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Mr D Tryon
9 Victor Road
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UNITED KINGDOM

Dear Mr Tryon

25/05/2023

Your Aegon statement

Thank you for investing through Aegon Retirement Choices (ARC). Your statement for the period 10 May 2022 to 09 May 2023 is enclosed. If you have both a joint Aegon account and an individual Aegon account, a separate statement pack will be sent for each.

Your statement

Your statement provides a concise view of your investments and features:

- a **Summary** showing a single view of all the product wrappers held within your Aegon account;
- a **Transaction summary** for each product wrapper showing any money into and money out of your account as well as any Aegon charges and charges paid to your adviser, and
- a **Valuation** for each product wrapper

Statements will be provided quarterly or annually depending on your underlying investments, and give a view of your overall investment position for your records. This statement provides a view and value of your investments under the above investor number at the statement date. To reduce the size of your statement and help reduce the amount of paper we use, you'll find your full transaction history online. You can visit your online account at any time, if you already have access, using your username and password. Please call us if you need help with access to the website. If you have questions relating to your investments please call your adviser.

Changes to your Terms and Conditions (T&Cs)

We're making some changes to your T&Cs that come into effect on 31 December 2022. Please read the 'Important Information' page following this letter for more information.

We've also included a 'Costs and charges information' section showing the charges you've paid over the period shown in that section. It compares with the information in any illustration you received. Where your illustration estimated the charges you might pay, the 'costs and charges information' gives you the actual charges you paid and how they affected the growth of your investments. Please note that it doesn't follow the same time period as this statement.

Customer details

Customer name

Davin Tryon

Customer number

21076216

Documents enclosed

- Keeping you informed
- Summary
- Transaction summary
- Valuation
- Costs and charges information

Review your retirement plans

Your circumstances can change, so it's important to take an active interest in shaping your retirement plans to make sure that they're still right for you. We recommend that you;

- regularly review your product, investment choices and retirement goals, and
- get advice or guidance about the retirement options available to you. Speak to your financial adviser for advice about your options. If you don't have one visit www.moneyadvice.service.org.uk.

You can shop around for different products to access your pension savings. You can find more information on how to do this at moneyhelper.org.uk

A message from the Aegon Independent Governance Committee (IGC) for members of an Aegon workplace pension

The Aegon IGC acts independently of Aegon - we review if Aegon workplace pensions provide value for money and make recommendations to Aegon UK's Board of Directors. As part of our role in assessing value for money, we consider the level of charges you pay and the costs incurred in the management of investments. It's important for pension members to consider the costs and charges applicable to their pension and understand how these can affect the overall value of a pension pot over time.

You can find information about the costs and charges (including fund transaction costs) for all Aegon IGC related insured funds, along with a selection of illustrative examples showing the effect of costs and charges on the value of a pension pot over time, on the IGC web page at aegon.co.uk/IGC. Please remember these are only illustrative examples and not personalised illustrations. You should refer to this statement for your personalised information.

Here to help

If anything is unclear you'll find a range of questions and answers that may help you at aegon.co.uk/arcstatementfaq.

Please read those Q&As as they should help you. If you still need to contact us please go to aegon.co.uk/support to find the best way to contact us. Please note that we can't give financial advice.

Protect yourself from scams

Your pension and investment savings are likely to be some of your most valuable assets. Like anything valuable, they 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 our 'keeping you safe' page at aegon.co.uk/support/faq/Keeping-you-safe.html. You can also find information at fca.org.uk/scamsmart and pension-scams.com

Large cash balances

Any cash balance in your cash facility within a product allows you to promptly invest when you want to and pay fees as they become due without selling invested assets.

If you have a substantial cash balance that you are not planning to invest soon, please consider if it's in your better interests to hold that balance with your own current or savings account provider.

If your personal circumstances mean you need any additional support, or if you'd like a large print, braille or audio CD version of this document, please call 0345 680 1234 (call charges will vary) or visit aegon.co.uk/support



Help us to reduce paper

Did you know you can choose how you receive certain documents from us? Some of our key documents, for example your statements are available online instead of



receiving these by post. Simply get in touch to update your preferences and where we're able to, we'll provide them to you in your preferred format.

Yours sincerely

A handwritten signature in black ink that reads 'Graham MacLeod'.

Graham MacLeod
Head of Digital Solutions,
Customer Services

Keeping you informed

The Financial Conduct Authority requires us to give you the following information to make sure how we do business is transparent for our customers.

How we pay our employees

We pay our employees a base salary, and dependent on their role, a yearly bonus. The bonus paid is based on meeting a number of financial and non-financial targets, such as the quality of service we provide.

