


► What your benefits might be after 10 years

Your plan gives you income options when you retire. The illustration shows what your plan could be worth, and takes account of your plan value, and the investments and payment amounts you've chosen.

 We will send you a statement each year so you can keep track of your benefits.

	Low	Mid	High
	reduces by a yearly average of 1.6% a year	grows by a yearly average of 1.4% a year	grows by a yearly average of 4.4% a year
If your investment			
your plan value could be worth	£70,900	£95,800	£128,000
this could buy you a taxable pension each year of	£3,230	£5,430	£8,800

► Is income drawdown right for you?

You should discuss this with a financial adviser.

Instead of taking income drawdown, you could buy a taxable pension now of £3,789 a year.

That amount is based on the information in this illustration, your postcode E14 7JZ and Standard Life's current annuity rates, which may differ from the rates available on the market.

The amount doesn't include a rate based on your health or factors that affect how long you might live, such as medication you take, your occupation and whether you smoke. This is known as an Enhanced Annuity and if you're eligible for one, this type of annuity could offer you a much higher level of income.

If you want to take this option, just get in touch for a more personalised quote. By shopping around, you might get more from other companies.

Any agreement you make with an adviser about how they're paid for advice or services could affect how much taxable pension you'll get.

► Information about these figures

- they're estimates so your benefits could be very different - your plan value could be worth less than you paid in
- we can't predict future inflation and tax rates or how investments will grow. Charges may also vary
- your taxable pension will also depend on interest rates when you retire

These figures assume:

- your funds grow at the rates shown in *Your funds - what you need to know*, page 5. In line with FCA rules, the high and low rates are 3% above and below the assumed mid rate shown for each fund. The average rates above are after we have reduced them for inflation