



Secured Drawdown Plans- Who offers the best returns?

Male aged 65 years, Net Investment after deducting tax free cash sum- £150,000, Annual Income - £6,750, 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		£145,009	£142,287			
Total overall return	1 year	£151,759	£149,037	Not available	Not available	Not available
Net rate of return p.a.(%)		1.20%	-0.66%			
Protected Maturity Amount		£137,324	£133,277		£135,731	£140,005
Total overall return	3 years	£157,574	£153,527	Not available	£155,981	£160,255
Net rate of return p.a.(%)		1.78%	0.83%		1.41%	2.39%
Protected Maturity Amount		£129,897	£126,249	£126,849	£129,570	£126,754
Total overall return	5 years	£163,647	£159,999	£160,599	£163,320	£160,504
Net rate of return p.a.(%)		1.97%	1.46%	1.54%	1.93%	1.53%

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.