Conflicts of interest

Aegon maintains a Conflicts of interest policy in accordance with all Financial Conduct Authority (FCA) Conduct of Business rules, to ensure we manage the risk of damage to customer interests. A conflict of interest may arise where an action taken by us could be seen to compromise or conflict with the best interests of our advisers, intermediaries and customers. If we identified a conflict of interest that we could not manage appropriately then we would decline to accept this business to ensure the fair treatment of our customers. For more information, please read our conflicts of interest policy at <https://www.aegon.co.uk/content/dam/ukpaw/documents/conflicts-of-interest-policy.pdf>

Important Information

Changes to your Aegon Retirement Choices Terms and Conditions (T&Cs) from 31 December 2022

We've made changes to your Aegon Retirement Choices T&Cs. They're alterations to reflect process changes we've made and to make some areas clearer to you.

If you're unhappy with the proposed changes to these terms and conditions, you should notify us of this. You have the right to terminate your use of the service and request that we close all your products. All charges and payments due before closing your products would still be due to be paid in the event of closure. The options you have on closing your products will depend on the type of product and investments you hold. For example, if you hold a pension product, we will be unable to pay the proceeds of any sale to your UK bank or building society account and you will have to request to transfer to another registered pension scheme. You should also speak to your adviser if you have one about your options before making any decisions.

Here's details some of the most significant changes you should be aware of.

- We've included a provision to state that while we are processing a re-registration out, if your income option is to reinvest, we will credit any income received during the transfer to your cash facility. This is to prevent any delays with re-registration of assets.
- We've clarified taxation on GIAs and removed reference to Gross GIA.
- We've clarified our process on death to confirm that at 3 years after your date of death, assets will be moved out of your ISA wrapper and into either your existing GIA if you have one or one that we open for you.
- For customers who hold funds in a model portfolio we've clarified that we won't directly inform you of any fund events or corporate actions with the exception of fund suspensions.
- We've clarified that rebates on investments in your Aegon GIA will be paid net of basic rate tax, which will be deducted at source and paid to HMRC. It is your responsibility to correctly account for or reclaim any tax due.
- We've clarified our process for receiving instructions in relation to Discretionary Fund Manager charge payments. Instructions to us to pay the DFM charge payment will be received from you or your adviser if you have instructed them to do so on your behalf.
- We've updated our Sanctions section to clarify that where we or the investment provider of any investments in your product wrapper are subject to any sanctions or regulatory restrictions it includes sanctions and regulatory restrictions in the UK or any other jurisdiction.



- We've updated our process for changes to regular contributions. We need to receive any instructions not less than 12 business days before the collection of your next contribution for them to take effect for that collection.

You can find a copy of the 'Summary of changes' document and the new T&Cs at aegon.co.uk/arctc.

Statement details

Statement period	10/05/2022 to 09/05/2023
Investor	Mr Davin Tryon
Customer number	21076216
Adviser details	Brookson Financial Limited

Summary

Account	Value (£) at 10/05/2022 ¹	Value (£) at 09/05/2023	Change in value ⁵ (£)
Aegon SIPP Uncrystallised - 71738919	31,442.16	32,588.50	1,146.34
Total (£)	31,442.16	32,588.50	1,146.34

Notes

1. The opening value for this statement may vary from the closing value of your previous statement. This is due to market valuation changes.
2. Since the start of your statement period.
3. Investments and/or money held within our GIA, Stocks and Shares ISA and Offshore Bond wrappers are administered and protected under the current rules set out in the Client Assets Sourcebook (CASS) which is published by the Financial Conduct Authority (FCA). Assets and/or money held within our Self Invested Pension Plan (SIPP) are not subject to these CASS rules.



Customer number	21076216
Customer	Mr Davin Tryon

Transaction summary - Aegon SIPP Uncrystallised - 71738919

Money in and out ^{1 2}		
Date	Transaction	Transaction amount (£)
25/05/2022	Distribution from Cash	0.20
25/06/2022	Distribution from Cash	0.24
25/07/2022	Distribution from Cash	0.29
25/08/2022	Distribution from Cash	0.36
25/09/2022	Distribution from Cash	0.39
25/10/2022	Distribution from Cash	0.55
25/11/2022	Distribution from Cash	0.66
25/12/2022	Distribution from Cash	0.70
25/01/2023	Distribution from Cash	0.87
25/02/2023	Distribution from Cash	0.90
25/03/2023	Distribution from Cash	0.81
25/04/2023	Distribution from Cash	1.06

Aegon charges		
Date	Transaction	Transaction amount (£)
01/06/2022	Annual Charge	-6.77

Aegon is a brand name of Scottish Equitable plc (No. SC144517) and Aegon Investment Solutions Ltd (No. SC394519) registered in Scotland, registered office: Edinburgh Park, Edinburgh, EH12 9SE. 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. Their Financial Services Register numbers are 165548 and 543123 respectively.

