

How do I... top up an existing SIPP?



Topping up an Aegon SIPP on the Aegon Platform is straightforward and fully online – this guide shows you what you need to do.

Top up Aegon SIPP

- 1 From your dashboard, enter the key client details into the search bar. Or, select **View all clients** and use the **Advanced search** or **Filter search results**.

A screenshot of the 'Intermediary dashboard'. It features two main panels. The left panel, titled 'Search for an existing client', contains a search bar with a magnifying glass icon, a 'Search' button, and a 'View all clients' button highlighted with a red box. Below the search bar is a note: 'For example, client surname, company/trust name, reference number, postcode'. There are also 'Advanced search' and 'Create a new client' buttons. The right panel, titled 'Create a new client', includes the text 'Generate quotes or apply for products for a brand new client.' and a 'Create a new client' button.A screenshot of the 'Search results' page. It shows an 'Advanced search options' panel with a close button (X). The panel contains several input fields: 'Name' (with sub-fields for 'First name(s)' and 'Surname, company/trust name'), 'Postcode', 'Product ID', 'Date of birth' (with sub-fields for 'DD', 'MM', 'YYYY'), 'NI Number', and 'Prospect/client ID'. There is a 'Clear options' button and an 'Apply' button highlighted with a red box. Below the panel, it states 'Your client search has returned 15459 records.' and a 'Filter search results' button highlighted with a red box. At the bottom right, there is a 'Display 25 records' dropdown menu.

2 Select **Top up** next to the relevant SIPP on the Client summary.

SIPP
£29,700.00
Includes cash of: £29,700.00
Aegon - 80950168

View and manage **Top up** Switch
Help with this product

3 The Product choice is pre-selected for you.

AEGON
Self-invested personal pension (SIPP) top up (80950168)
Mr Bri Clinohumite (31082459)
Sign out
Exit top up

Options Contributions Assets Charges Confirm Complete

Select options
We will ask you for the minimum information we need based on the options you select.

Product choice

ISA General investment account **Aegon SIPP**
Cofunds Pension Account

Help and Support
Can I re-register assets from another plan?
What do you mean by habitually resident in the UK?
View all support and documents

4 Confirm your client's residency and relationship.

Is your client habitually resident in the United Kingdom (UK)?

Yes No

Your client's address must be in the UK and reasonably appear to be their residential address with no evidence suggesting it isn't.

Client relationship

Discretionary **Advisory**

Advisory is where your client has to agree to investment decisions you may recommend. Discretionary is where you can make investment decisions on their behalf. If you're carrying out execution only business select advisory.

- 5 For illustration purposes enter a preferred retirement date for your client. This won't update your client's actual requirement age. You can also select whether to include client specific annuity illustration assumptions. Select **Next**.

Aegon SIPP options

Any change to the preferred retirement age is for illustration purposes only on this top up. Your client's actual retirement age won't be updated.

Preferred retirement age

Select the options below you'd like to include in your client's quote, if you don't want to include any of these select 'Next'.

Add client specific annuity illustration assumptions

Next >

- 6 If you chose to add client specific annuity assumptions, then complete the information by selecting all the boxes that apply and then select **Next**.

AEGON Sign out

Self-invested personal pension (SIPP) top up (80950168)

Mr Bri Clinohumite (31082459) Exit top up

Options Quote details Contributions Assets Charges Confirm Complete

Annuity assumption details

Select the assumptions you'd like us to use when estimating the annuity the projected fund value may buy.

Frequency	<input type="button" value="Monthly"/>	<input type="button" value="Quarterly"/>	<input checked="" type="button" value="Yearly"/>
Timing of payment	<input checked="" type="button" value="In advance"/>	<input type="button" value="In arrears"/>	
Guarantee period	<input type="button" value="None"/>	<input type="button" value="5 years"/>	<input checked="" type="button" value="10 years"/>
Increases in payment	<input type="button" value="None"/>	<input checked="" type="button" value="3.00% each year"/>	<input type="button" value="5.00% each year"/>
Do you want to provide a dependant's pension calculation?	<input type="button" value="Yes"/>	<input checked="" type="button" value="No"/>	

