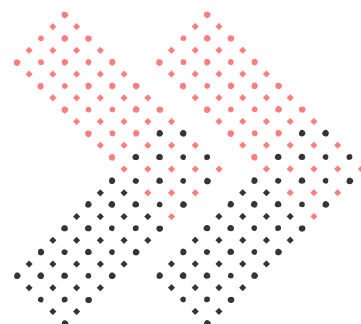


SECURE LIFETIME INCOME

Retirement confidence starts with Secure Lifetime Income



Combining security and growth can help your clients enjoy retirement with confidence.

Behavioural benefits

- License to spend with confidence
- Reduces stress during market volatility
- Simplifies financial decisions
- Prepares for unexpected life events

Product features

- Flexibility when combined with other sources of income
- Guaranteed income for life
- SIPP integration

Portfolio benefits

- Strategic diversification
- Enhanced resilience
- Reduced withdrawals

What is Secure Lifetime Income?

Secure Lifetime Income delivers a guaranteed income-producing asset that's designed to integrate seamlessly within a SIPP. By providing a reliable income stream, Secure Lifetime Income complements your clients' drawdown portfolios, delivering:

- **Security:** a stable monthly income guaranteed for life, regardless of market conditions.
- **Peace of mind:** reduces the impact of downturns on your clients' overall retirement strategy.
- **Flexibility:** income can be withdrawn, reinvested, or left untouched, giving clients full control.

With Secure Lifetime Income you can transform some of your client's assets into a foundation of guaranteed income. This can give them the confidence to spend freely. It also enables the rest of the portfolio to be allocated to potential growth, or held in reserve to cover unforeseen life events.

Who can benefit from Secure Lifetime Income?

Secure Lifetime Income could be an ideal solution for clients who:

- **Seek stability:** Secure Lifetime Income produces a guaranteed income stream that can help to reduce their reliance on unpredictable markets and shield them from sequence of returns risk.
- **Desire spending confidence:** With Secure Lifetime Income, clients can enjoy spending the income it produces, as the lifetime guarantee helps reduce the fear of outliving savings.
- **Prioritise longevity protection and flexibility:** By delivering guaranteed income, Secure Lifetime Income helps clients manage longevity risk while creating a buffer to preserve other assets for unexpected costs or future growth opportunities.

Use Secure Lifetime Income to help provide your clients with the peace of mind to enjoy retirement, balancing security and flexibility in their financial plan.

License to spend

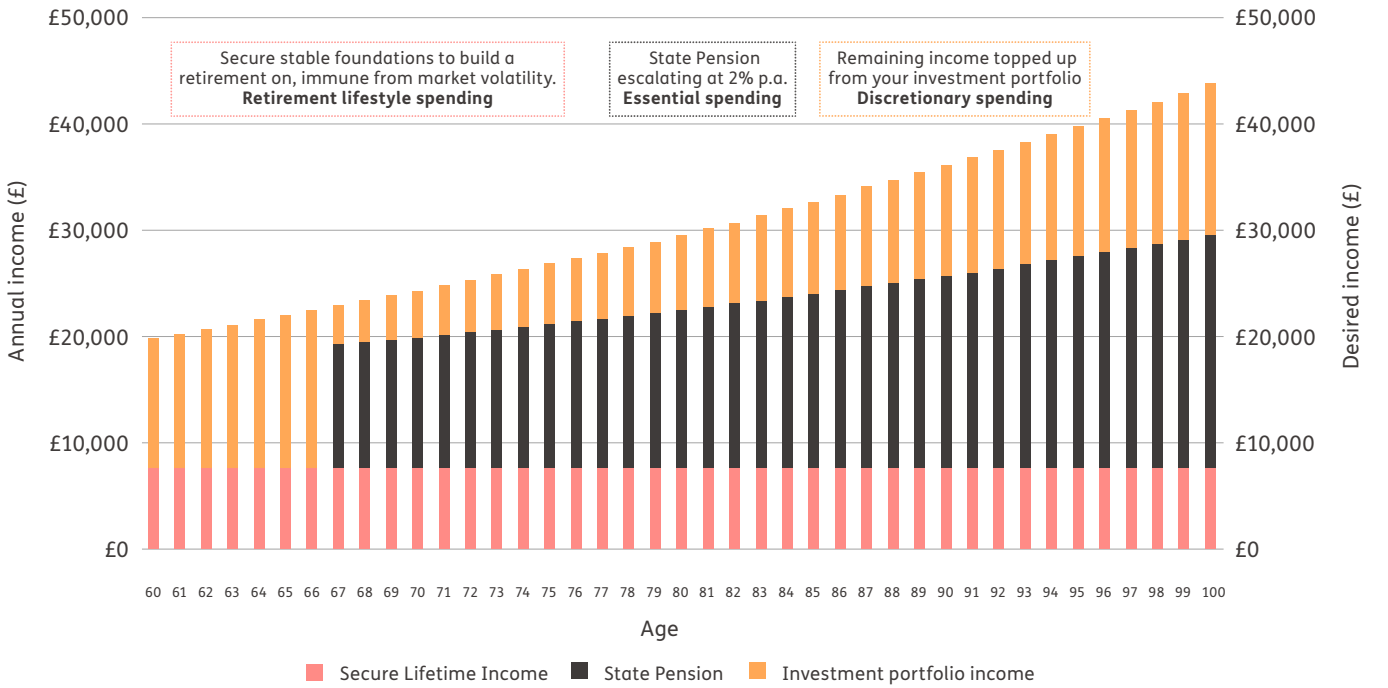
The chart below shows how a blended portfolio with Secure Lifetime Income provides a secure and flexible income. Helping clients feel confident and at ease in retirement.

By combining multiple income sources, it mitigates market risks and addresses retirement challenges like longevity risk, sequence of return risk, and income stability.

A guaranteed income base (State Pension and Secure Lifetime Income) can help to secure a minimum lifestyle¹, while portfolio income supports discretionary spending, offering clients the freedom to enjoy retirement.

This secure income structure gives clients confidence to spend without fear of outliving savings, while preserving the potential for long-term portfolio growth.

Layering income mitigates retirement risks



Impact on portfolio

Blending Secure Lifetime Income helps optimise portfolio risk, reducing the withdrawal rate from 4% to 3.3%. This leaves more assets invested, enhancing long-term growth potential.

	Age 90	Age 95	Age 98
Chance of plan success			
Blended portfolio	98.3%	95.3%	92.3%
Traditional portfolio	95.2%	88.9%	85.4%
Pension value			
Blended portfolio	£686,558	£746,354	£758,627
Traditional value	£637,509	£647,259	£634,330
Increased portfolio value from blending	£49,049	£99,095	£124,297

Assumptions: Male, age 60, good health. State Pension: £11,502 (age 67). State pension figures used are for 2024/2025 tax year, escalating at 2% per annum. Portfolio value: £500,000. Desired income: £20,000 p.a. escalating by 2% p.a. Traditional portfolio: 60%, equities and 40% fixed income. Blended portfolio: Risk Optimised 70%, equities and 30% fixed income, total fees of 1.75%. Scenario numbers above are illustrative only, and correct as at 5 February 2025. The graph shows median scenario of 1000 stochastic projections. Projections shown are hypothetical and are based on assumptions, not indicative of future performance and should not be the sole basis of investment decisions. Investment returns can fluctuate.

¹ As defined by retirementlivingstandards.org.uk

For more information

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Email: SLIenquiries@wearejust.co.uk
Or visit our website for further information: justadviser.com

We're working with a range of partners to bring you Secure Lifetime Income.
Find out more here:
justadviser.com/SLIpartners