01/07/2022	Annual Charge	-6.40
01/08/2022	Annual Charge	-6.67
01/09/2022	Annual Charge	-6.68
01/10/2022	Annual Charge	-6.33
01/11/2022	Annual Charge	-6.40
01/12/2022	Annual Charge	-6.68
01/01/2023	Annual Charge	-6.58
01/02/2023	Annual Charge	-6.80
01/03/2023	Annual Charge	-6.83
01/04/2023	Annual Charge	-6.77
01/05/2023	Annual Charge	-6.83

Adviser charges		
Date	Transaction	Transaction amount (£)
01/06/2022	Ongoing Adviser Charge	-13.53
01/07/2022	Ongoing Adviser Charge	-12.81
01/08/2022	Ongoing Adviser Charge	-13.35
01/09/2022	Ongoing Adviser Charge	-13.37
01/10/2022	Ongoing Adviser Charge	-12.67
01/11/2022	Ongoing Adviser Charge	-12.79
01/12/2022	Ongoing Adviser Charge	-13.37
01/01/2023	Ongoing Adviser Charge	-13.17
01/02/2023	Ongoing Adviser Charge	-13.59
01/03/2023	Ongoing Adviser Charge	-13.66



01/04/2023	Ongoing Adviser Charge	-13.53
01/05/2023	Ongoing Adviser Charge	-13.65

Notes

1. Money in or Money out is any money or investments coming into or out of your account.
2. Excludes incomplete transfers or re-registrations.



Customer number	21076216
Customer	Mr Davin Tryon

Valuation - Aegon SIPP Uncrystallised - 71738919

Investment name	Number of units/shares	Unit/Share price (£)	Value (£)
Scot Eq Grth Plus Core Ptf ARC	13,435.674500	2.404630	32,307.83
Cash			280.67
Pending ¹			0.00
Value at 09/05/2023			32,588.50

Notes

1. Pending is the sum of monies allocated to trades that haven't settled at the end of the statement period. These include: switches, buy and sell instructions, movement of cash and incomplete rebalancing instructions. Trades typically clear within 5 business days and your current investment holdings and cash values can be viewed online, via your adviser if you have one, or by calling us. Transfers where proceeds of the transfer haven't yet been received aren't included.
2. The valuation shown is based on the latest price available at the statement closing date.
3. If you hold an Aegon Secure Trustee Investment plan, the total value of the plan is shown, not the value of the underlying investments. The number of units shown will reflect the total value and the unit price will always be £1.00.
4. The valuation of an Aegon Secure Trustee Investment plan doesn't take into account any guaranteed benefit you may have selected. Please speak to your adviser to find out more.
5. Corporate actions occurring during the statement period may have had an impact on your investments.



Costs and charges information

Customer details	
Period covered	10/05/2022 to 09/05/2023
Customer name	Mr Davin Tryon
Customer number	21076216

We're providing this information to explain the costs and charges you've paid on your investments over the period above and show how they affect your account.

Charges paid on your AEGON SIPP Uncrystallised - 71738919

Charge	Charges during the period	
	£	%
Platform	79.74	0.25
Adviser	159.49	0.50
Investment charges*	119.83	0.38
Total charges	359.06	1.13
<p>The monetary figure accurately reflects charges taken from your account and include any one off and ongoing charges. The percentage is based on the charges deducted from your account, divided by the average daily value over the reporting period. If you have had significant changes in value over the reporting period the percentage may appear higher.</p> <p>*The Investment charge figure is a total across all types of investment you hold, including investment funds and/or insured funds.</p>		

Average value (£) during period
31,942.84

The effect charges have had on your account	
Return before charges	4.88%
Return after charges	3.73%
Effect of charges on return	1.15%
This table illustrates how costs and charges impact the return on your investment.	



Costs and charges information

Notes

1. You may find the charge percentages are different to charges shown in any illustration you received. This is because an illustration uses potential charge figures while this document uses data we receive from the fund managers showing the actual charges applied.
2. Please remember that past performance isn't a guide to future performance. The value of an investment can fall as well as rise and isn't guaranteed. You could get back less than you originally invested. While we use the most accurate information available to us, as some of the information is provided by a 3rd party we can't guarantee the accuracy of their information. We are not responsible or liable for any loss caused by any reliance on the information contained within this document.
3. Where we don't have the specific information on charges for your investments, we've made an estimate.
4. A further fund level breakdown is available on request.