

Secured Drawdown Plans- Who offers the best returns?

Male aged 65 years, Net Investment after deducting tax free cash sum- £85,000, Annual Income - £3,825, payable monthly in advance

	Term	Assured Retirement Cash Retirement Account	Canada Life Fixed Term Income Plan	LV= Protected Retirement Plan	Primetime Retirement Fixed Term Drawdown Plan-Deposit Fund	L&G Fixed Term Retirement Plan
100% FSCS Protection cover		Yes	Yes	Yes	No	Yes
100% Value Protection on death		Yes	Yes	Yes	Yes	No
Protected Maturity Amount	1 year	£81,991	£80,317	Not available	Not available	Not available
Total overall return		£85,816	£84,142			
Net rate of return p.a.(%)		0.98%	-1.03%			
Protected Maturity Amount	2 years	£79,450	£76,950	Not available	Not available	Not available
Total overall return		£87,100	£84,600			
Net rate of return p.a.(%)		1.29%	-0.25%			
Protected Maturity Amount	3 years	£76,330	£74,168	Not available	£74,848	£75,439
Total overall return		£87,805	£85,643		£86,323	£86,914
Net rate of return p.a.(%)		1.17%	0.27%		0.55%	0.80%
Protected Maturity Amount	4 years	£73,676	£71,633	Not available	£72,805	£72,330
Total overall return		£88,976	£86,933		£88,105	£87,630
Net rate of return p.a.(%)		1.26%	0.62%		0.99%	0.84%
Protected Maturity Amount	5 years	£71,394	£69,461	£67,922	£71,182	£68,844
Total overall return		£90,519	£88,586	£87,047	£90,307	£87,969
Net rate of return p.a.(%)		1.42%	0.93%	0.54%	1.37%	0.78%

Notes:

The overall returns shown are based on the total income paid over the term of the plan plus the maturity amount paid at the end of the plan and assumes no adviser charge has been taken.