



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 | £82,002 | £80,386 | Not available | Not available | Not available |
| Total overall return | | £85,827 | £84,211 | | | |
| Net rate of return p.a.(%) | | 1.00% | -0.95% | | | |
| Protected Maturity Amount | 3 years | £77,863 | £74,589 | Not available | £76,367 | £77,398 |
| Total overall return | | £89,338 | £86,064 | | £87,842 | £88,873 |
| Net rate of return p.a.(%) | | 1.79% | 0.45% | | 1.18% | 1.61% |
| Protected Maturity Amount | 5 years | £71,623 | £69,351 | £71,351 | £71,620 | £70,004 |
| Total overall return | | £90,748 | £88,476 | £90,476 | £90,745 | £89,129 |
| Net rate of return p.a.(%) | | 1.48% | 0.91% | 1.41% | 1.48% | 1.07% |

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.