



Secured Drawdown Plans- Who offers the best returns?

Male aged 65 years, Net Investment after deducting tax free cash sum- £100,000, Annual Income - £4,500, payable monthly in advance

	Term	Assured Retirement Cash Retirement Account	Canada Life Fixed Term Income Plan	LV= Protected Retirement Plan	L&G Fixed Term Retirement Plan
100% FSCS Protection cover		Yes	Yes	Yes	Yes
100% Value Protection on death		Yes	Yes	Yes	No
Protected Maturity Amount		£95,176	£94,855		
Total overall return	1 year	£99,676	£99,355	Not available	Not available
Net rate of return p.a.(%)		-0.33%	-0.66%		
Protected Maturity Amount		£89,826	£87,903		£88,907
Total overall return	3 years	£103,326	£101,403	Not available	£102,407
Net rate of return p.a.(%)		1.18%	0.50%		0.85%
Protected Maturity Amount		£83,899	£81,808	£83,099	£81,823
Total overall return	5 years	£106,399	£104,308	£105,599	£104,323
Net rate of return p.a.(%)		1.40%	0.95%	1.23%	0.96%

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.