

PENSION ANNUITY

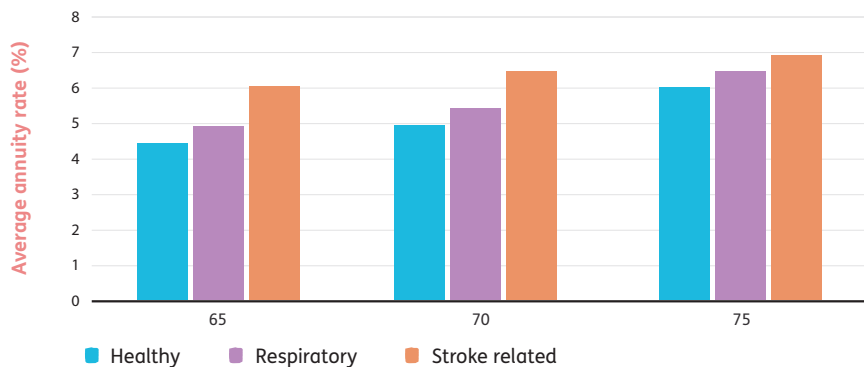
SUSTAINABLE INCOME IS ACHIEVABLE

If your clients are looking for a competitive rate of retirement income, maybe it's time to look again at guaranteed income for life provided by pension annuities.

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

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

Below are a range of example rates* (averaged between December 2020 to May 2021) 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	4.43%	4.93%	6.05%
70	4.94%	5.44%	6.50%
75	6.03%	6.50%	6.96%

Pension annuity rates compare favourably with other lower risk asset classes (such as cash, gilts and investment grade corporate bond based investments) and remove the risk of running out of money.

If guaranteed income forms part of a client's broader retirement plan then an individually underwritten pension annuity should be considered as it can offer great value. Annuities are tailored to the individual and consider a variety of different personal factors.

*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 taken from Just, and cover December 2020 to May 2021

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 past five years, ongoing problems, takes one medication, activities of daily living affected.

FOR MORE INFORMATION

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