

# Helping you decide

This Key Features Document provides you with information on the a UjbZYUhi fYgžVYbY hgUbX f]g\_gcZhY GhubXUfX @jZY ; i UfUbhYYX Lifetime Income plan which is referred to throughout this document as 'the Plan'.

Mti fDYfgcbU'E i chY'g\ck g'hY'jbVta Y'dUhtW'Y'UbX'UbmUXX]h]cbU'VYbY hg'nei 'a Um receive in the future if selected.

Your Key Features Document and Personal Quote should be read together.

You can shop around to buy an annuity from any authorised provider. By shopping around, you may improve the income you receive in retirement. Please ensure you VtbgjXYf'hY'VYbY hg'hY'D'Ub'c Yfgj Yfgj g'UVt bj Ybh]cbU'Ubbi ]h'f

From age 50 you can get free impartial advice from Pension Wise, a service from MoneyHelper.

Visit [moneyhelper.org.uk/pensionwise](https://moneyhelper.org.uk/pensionwise) or call **0800 138 3944**.

MoneyHelper guides are also available at [moneyhelper.org.uk](https://moneyhelper.org.uk)



## 1. Its aims

- To provide you with access to a guaranteed income for life.
- To provide you with a potentially higher income based on your age, health and lifestyle.
- Hc'c Yf'nei 'hY'cdh]cb'hc'fYW]j Y'U'i a d'g] a 'dUma Ybhž]Z'cb XYU'hž'hY'jbVta Y'fYW]j YX' from the Plan is less than the purchase price of the Plan.
- Hc'Y'd'nei 'a UbU[ Y'nei f'fYh]fYa Ybh'vta Y'HUI Y VYbh'm]b'cbY'd'UW'UbX'Uj c]X'gca Y' cZ'nei f'fYh]fYa Ybh'gUj ]b[ gž'Y'X']b'Xfuk Xck bžVY]b[ 'ja dUMYX'Vm'hY' i Vti Uh]cbg]b'hY' investment markets.