

PENSION ANNUITY

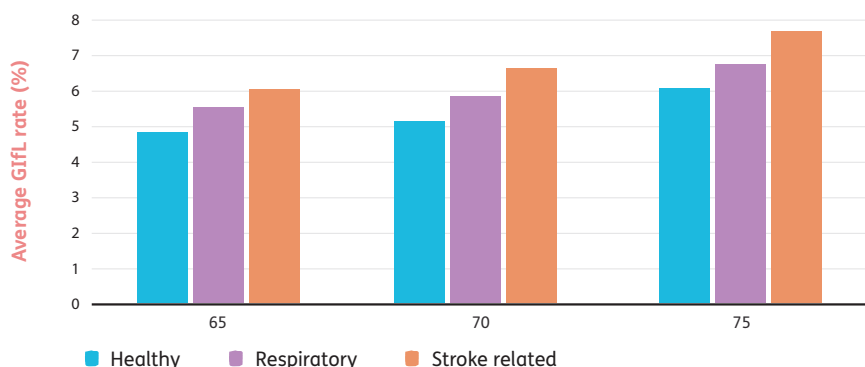
AVERAGE GIFL RATES – SUSTAINABLE INCOME IS ACHIEVABLE

If your clients are looking for a competitive rate of retirement income, maybe it's time to look again at a guaranteed income for life (GifL), provided by an annuity.

Whether income is being bought in one go, or in tranches over time to suit a client's retirement plans, a GifL can provide a secure foundation for retirement, and help cover those essential bills.

If you thought GifL rates were low or poor value, then think again...

Below are a range of example rates* (February 2019 to July 2019) for someone who is healthy, also a person with a common lifestyle condition and lastly someone with a more severe medical condition.



| | Healthy | Respiratory | Stroke related |
|----|---------|-------------|----------------|
| 65 | 4.82% | 5.55% | 6.04% |
| 70 | 5.13% | 5.87% | 6.63% |
| 75 | 6.08% | 6.77% | 7.68% |

When compared to cash and bonds, a GifL can provide higher rates of income and compared to equities, removes the risk of running out of money.

If your client needs to secure an income alongside their retirement investment portfolio, then a personalised GifL offers a competitive income yield, no investment risk, and perhaps more importantly, peace of mind for the rest of their life.

*Based on an individual with a fund value of £100,000. An annuity being payable monthly in advance, no dependant's pension, no escalation, 10 year guarantee period, no value protection. Rates cover February 2019 to July 2019.

Healthy Life – post code only. **Respiratory** – COPD diagnosed 13 years ago, lung function minimally impaired, hospitalised two years ago, takes one medication. **Stroke related** – 2 CVAs in the last five years, ongoing problems, takes one medication, activities of daily living affected.

FOR MORE INFORMATION

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

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