges

Launch posters



Scheme announcement and joining

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.



Aegon Master Trust

Access your editable scheme announcement email template here:

[Scheme announcement template](#)

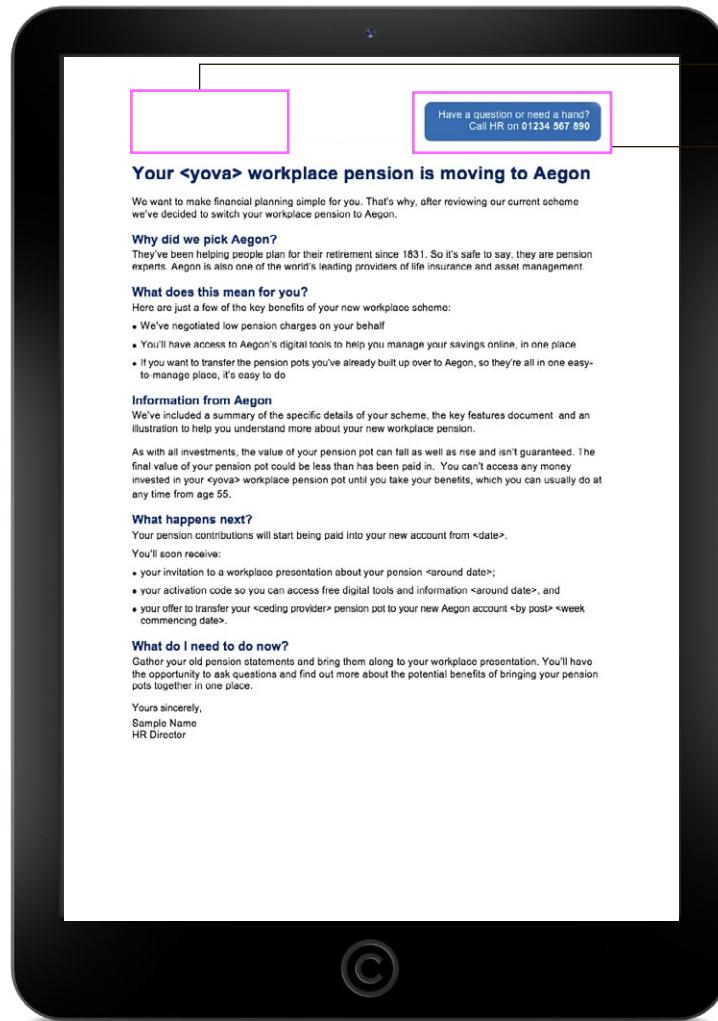


Contract based schemes

Access your editable scheme announcement email template here:

[Scheme announcement template](#)

Announcement



Simply place your logo here

Add your HR contact details here

Scheme announcement and joining

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 want.

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](#)