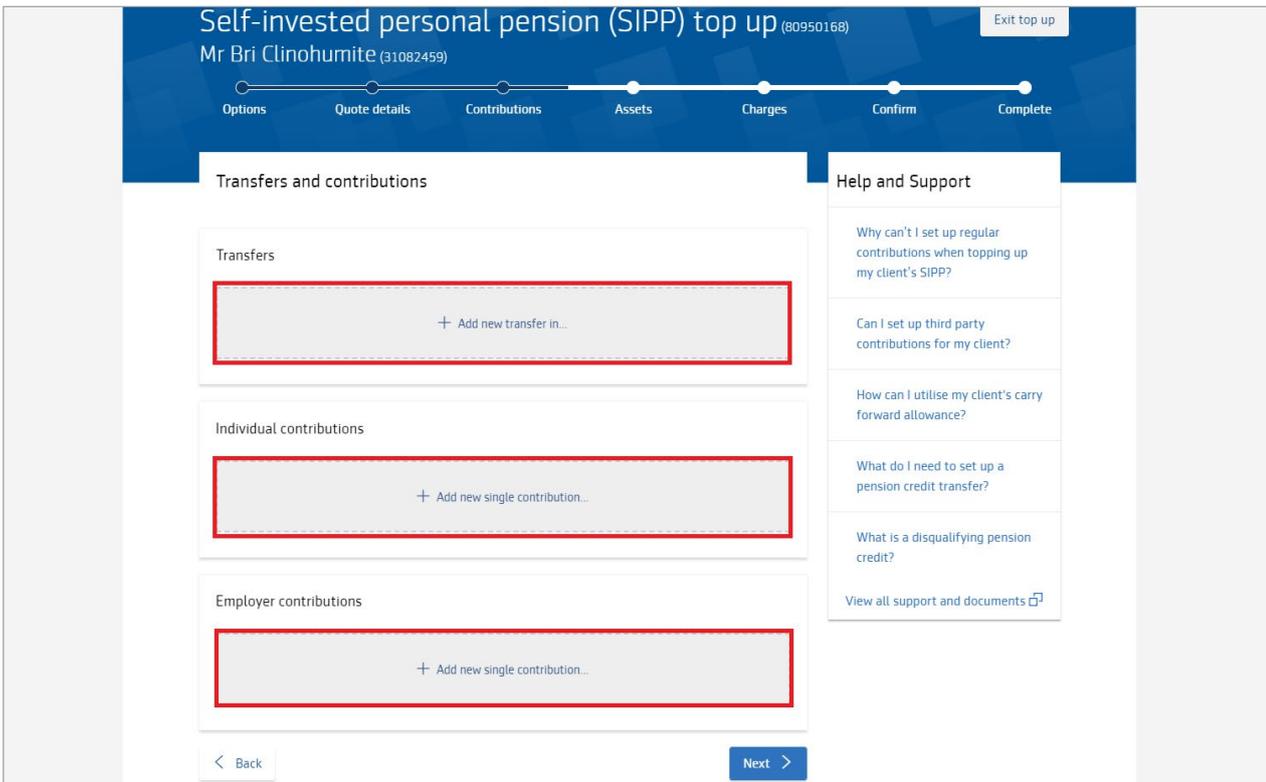
< Back **Next >**

Help and Support

What assumptions do you make for a dependant's pension?

