



ASSURED RETIREMENT
HELPING SECURE YOUR FUTURE



Ten facts about the Cash Retirement Account that we believe make it different...

1) It offers you the ability to specify an amount to be invested in an instant access account.

This may be helpful if you need flexibility in addition to a regular income or have a specific purchase or financial commitment in mind but are unsure when the money will be needed. Any cash held in an instant access account is available for withdrawal at any time upon request by you.

2) It enables you to tailor the income you receive.

You can specify at outset any level of income each year. As an example over a three year term, it could be £2,000 in year one, nil in year two and £4,000 in year three - the choice is completely yours. If you choose to take an income it must be at least our minimum of £600 per year/£50 per month.

3) It enables you to specify one or more future lump sum payments.

These can be paid as income when available or retained in your account for future use.

4) It enables you to defer taking income or take no income at all.

You may specify a nil income for the whole term of your account or you may choose to specify a nil income during the early part of your chosen term and an income later. All we ask is that you specify your income requirements at outset, but specified income does not have to be taken and may be deferred at any time. Once your account is set up, income cannot be increased above the level specified at outset, unless this increase is making use of previously deferred income.

5) It can be set up for any investment term from 1 year to 5 years, in whole months.

This enables you to choose a term that suits your needs and gives you complete freedom on what to do with your money at maturity.

6) It offers the facility for you, or your employer to make additional pension contributions.

Making additional contributions helps to grow your pension fund. Remember that if you are UK resident and under age 75, you can contribute up to £300 per month including tax relief, even if you are no longer working.

7) It only invests with financial institutions that are participants in the FSCS or with NS&I who are backed by HM Treasury.

Investments are arranged so that all investments are designated in the name of the individual member.

8) It limits your exposure to any single financial institution to the current FSCS maximum, including future interest.

Your money is therefore always protected by the Financial Services Compensation Scheme (FSCS).

9) It offers access to a range of financial institutions via an extensive panel that is regularly reviewed.

This helps to ensure that the interest rates available are competitive and that new institutions can be added as needed.

10) It has a low charge that is fully disclosed within every Personal Quotation.

This charge covers every element of the account, we have no hidden charges. The charge is typically around 0.5% per annum, depending on your investment amount, account term and income specified.

IMPORTANT NOTE

This document is intended to highlight some distinctive features of the Cash Retirement Account. It is not intended to be a comprehensive description of the product and should be read in conjunction with the Customer Guide and Key Features of the Cash Retirement Account. You should not take, or refrain from taking, any action based on this information. This information is not advice and if you are unsure about the suitability of an investment, you should seek Independent Financial Advice.

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