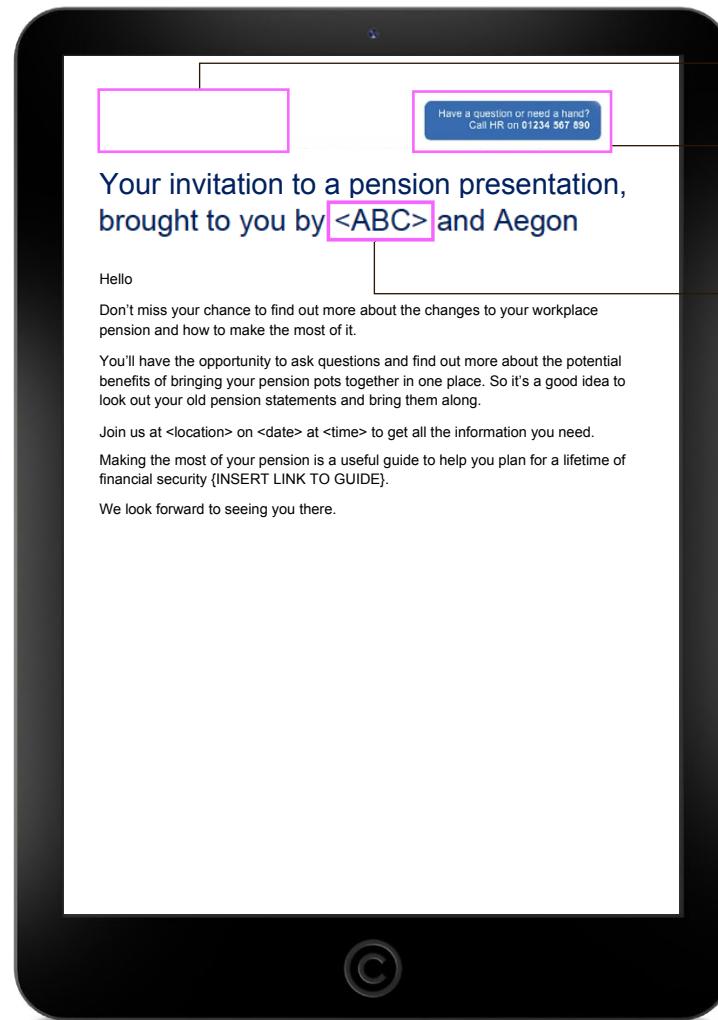
Contract based schemes



Aegon Master Trust



Invitation to presentation



Simply place your logo here

Add your HR contact details here

Update with your company name

Scheme announcement and joining

A reminder - don't miss your presentation

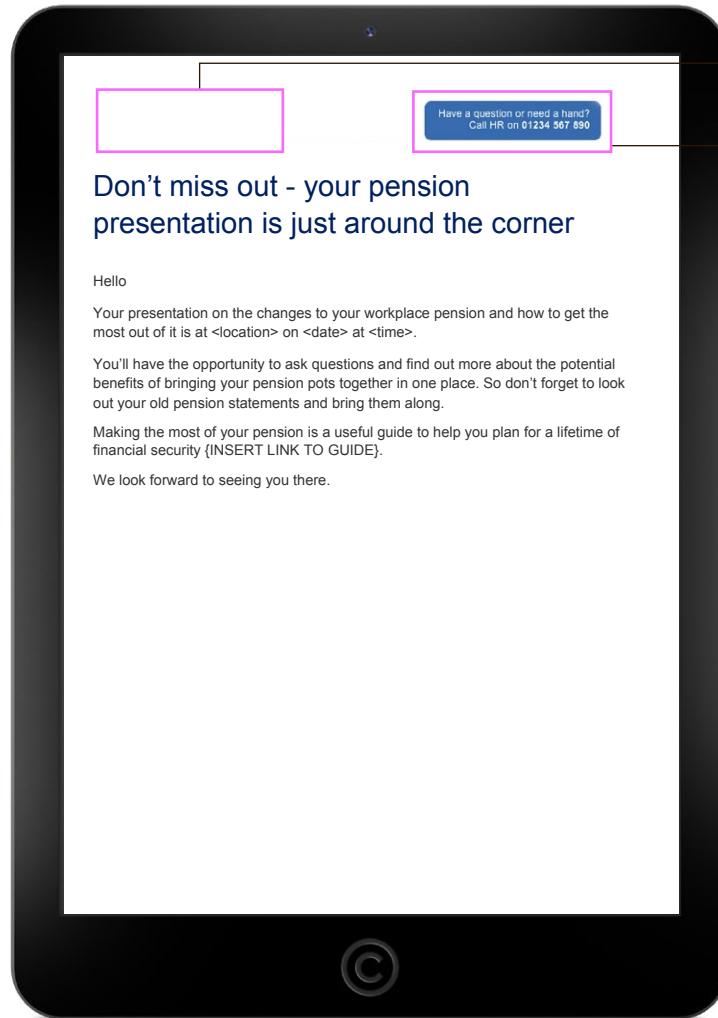
It can be easy to miss an email - so here is a reminder, too. You can send it to your employees a little closer to the time of the presentation.

