

If only I'd known... It's crucial to really know your client

Factsheet

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It's always important to look for the positive indicators of the things that may result in qualification for an enhanced annuity, and then to probe further to help you understand as much about the health and lifestyle position of your client as you do about their financial needs.



Case Study – Mr. Singleton, aged 65

- He has a fund of £50,000, from which he wants as much income as possible.
- He has no medical conditions, no medical history and takes no medications.
- Top standard rate was £3,047.

So, on the face of it he's very unlikely to qualify for an enhanced annuity. Or is he?

The more comprehensive and complete a picture you build up of your client's health and lifestyle, the greater the impact you could have on the income you may be able to secure him.

Start with three questions:

- What's your accurate height and weight?
- What's your current occupation?
- Do you drink alcohol, and if so, how much and how frequently?

The difference in income could be significant.

Health & Lifestyle – Why it Matters

3rd question:

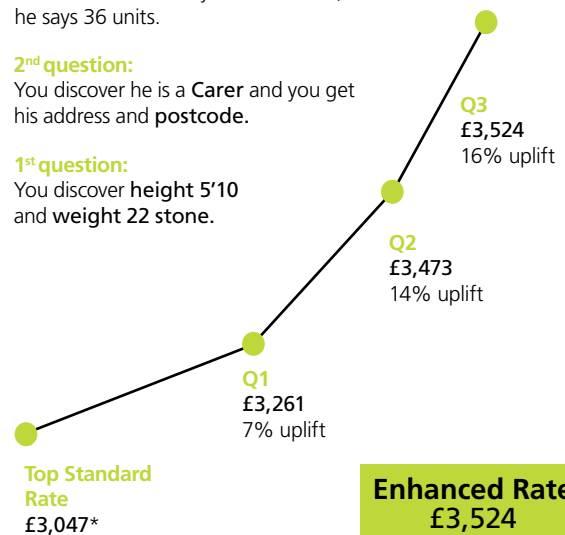
You ask for his weekly alcohol intake, he says 36 units.

2nd question:

You discover he is a Carer and you get his address and postcode.

1st question:

You discover height 5'10 and weight 22 stone.



Mr. Singleton goes from being someone who apparently doesn't qualify, to one who could boost his retirement income by 16%!

That's the equivalent of one year of additional income every 5 years compared with what he was expecting!

**Ensure your clients receive a just retirement and get the income they deserve.
Download the Common Quotation Form from www.commonquotation.co.uk**

* This illustration is based on a male aged 65, with a £50k fund, 5 years guaranteed, no escalation, no value protection, based on RH2 7RU postcode, compared to the best standard annuity rate offered via Avelo Exchange on 10/04/2012.

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