

Annuities

Are your clients missing out on their fair retirement income?

Taking a simplified approach with an annuity purchase, asking only a few high level questions, might appear to be an adequate indicator of whether or not an individual could qualify for an enhanced annuity. Whilst it may be a time saving process, it could be a short cut that results in clients missing out on retirement income they would otherwise qualify for, as this case study shows:

Case study: John

John, age 65 has a history of poor health. He was diagnosed with bowel cancer within the last three years which was successfully removed. With simplified underwriting, John could qualify for an enhanced annuity, but it might only result in an additional income of around 8% per year.

Asking the right questions can make a big difference

However it's the information gathered that can make a significant difference to your client's income - asking just a few questions takes a minimal amount of your time but can result in tremendous results for your client. It can be simple to incorporate - the common quotation form (available to download at www.commonquotation.co.uk) is accepted by all enhanced annuity providers and typically only takes around 15 minutes to complete.

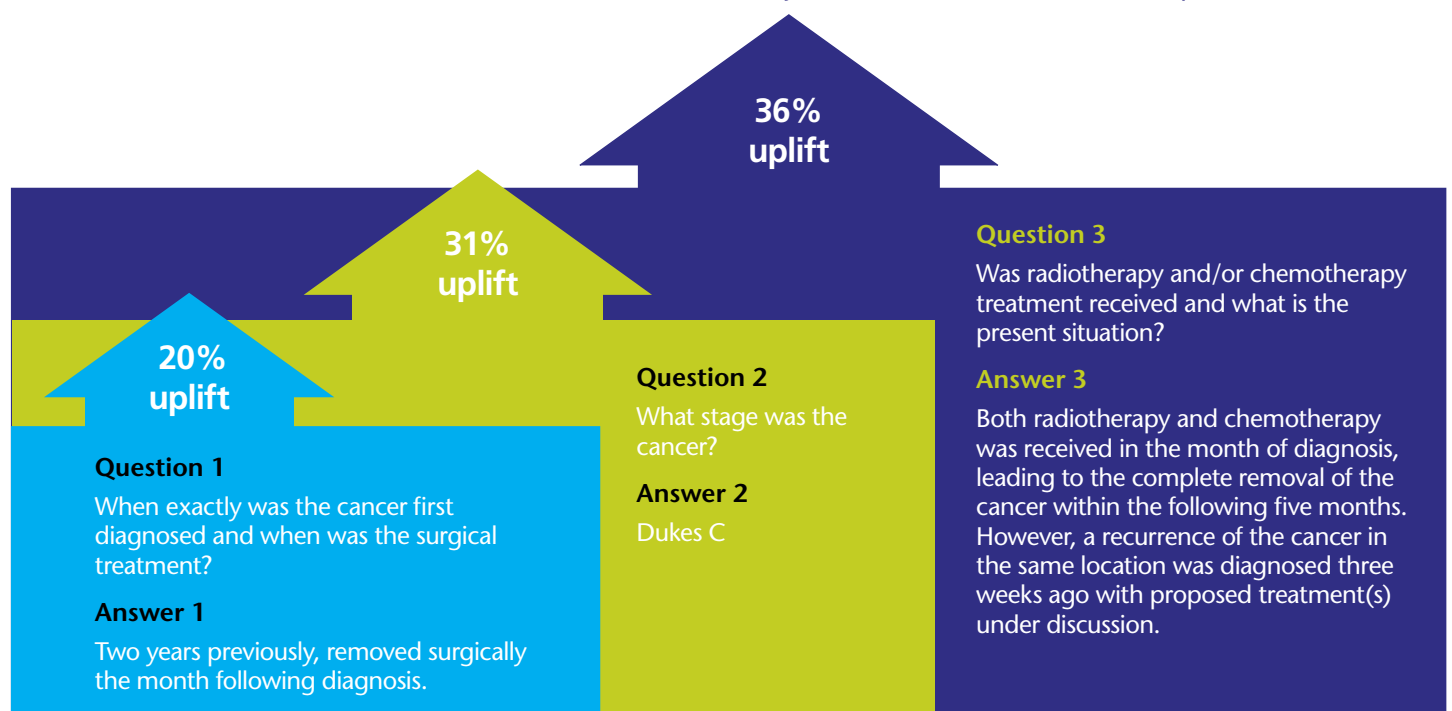


Illustration based on a male aged 65, with a £45k fund, 5 year guaranteed period, no escalation, no value protection, based on RH2 7RU postcode, compared to the lowest standard annuity rate offered via Avelo Exchange on 16/06/2011

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The importance of additional information:

Just Retirement wants to help you help your client have a just retirement. An enhanced annuity could mean around 10% more income over a standard annuity for a mild condition, around 40% more for a severe condition and for specific conditions it could be even higher.*

Next Steps

How do I know what questions to ask?

The Common Quotation Form provides an easy-to-follow structure that enables you to capture the medical and lifestyle information from a client in a professional way, and obtain an accurate estimate of their enhancement rate. There are sections for each key condition that will lead you through the questions and will help obtain the best income for your client. The form is accepted by all enhanced annuity providers.

In addition, as the leading enhanced annuity provider, Just Retirement has a wealth of experience in assessing medical conditions, having underwritten on over 1,500 conditions alone or in combination to date. For more details on the conditions underwritten to date and the impact that this can have, visit justadviser.com, call 0845 302 2287 or email ifasupport@justretirement.com

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