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 the presentation
reminder here](#)

Invitation to presentation



Simply place
your logo here

Add your
HR contact
details here

Joining the scheme and bulk transfer

Transfer heads-up promotional assets

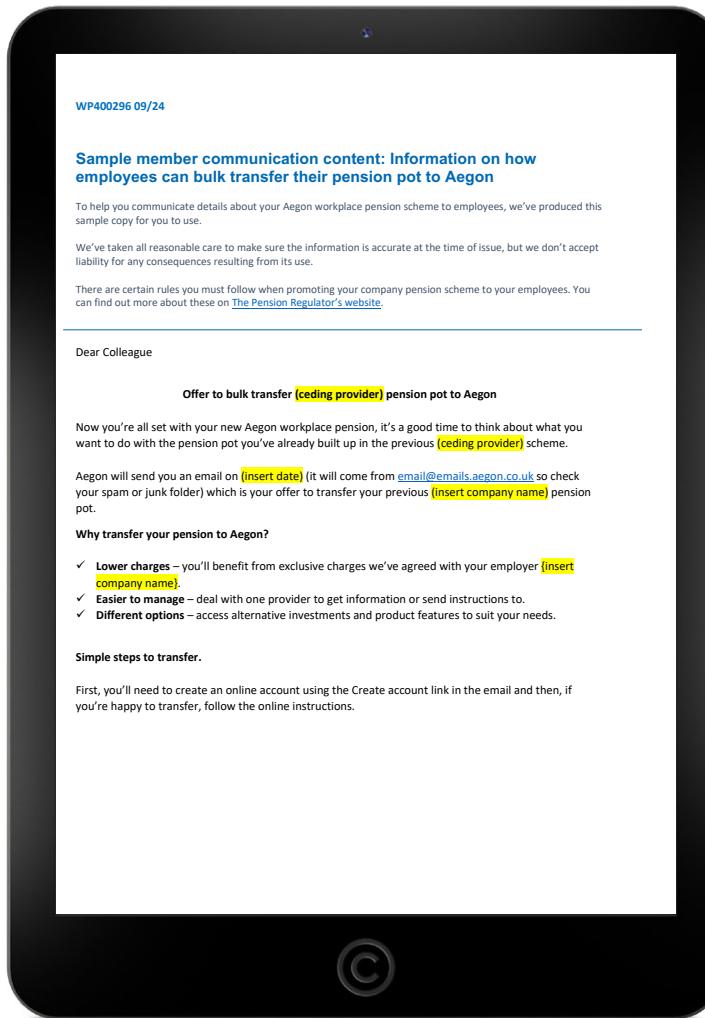
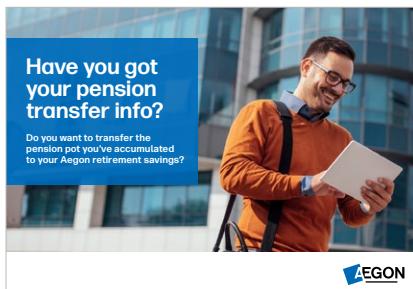
It couldn't be easier for your employees to manage their retirement savings and transfer the pension pot they've already built up with your old provider to Aegon.

The assets below will let employees know their email invitation to be included in the bulk transfer will be sent to them.



Access your items here:

- [Email](#)
- [Poster](#)
- [Flyer](#)
- [Video](#)



Joining the scheme and bulk transfer

Consent to bulk transfer email

This is an email that invites employees to be included in the bulk transfer and clearly explains the benefits and important things they should look for.

Trouble viewing this email? View the [web version](#)

 **Transferring your pension made simple**

Hi Andrew,

Great news, your employer, Test employer, has selected Aegon as their new pension provider, and your pension contributions will now go to your new Aegon account.

