

## SECURE LIFETIME INCOME

# INTRODUCING SECURE LIFETIME INCOME – A NEW APPROACH TO RETIREMENT INCOME



**We've designed a new groundbreaking retirement income solution to help your clients achieve the flexibility and security many of them want following the pension freedoms.**

Secure Lifetime Income (SLI) enables you to offer your clients a guaranteed income for life within a SIPP, where you do business – on platform.

This means you can easily create a personalised blended retirement income solution for your clients, combining the flexibility of drawdown with the security of a guaranteed income for life. It also helps clients manage the potential risk of running out of money.

### **Secure Lifetime Income offers benefits to you and your clients**

This exciting solution offers a variety of benefits for you and your clients.

## CLIENT BENEFITS

- **Guaranteed income for life** – SLI provides an individually underwritten guaranteed income which takes account of your client's individual health and lifestyle, ensuring your client's will never run out of money in retirement
- **A legacy on death** – SLI provides a lump sum death benefit should your client die during the set death benefit period, which means that wealth can be cascaded through the generations
- **A cash-in option** – should your client's circumstances change significantly during the set cash-in value period
- **Simplicity** – all retirement assets held in one place with a single P60 and a single portfolio view
- **Tax efficiency** – income and any death benefit is paid into the SIPP enabling clients to choose when to withdraw income for tax efficiency.

## ADVISER BENEFITS

- **A modern way to meet your client secure income needs** – opportunities for tax planning and income management on platform
- **Business efficiency** – a process designed to work with your business and investment management models with an online underwriting, quote and apply process
- **Ongoing de-risking option** – progressively de-risk your client portfolios as they get older, and their risk appetite and capacity for loss changes
- **Tax planning opportunities** – the flexibility to advise how and when income is taken to match client need and minimise tax.

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## FOR MORE INFORMATION

To find out more, contact your usual Just account manager or visit **JustAdviser.com** to view the range of SLI literature.

This new product is available initially on the Novia platform. You can find out more about Novia at **[www.novia-financial.co.uk](http://www.novia-financial.co.uk)**

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