

**PENSION ANNUITY**

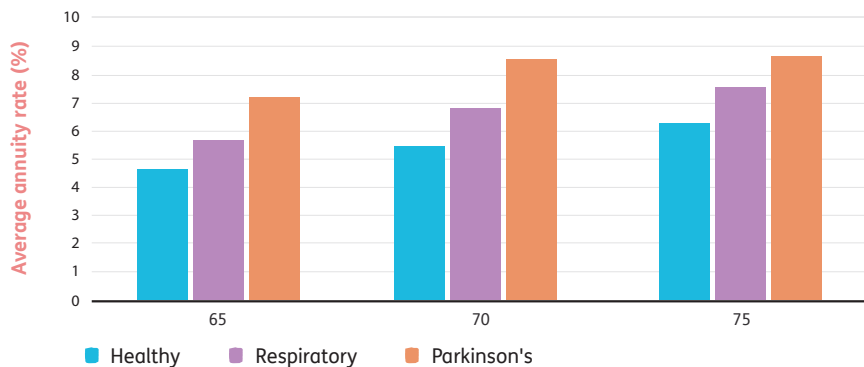
# SUSTAINABLE INCOME IS ACHIEVABLE

**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 October 2021 to March 2022) for someone who is healthy, also a person with a lifestyle related condition and lastly someone with a more severe medical condition.



	Healthy	Respiratory	Parkinson's
65	4.62%	5.69%	7.16%
70	5.45%	6.80%	8.56%
75	6.29%	7.59%	8.69%

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 October 2021 to March 2022.

**Healthy Life** – post code only. **Respiratory** – COPD diagnosed five years ago, lung function moderately impaired, hospitalised a year ago, takes one medication. **Parkinson's** – diagnosed nine years ago, hospitalised a year ago, experiences falls, takes one medication, activities of daily living affected.

## FOR MORE INFORMATION

Call: **0345 302 2287** Email: **support@wearejust.co.uk**

Or visit: **justadviser.com**

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

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