



COULD YOU GET A BETTER INCOME IN RETIREMENT?



Your personal details, lifestyle and health can have a positive impact on your retirement income – even if you're currently taking drawdown income.

You can achieve a personalised guaranteed income for life (provided by an annuity), which may mean you receive higher income payments.

To start with, your height and weight, marital status, postcode and alcohol consumption can all make a difference to the rate of income that you receive.

In addition, other lifestyle factors, your health and medical conditions can further improve your income. If you answer 'yes' to any of the questions on our checklist below, make sure you discuss this with your financial intermediary.

Are you currently a regular daily smoker, or have you been in the last five years?	Yes	No
Are you currently taking daily prescribed medication for a diagnosed medical condition?	Yes	No
Have you ever had hospital treatment for a diagnosed medical condition?	Yes	No
Does your height to weight ratio put you in the ② zone, using the table on page two?	Yes	No
Do you regularly drink alcohol on a weekly basis?	Yes	No 🔵

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Height to weight ratio

Match your height with your weight on the chart below. If the cell where the two meet has a ∅ in it, you could potentially improve your personalised guaranteed income for life, in isolation or in combination with other health and lifestyle factors.

	4' 6.5"	4' 8"	4' 9.5"	4' 11"	5' 0.5"	5' 2"	5' 4"	5' 5.5"	5' 7"	5' 8.5"	5' 10"	5' 11.5"	6' 1"	6' 3"	6' 4.5 "	6' 6"	
5st 9lbs					•												36kg
6st Olbs	Ø	0	Ø	0		Ø	0	38kg									
6st 4lbs	Ø	Ø	Ø	Ø		Ø	Ø	0	0	Ø	Ø	Ø	Ø	Ø	Ø		40kg
6st 9lbs		Ø	Ø	Ø		Ø	Ø	Ø	Ø		Ø	Ø			Ø	Ø	42kg
6st 13lbs		Ø	Ø	0		Ø	0	44kg									
7st 3lbs			0	0	7	O	Ø	0	46kg								
7st 8lbs				0	-	Ø	Ø	Ø	Ø	Ø	Ø	0	Ø	Ø	Ø	0	48kg
7st 12lbs				0	3	0	0	Ø	0	0	0	0	Ø	Ø	0	0	50kg
8st 3lbs						0	0	0	0	0	0	0	0	0	0	0	52kg
8st 7lbs						0	0	0	0	0	0	0	0	0	Ø	0	54kg
8st 11lbs						0	Ø	Ø	Ø	Ø	Ø	0	Ø	Ø	0	0	56kg
9st 2lbs							0	0	0	0	0	0	0	0	0	Ø	58kg
9st 6lbs	Ø							0	0	Ø	Ø	0	Ø	Ø	0	0	60kg
9st 11lbs	0							0	0	Ø	Ø	Ø	Ø	0	0	0	62kg
10st 1lbs	0	0							0	0	0	0	O	0	0	O	64kg
10st 1lbs 10st 6lbs	0	0							•	O	O	Ø	Ø	Ø	0	O	66kg
10st 6lbs		0	Ø							O	68kg						
11st Olbs	9	0	Ø	Ø											0	Ø	
11st olds 11st 5lbs	Ø	0	0	Ø							•	Ø	Ø	Ø	Ø	Ø	70kg
11st 5lbs 11st 9lbs	Ø		Ø	Ø								Ø		Ø	O	Ø	72kg
12st Olbs	0	O	Ø	Ø								V		O			74kg
	_			0	4											Ø	76kg
12st 4lbs	0	0	0														78kg
12st 8lbs	O	Ø	Ø	Ø	_	_								Ø	_	O	80kg ≤
12st 13lbs		O	Ø	Ø	O	O	O								Ø	Ø	82kg 84kg 86kg
13st 3lbs	0	Ø	Ø	Ø	Ø	Ø	Ø								Ø	Ø	84kg #
13st 8lbs	0	Ø	Ø	Ø	Ø	Ø	O	0								0	86kg &
• 13st 12lbs	_	Ø								Ø	88kg						
14st 2lbs	Ø	Ø	Ø	Ø	Ø	Ø	O	0	Ø								90kg
14st 7lbs	0	Ø	Ø	Ø	Ø	Ø	Ø	0	Ø								92kg
14st 11lbs		Ø	Ø	Ø	Ø	Ø	Ø	0	0	Ø							94kg
15st 2lbs	0	Ø	Ø	0	Ø	Ø	0	0	Ø	Ø							96kg
15st 6lbs	0	Ø	Ø	Ø	Ø	Ø	Ø	0	Ø	Ø	Ø						98kg
15st 10lbs		Ø	Ø	0	Ø	Ø	Ø	0	Ø	0	Ø						100kg
16st 1lbs	Ø	Ø	Ø	0	Ø	Ø	Ø	0	Ø	Ø	Ø	Ø					102kg
16st 5lbs	Ø	Ø	Ø	0	Ø	Ø	0	0	Ø	Ø	Ø	0					104kg
16st 10lbs		Ø	Ø	0	Ø				106kg								
17st Olbs	0	0	0	0	0	0	0	Ø	Ø	0	0	Ø	Ø				108kg
17st 5lbs	0	Ø	Ø	Ø	Ø	Ø	Ø	0	Ø	Ø	Ø	Ø	Ø	Ø			110kg
17st 9lbs	0	Ø	Ø	0	Ø	Ø	Ø	0	0	Ø	Ø	Ø	Ø	Ø			112kg
17st 13lbs		Ø	Ø	0	Ø	Ø	Ø	0	Ø		114kg						
18st 4lbs	Ø		116kg														
18st 8lbs	Ø	Ø	Ø	Ø	0	0	Ø	118kg									
18st 13lbs		Ø	Ø	Ø	0	0	0	0	0	Ø	120kg						
19st 3lbs	Ø	0	Ø	122kg													
19st 7lbs	Ø	124kg															
19st 12lbs		Ø	0	126kg													
20st 2lbs	Ø	Ø	Ø	0	Ø	Ø	Ø	0	Ø	128kg							
20st 6lbs	Ø	Ø	Ø	0	Ø	Ø	Ø	0	Ø	130kg							
20st 10lbs																	132kg
	138cm	142cm	146cm	150cm	154cm	158cm	162cm	166cm	170cm	174cm	178cm	182cm	186cm	190cm	194cm	198cm	

FOR MORE INFORMATION

Call: 01737 233 297 Email: support@wearejust.co.uk Or visit: wearejust.co.uk

Lines are open Monday to Friday, 8.30am to 5.30pm Calls may be monitored and recorded, and call charges may apply.





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Height (cm)