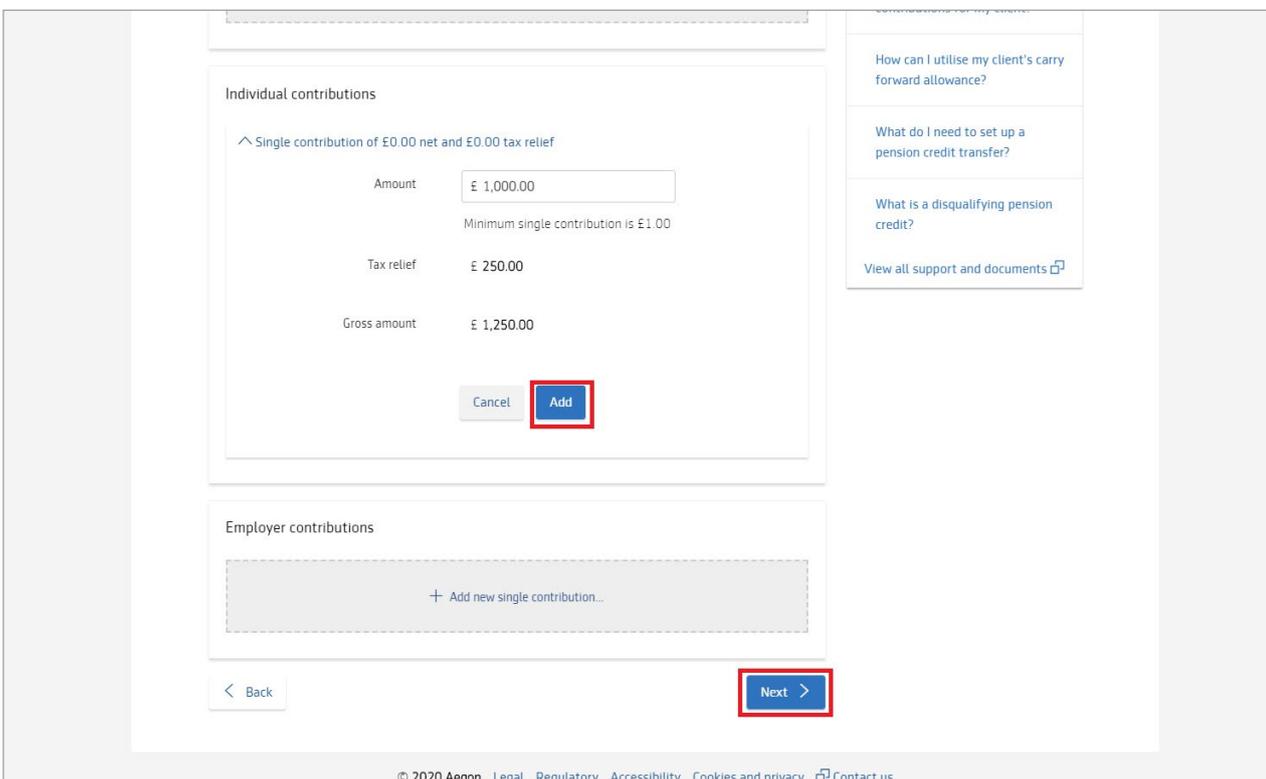
[View all support and documents](#)

7 Now complete the **Transfers and contributions** details, you can **Add new transfer in** or **Add new single contribution** for either individual or employer.



8A Adding an individual single contribution - enter the amount of the contribution and this will show the tax relief and the gross amount, select **Add**. When you've finished adding contributions, select **Next**.

Adding an employer contribution is very similar, but won't show tax relief.



8B Adding a transfer in - enter the details for the transfer, including the transferring provider contact details and select **Add**.

Transfers

^ Transfer in from unknown of £0.00

Transfer type

Standard

Pension credit

Is this a full transfer?

Yes

No

Transfer amount

£

Is this transfer from an occupational scheme?

Yes

No

Is this transfer from a defined benefit scheme?

Yes

No

Transferring provider reference

Transferring provider contact details

Search for the provider, if you can't find them, select 'Add new provider'

Select provider

Add new provider

Provider name



(minimum 3 characters)

Cancel

Add

Select if this transaction is **Advised** or **Non-advised** and add the funds. We'll pre-populate your client's existing fund choice, but you can also search for funds, or choose fund panel (if they're set up). You can set up rebalancing on a quarterly or yearly basis. You can use the funds you select as the default investment strategy for the product. Select **Next**.

Advice basis

What is the advice basis of this transaction?

Advised Non-advised

Assets

Single contribution and transfer funds Allocate using £

Add asset ×

Select asset source

All funds ▾

Search fund name, SEDOL, ISIN or Citicode

Search

+ Add fund + Add cash allocation

Set up rebalancing **No** Quarterly Yearly

Use as default strategy **No** Yes

Help and Support

[Why can't I find the fund\(s\) I'm looking for?](#)

[What's the maximum number of funds I can add?](#)

[View all support and documents](#) 🔗

< Back **Next >**

10 Add any initial adviser charges as either a percentage or fixed amount and confirm the VAT status for the charge.

The screenshot shows the AEGON user interface for a Self-invested personal pension (SIPP) top up. The header includes the AEGON logo, a 'Sign out' button, and the title 'Self-invested personal pension (SIPP) top up' with account identifiers (80950168 and 31082459). A progress bar indicates the current step is 'Charges'. The main content area is titled 'Initial adviser charge' and contains a form to add a charge on a single contribution of £1,250.00. The form has two tabs: 'Percentage' (selected) and 'Fixed amount'. Below the tabs, there is a question 'Is the charge subject to VAT?' with 'Yes' and 'No' radio buttons, where 'No' is selected. A percentage input field is present with a note 'Must be between 0% and 10%'. At the bottom of the form are 'Cancel' and 'Add' buttons, with the 'Add' button highlighted by a red square. To the right of the form is a grey box with the message 'Failed to load external content.' and a link 'View all support and documents'. Below the main form is a section for 'Ongoing adviser charge' with fields for 'Model name' and 'Freestyle'.



