



Phoenix Rising Retirement Benefits Scheme  
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38900/46

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Platform Client Services  
Aegon  
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Edinburgh Park  
Edinburgh  
EH12 9SE

Email  
clientsupport@arc.aegon.co.uk

Dear Sir/Madam

## Your Aegon statement

Thank you for investing through Aegon Retirement Choices (ARC). Your statement for the period 16 May 2020 to 15 August 2020 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

### Changes to your Terms and Conditions (T&Cs)

We're making some **changes to your T&Cs that come into effect on 1 July 2020**. Please read the 'Important Information' section following this letter for more information.

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.

31/08/2020

### Customer details

Customer name  
Phoenix Rising Retirement Benefits Scheme  
Customer number  
21130764

### Documents enclosed

- Summary
- Transaction summary
- Valuation

## Important Information

### Changes to your Terms and Conditions (T&Cs) from 1 July 2020

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

If you are unhappy with the proposed changes to these T&Cs 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 and pay the proceeds to your UK bank account or transfer investments, or the proceeds of their sale to another provider, where applicable, at no additional cost to you.

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

- If you have invested in an ARC Insured Fund and you request to sell some of the units we can delay cancelling the sale of the units in certain circumstances. The period of delay depends on whether the ARC Insured Fund is invested in property or not. We have extended the period of delay for up to 12 months even if the ARC Insured Fund is not invested in property. This change only applies to new SIPP wrappers opened from 1 July 2020 and so existing SIPP wrappers are unaffected by this change.
- We have clarified that we can change the objectives of an ARC Insured Fund so long as in doing so the risk profile is not materially changed, i.e. an ARC Insured Fund with a cautious risk profile is not changed to a high-risk profile.
- We have clarified the circumstances in which your annual charge may be discounted and the circumstances in which any such discount is removed from your annual charge.
- We have introduced a new option to use the additional permitted subscription allowance in an ISA provided by us.
- We have clarified what will happen to an investment which you have included in a model portfolio or default investment strategy and which has become suspended but then later becomes available to trade again.

You can find a copy of the 'Summary of changes' document and the new T&Cs at [aegon.co.uk/arctc](https://aegon.co.uk/arctc).



Customer number 21130764  
Customer Phoenix Rising Retirement Benefits Scheme

## Transaction summary - Aegon General Investment Account (Gross) - 71629792

### Money in and out<sup>1 2</sup>

Date	Transaction	Transaction amount (£)
25/05/2020	Distribution from Cash	0.02
15/06/2020	Distribution from Jupiter Merlin Inc Portfolio I Inc	72.01
25/06/2020	Distribution from Cash	0.02
25/07/2020	Distribution from Cash	0.02

### Aegon charges

Date	Transaction	Transaction amount (£)
01/06/2020	Annual Charge	-5.92
01/07/2020	Annual Charge	-6.03
01/08/2020	Annual Charge	-6.05

### Adviser charges

Date	Transaction	Transaction amount (£)
01/06/2020	Ongoing Adviser Charge	-11.84
01/07/2020	Ongoing Adviser Charge	-12.05

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.



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### Valuation - Aegon General Investment Account (Gross) - 71629792

Investment name	Number of units/shares	Unit/Share price (£)	Value (£)
Jupiter Merlin Inc Portfolio I Inc <sup>3</sup>	10,137.590000	1.436500	14,562.65
Quilter Investors CrIm BI Pf R A£ <sup>3</sup>	7,042.733000	2.041100	14,374.92
Cash			494.93
Pending <sup>1</sup>			0.00
		Value at 15/08/2020	29,432.50

### 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. We'll be sending you more information on costs and charges for these investments on a yearly basis.
4. 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.
5. 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.
6. Corporate actions occurring during the statement period may have had an impact on your investments.