

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		£82,048	£80,317			
Total overall return	1 year	£85,873	£84,142	Not available	Not available	Not available
Net rate of return p.a.(%)		1.05%	-1.03%			
Protected Maturity Amount		£79,563	£76,949			
Total overall return	2 years	£87,213	£84,599	Not available	Not available	Not available
Net rate of return p.a.(%)		1.36%	-0.25%			
Protected Maturity Amount		£76,497	£74,192		£76,314	£76,086
Total overall return	3 years	£87,972	£85,667	Not available	£87,789	£87,561
Net rate of return p.a.(%)		1.24%	0.28%		1.16%	1.07%
Protected Maturity Amount		£73,897	£71,449		£74,133	£72,776
Total overall return	4 years	£89,197	£86,749	Not available	£89,433	£88,076
Net rate of return p.a.(%)		1.33%	0.56%		1.40%	0.98%
Protected Maturity Amount		£71,670	£69,004	£69,661	£71,356	£69,111
Total overall return	5 years	£90,795	£88,129	£88,786	£90,481	£88,236
Net rate of return p.a.(%)		1.49%	0.82%	0.99%	1.41%	0.84%

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.