We're offering you, and other members of your old pension with Test previous pension provider, an easy way to bulk transfer the pension pot you've built up to Aegon. It's online, easy to use and there isn't any charge for using the service.

Simple steps to transfer

We've partnered with The Pension Lab to make the transfer easy and secure. Follow the instructions below and [watch our video](#) for more information.

1. Select the button below to create your unique account on the Pension Transfer Portal.
2. Confirm your details and create a password.
3. Follow the simple instructions online and consent to the transfer – details of your pension with Test previous pension provider will already be there.

The deadline date to be included in the bulk transfer is Monday 1 April 2024. But, if you don't want to be included, you can still use the service to transfer at any time after this date.

[Create account](#)

Creating an account means you'll be agreeing to The Pension Lab [Terms & Conditions](#).

You're in control - we won't transfer your pension without your consent. If you transfer and then change your mind, you can contact us and cancel the transfer within the cancellation period (30 days from the transfer date).

What is a bulk transfer?

It's where at least two members of a scheme transfer benefits in the same transaction to another registered pension scheme.

Why bulk transfer your pension to Aegon?

- **Lower charges** – you'll benefit from exclusive charges we've agreed with your employer Test employer.
- **Easier to manage** – deal with one provider to get information or send instructions.
- **Different options** – access alternative investments and product features to suit your needs.

Transferring a pension may not be the best option for you. You may lose features, protections, guarantees or other benefits. 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.

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.

Further support when transferring

As an Aegon customer, Aegon Assist is also 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.

To arrange an appointment with Aegon Assist, call 03456 081 680. Lines are open between 9.00am-5.00pm, Monday to Friday. Call charges will vary.

Access your Pension Transfer Portal

Last name
Date of birth (dd/mm/yyyy)
National Insurance number
Create password (min. 10 characters)
Repeat password

[Create account](#)

By signing up you agree to [Pension Lab Terms & Conditions](#).
Already signed up? [Log in here](#).

Pension Scams

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 [fa.org.uk/scamalert](#) and [pension-scams.com](#).

The Pension Lab is a trading style of Money Lab Ltd, registered in England (10296451) and authorised and regulated by the Financial Conduct Authority (112285). Our registered address is The Dock, 77 Corporation Drive, Leicester, LE4 5HU. [Terms & Conditions](#)

Powered by Pension Lab

Congratulations, your account has been successfully activated.

Transfer to Aegon

We're offering you, and other members of your old pension with Standard Life Assurance Co, an easy way to bulk transfer the pension pot you've built up to Aegon. The deadline date to be included in the bulk transfer is **10/10/2025**. But, if you don't want to be included, you can still use the service to transfer at any time after this date.

[Transfer to Aegon](#)

Find, view or transfer your pensions

If you have pensions with other providers you can add them to your dashboard.

Here you can:

- Find other pensions you've lost or forgotten
- Transfer pensions and we'll contact the provider to complete transfer checks
- Notify you of any features you should consider before transferring

[+ Add or Find Pensions](#)

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Powered by Pension Lab

Joining the scheme and bulk transfer

Transfer reminder emails

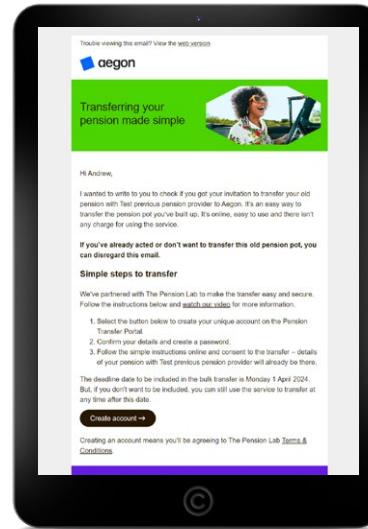
A little reminder from Aegon will help your employees to think about the potential benefits of having all their workplace savings in one easy-to-manage place.

