



Phoenix Rising Retirement Benefits Scheme  
Retirement Capital: Office 12  
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CF48 4DR



38900/11

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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 November 2020 to 15 February 2021 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

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.

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.

03/03/2021

### Customer details

Customer name  
Phoenix Rising Retirement Benefits Scheme  
Customer number  
21130764

### Documents enclosed

- Summary
- Transaction summary
- Valuation
- Costs and charges 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](http://aegon.co.uk/arcstatementfaq).

Please read those Q&As as they should help you. If you still need to contact us please email [clientsupport@arc.aegon.co.uk](mailto:clientsupport@arc.aegon.co.uk) and we'll respond as soon as possible. Please note that we can't give financial advice. You shouldn't send personal or financial information if you contact us by email as email's not a secure way of sending this information.

If you'd like a large print, Braille or audio CD version of this document, please contact us on 0345 680 1234 (call charges will vary) or at [aegon.co.uk/onlineform](http://aegon.co.uk/onlineform). We're always here to help, so if you need some additional support from us please let us know.

Yours sincerely

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

Graham MacLeod  
Head of Digital Solutions,  
Customer Services



Statement details	
Statement period	16/11/2020 to 15/02/2021
Investor	Phoenix Rising Retirement Benefits Scheme
Customer number	21130764
Adviser details	Haven Global Strategies Limited

Summary

Account	Value (£) at 16/11/2020 <sup>1</sup>	Value (£) at 15/02/2021	Change in value <sup>5</sup> (£)
Aegon General Investment Account (Gross) - 71629792	30,332.44	31,783.04	1,450.60
<b>Total (£)</b>	<b>30,332.44</b>	<b>31,783.04</b>	<b>1,450.60</b>

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 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 (£)
25/11/2020	Distribution from Cash	0.02
15/12/2020	Distribution from Jupiter Merlin Inc Portfolio I Inc	87.22
25/12/2020	Distribution from Cash	0.02
25/01/2021	Distribution from Cash	0.02

Aegon charges

Date	Transaction	Transaction amount (£)
01/12/2020	Annual Charge	-6.36
01/01/2021	Annual Charge	-6.51
01/02/2021	Annual Charge	-6.47

Adviser charges

Date	Transaction	Transaction amount (£)
01/12/2020	Ongoing Adviser Charge	-12.72
01/01/2021	Ongoing Adviser Charge	-13.03



01/02/2021

Ongoing Adviser Charge

-12.95

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 21130764  
Customer Phoenix Rising Retirement Benefits Scheme

**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	1.488900	15,093.86
Quilter Investors CrIm Bl Pf R A£ <sup>3</sup>	7,042.733000	2.294600	16,160.26
Cash			528.92
Pending <sup>1</sup>			0.00
		<b>Value at 15/02/2021</b>	<b>31,783.04</b>

**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.



## Costs and charges information

### Customer details

Period covered	01/01/2020 to 31/12/2020
Customer name	Phoenix Rising Retirement Benefits Scheme
Customer number	21130764

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.

### Total charges across all products

Charge	Charges during the period		
	£		%
Platform	78.84		0.27
Adviser	144.83		0.50
Investment charges*	498.48		1.71
<b>Total charges</b>	<b>722.15</b>		<b>2.48</b>

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.

\*The Investment charge figure is a total across all types of investment you hold, including investment funds and/or insured funds.

Average value (£) during period	
	29,094.81
The effect charges have had on your account	
Return before charges	5.77%
Return after charges	3.31%
Effect of charges on return	2.46%
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.