Handy hint

You'll also see the current ongoing adviser charge in this section. You can change this on the **adviser charges** tab on your client's product summary.

11 You'll see the supporting documents, including an illustration and we highlight any Documents you need to send us from the others.

AEGON Sign out

Self-invested personal pension (SIPP) top up (80950168)

Mr Bri Clinohumite (31082459) Exit top up

Options Quote details Contributions Assets Charges Confirm Complete

Documents

Important information
Your request isn't complete until you submit the declaration and receive confirmation of your request reference number.

Documents are in Portable Document Format (PDF)

Documents generated successfully [Download all](#)

Quotes

[Illustration - top up single/transfer of £1,000.00](#)

Documents you need to send us

Please download the following items, complete them and return to us.

[Death benefit nomination form](#)

Help and support

My client's illustration has failed to generate, what do I do?

[View all support and documents](#)

12 Confirm the employment status and if your client has triggered the money purchase annual allowance, then select **Next**.

The screenshot shows the 'Pension details' page in the Aegon SIPP top up process. The page title is 'Self-invested personal pension (SIPP) top up' for Mr Bri Clinohumite. A progress bar at the top indicates the current step is 'Confirm'. The 'Employment status' dropdown menu is set to 'Self-employed'. Below this, there is a question: 'Has the client triggered the money purchase annual allowance (MPAA) by flexibly accessing any other money purchase pensions?' with 'Yes' and 'No' buttons. A 'Next' button is highlighted with a red box. A 'Help and Support' sidebar on the right contains a question: 'How would a client have triggered the money purchase annual allowance?' and a link to 'View all support and documents'. The footer includes copyright information for 2020 Aegon and links for Legal, Regulatory, Accessibility, Cookies and privacy, and Contact us.

13 Choose the **Payment method** – either bank transfer, cheque or debit card. Select **Next**.

The screenshot shows the 'Payment details' page in the Aegon SIPP top up process. The page title is 'Self-invested personal pension (SIPP) top up' for Mr Bri Clinohumite. A progress bar at the top indicates the current step is 'Confirm'. The 'Payment method' section shows three options: 'Bank transfer', 'Cheque', and 'Debit card'. The 'Bank transfer' option is highlighted with a blue box. Below this, there is text: 'We accept payments via BACS, CHAPS and Faster Payments.' and 'You can find out how to make a payment on the Documents page that you'll see at the end.' A 'Next' button is highlighted with a red box. A 'Help and Support' sidebar on the right contains several questions: 'What is the maximum my client can pay by debit card?', 'Why do I need to provide my client's bank details if paying by cheque?', 'How long does a cheque take to clear?', 'If my client pays by bank transfer how long will this take?', and 'Why do you need to know if my client is present if I'm setting up a direct debit?'. A link to 'View all support and documents' is at the bottom of the sidebar. The footer includes copyright information for 2020 Aegon and links for Legal, Regulatory, Accessibility, Cookies and privacy, and Contact us.

14 Finally review the declaration, confirm the options and select **Submit** to complete the request. This will generate a confirmation along with the documents and application summary.

Advice given

We must record whether advice has been given to the applicant/client, or not, in connection with this application/request. Please confirm if you, the appointed intermediary:

- have given advice to the applicant/client in relation to this application/request (and if applicable, have advised on suitability of complex funds).
- haven't given advice to the applicant/client in relation to this application/request and the application/request doesn't include any instructions to trade in complex funds.

Costs and charges

I confirm my client has read the pre-sales disclosures and agrees to the costs and charges.

Applicant/client agreement

Tick this checkbox and click [Submit] to confirm that this declaration is being agreed to by or on behalf of the applicant and to apply to make a further payment to the Aegon SIPP on their behalf on the basis set out above.

[< Back](#) [Submit >](#)