

# NON-UNDERWRITTEN VS PERSONALISED UNDERWRITTEN RATES

Let's make it personal.

Many people face a challenge of creating sustainable income in retirement.

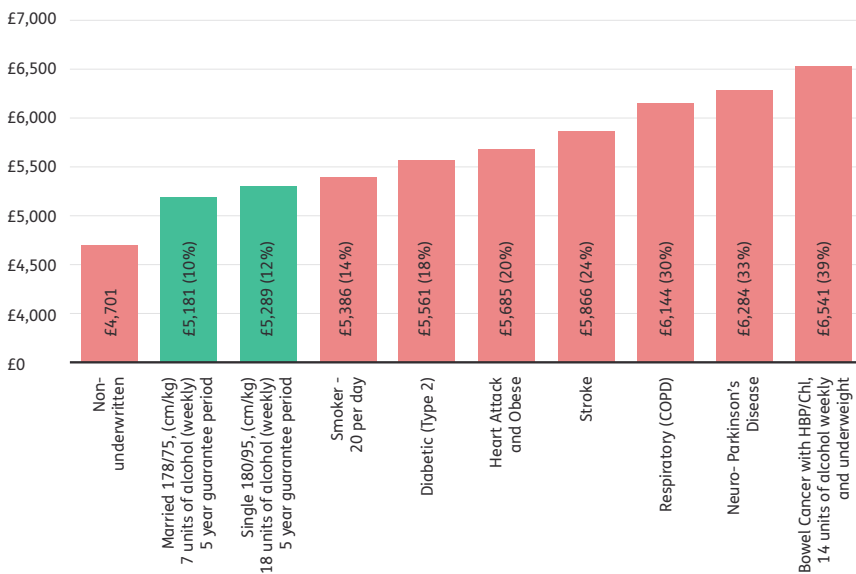
A guaranteed income for life solution (GifL), provided by a pension annuity, can offer a secure way to increase income. This removes the risks of investment volatility and your client's capital running out.

Personalised underwriting can make a huge difference to the amount of income available (compared to a standard GifL or even drawdown).

As a benchmark example, a pension pot of £100,000 would buy a GifL income of £4,701 each year.

By personalising your client's GifL with underwriting, there's a chance you can significantly increase the amount of income they receive.

**Client aged 65, £100k net fund, single life, no escalation with a 10 year guarantee period, unless stated otherwise, monthly in advance\*.**



To find out more about underwriting and increasing your clients income, call 0345 302 2287, or visit [justadviser.com](http://justadviser.com)

The actual level of income will depend on the individual's personal circumstances. There will be no return of capital to their estate from their annuity when they die, unless they include death benefit options.

\*Just rates 11.01.2018. Based on individual being married, 185/94 (cm/kg), 7 units of alcohol weekly, unless stated otherwise. Allows for 2% adviser charge.

## FOR MORE INFORMATION

Call: 0345 302 2287 Email: [support@wearejust.co.uk](mailto:support@wearejust.co.uk) Or visit: [justadviser.com](http://justadviser.com)  
Lines are open Monday to Friday, 8.30am to 5.30pm

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