

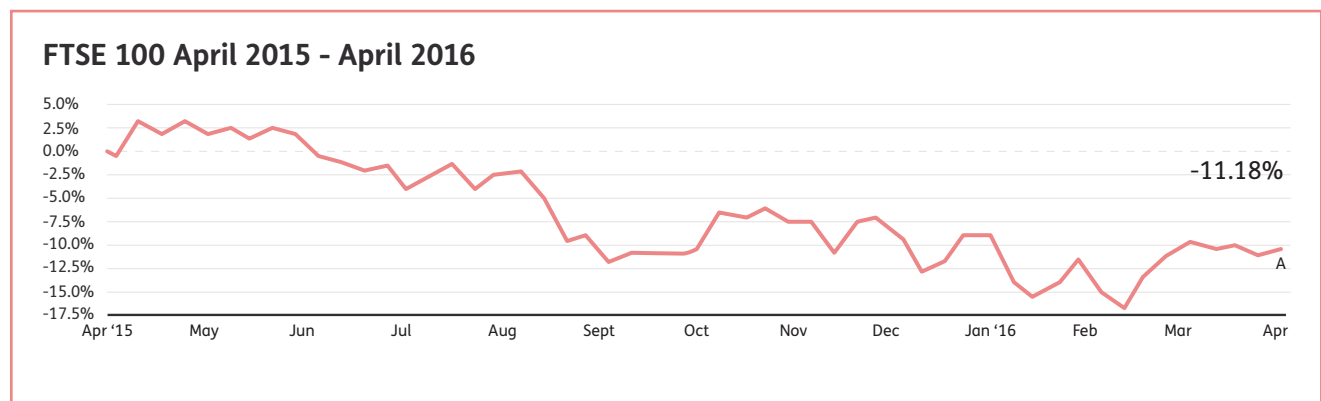
**GUARANTEED INCOME FOR LIFE**

# SECURE YOUR CLIENT'S INVESTMENT GAINS

The stock market can be a volatile place. Retirees moving into drawdown since pension freedoms will have had a very varied experience depending on when they invested.



From 1 April 2015 to 1 April 2016, the FTSE 100 fell by 11.18%. This might have come as an unpleasant surprise for retirees whose drawdown portfolios performed similarly.



From 1 April 2016 to 1 April 2017 the FTSE 100 increased by 19.13%. This would have yielded a very different result for retirees who invested at that point.



So, how can your clients lock in gains while benefiting from better returns than they'd get from a cash-based account?

## 2 GUARANTEED INCOME FOR LIFE

Our guaranteed income for life solution (GifL) offers a perfect way to secure any gains. And a GifL can also future-proof your client's income.

If your clients don't want to secure all their stock market gains, a GifL lets them gradually phase in the gains. This'll help protect their money against volatile markets over the course of their retirement.

The table below shows the rate of income that could be achieved, using examples showing different severity of personal, health and lifestyle conditions\*.

Severity of lifestyle factors and medical conditions*	% rate of income	Income
Mild <sup>1</sup>	5.28	£2,643.72
Moderate <sup>2</sup>	5.54	£2,772.06
Severe <sup>3</sup>	6.11	£3,059.93

A GifL is the perfect solution for retirees who want to:

- make the most of stock market ups;
- hedge against downs;
- remove volatility; and
- get an income that is guaranteed for a lifetime.

\*Income rates correct at 06.09.17. All examples are based on the same annuity basis. The illustration is based on an individual aged 65 with a £50,000 pension fund, five-year guarantee period, monthly in advance, no escalation, no value protection, and no dependant's pension, based on RH2 7RT postcode. A facilitated adviser charge of 2% has been assumed.

<sup>1</sup> **Mild health conditions:** Based on someone 5'7" tall, weighing 15st 13lbs, 14 units of alcohol weekly.

<sup>2</sup> **Moderate health conditions:** Based on someone with Type 2 diabetes diagnosed four and a half years ago, supplied HbA1c readings takes one medication daily, 23 units of alcohol weekly.

<sup>3</sup> **Severe medical conditions:** Based on someone diagnosed with Parkinson's disease nine years ago, hospitalised one year ago, takes one medication daily, high blood pressure treated with one medication daily and high cholesterol treated with one medication daily.

## FOR MORE INFORMATION

Call: **0345 302 2287**

Lines are open Monday to Friday, 8.30am to 5.30pm

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Or visit our website for further information: [justadviser.com](http://justadviser.com)

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