We'll remind employees about potential benefits:

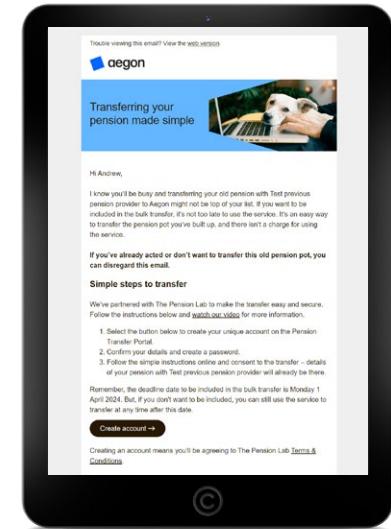
- One week after initial email - reminder 1
- One week before deadline date - reminder 2

If they've not consented, we'll issue a final email on the deadline date. If the employee consents to bulk transfer, we'll let them know when the transfer is complete and they can still use the online service to trace and consolidate old pension pots.

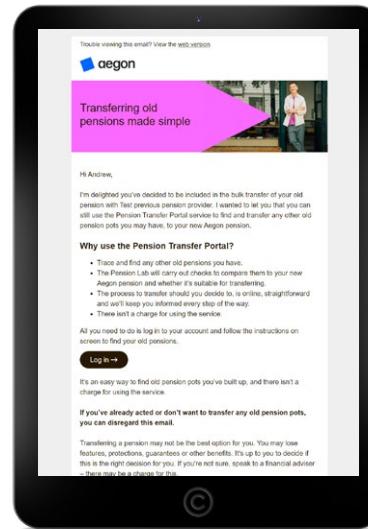
Reminder 1



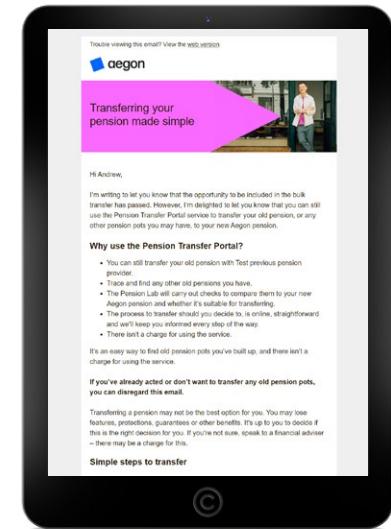
Reminder 2



Consented email



Email not consented



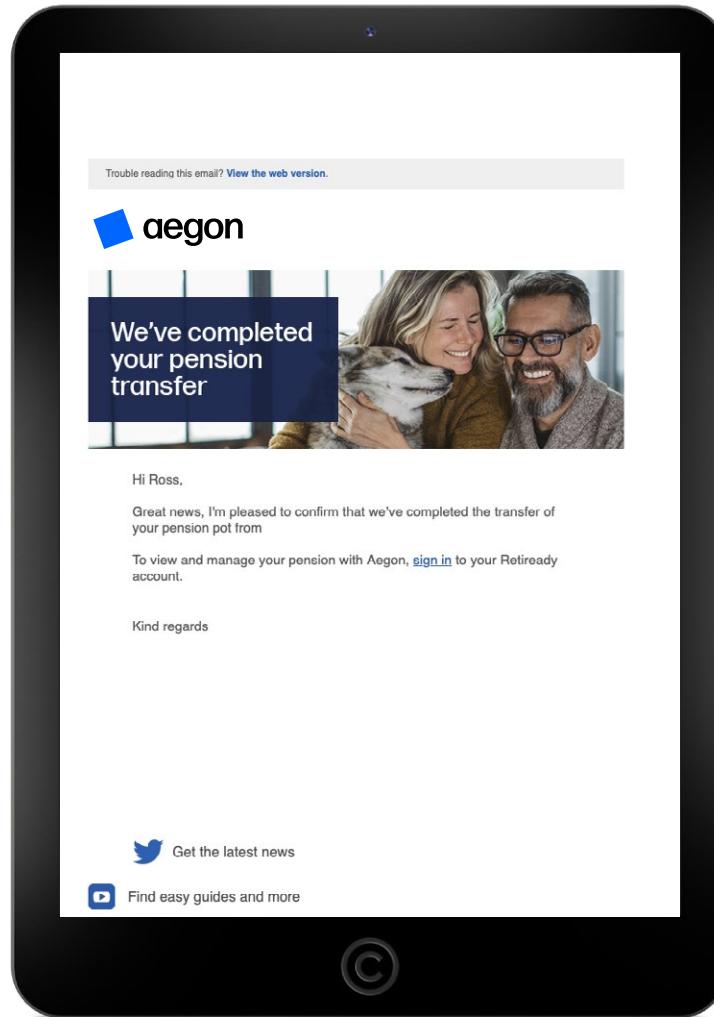
Joining the scheme and bulk transfer

Bulk transfer complete email

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 send a 'transfer complete' email to all of the members that have consented to be part of the bulk transfer.

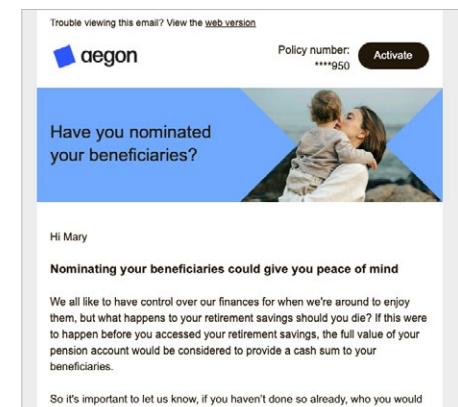
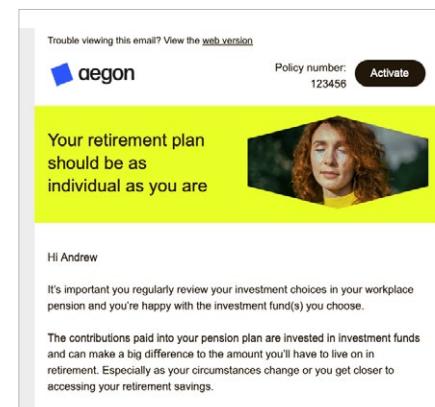
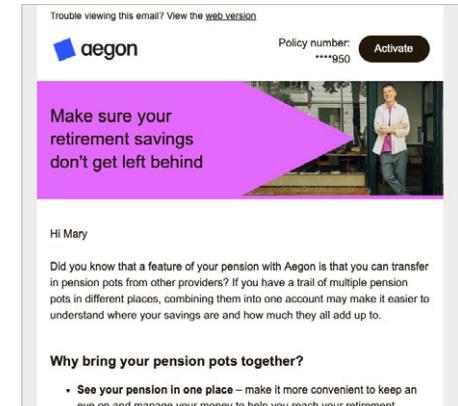
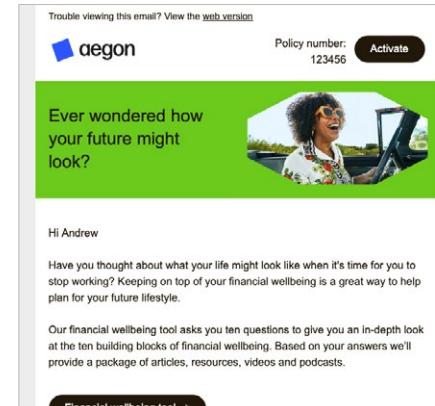
When employees sign up and create an account they can continue to use it for tracing and combining pensions. Pension Lab carry out checks on each transfer to protect the customer.



Employee welcome email journey

A warm welcome from us

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



Here to help

That's just about it, but if you need anything else
we're always on hand, only a call or email away
- just contact your Implementation Manager.