

The Retirement Account

For Adviser
use only

Your life made simple

The Retirement Account has been designed following detailed research and discussions with financial advisers. So it is purpose-built with you in mind, to take full advantage of the new pension freedoms.



One simple, value for money product

- The Retirement Account is one product. That means one application, one illustration, one set of charges, one annual statement, and of course, just one product provider
- Competitive annuity rates for guaranteed income compared with other standard and enhanced annuities. If your client buys an annuity within The Retirement Account, they can benefit from the tax advantages and flexibility of a Drawdown wrapper, as well as receiving a competitive guaranteed income
- A simple, cost-effective range of funds for Pension Drawdown, with three levels of risk and three types of investment style

A simple online quote system and adviser dashboard - coming soon

- The Retirement Account has its own custom-built online quote and application system
- Use our brief online questionnaire to help allocate your client's pension pot between Annuity and Drawdown
- Get income quotes based on amounts invested in Annuity and Drawdown, or start with a target income and the system will tell you how to achieve it
- Try out as many combinations as you like to find the perfect balance for your client
- Medical underwriting is easy. Just complete the sections relevant to your client for an instant quote. Or we'll phone the client and do it for you, saving time and the need to ask sensitive health questions
- Plain English client illustrations and automated suitability reports for you to utilise and build on
- Track applications online and view all your clients' products for ongoing servicing
- Online chat for help if needed

The screenshot shows the Retirement Advantage web interface. On the left is a sidebar with the company logo and user information for John Patterson (IFA). The main area is divided into two sections: 'Quotes' and 'Accounts'. The 'Quotes' section contains a search bar and a table of client quotes. The 'Accounts' section also has a search bar and a table for tracking applications.

Name	DOB	Postcode	Last Quote	Expiry	Actions
Mr Craig Barnet	09/04/1943	BN11 3AS	RA00000043	03/11/2015	
Mrs Rebecca Lunfold	04/10/1955	PO19 7TO	RA00000322	04/11/2015	
Mr Mark Langland	01/01/1956	RH13 7HB	RA00003812	02/11/2015	
Mrs Donna John	04/10/1955	WC1A 2QA	RA00000002	12/11/2015	
Mr Tim Kennard	09/11/1952	OL13 0AH	RA00003701	18/11/2015	

Account No. or Surname	DOB: DD-MM-YYYY	Search	Reset Search
Application Progress			



Award winning sales support and customer service

- Our Sales and Customer Service teams win industry awards year after year
- You'll always speak to a UK-based fully trained person
- Our Sales team includes local Business Development Managers and a central team of Telephone Account Managers. They'll guide you through sales, making sure you have the right marketing and product literature, suggesting ways to provide better value and close the sale, explaining the product, and providing training if needed
- Our Customer Service team processes applications quickly and efficiently, carrying out medical interviews if you wish. They will always be here to provide ongoing service for you and your clients



Some of the ways we help make your life easier

94%

of calls answered within 20 seconds

99%

of quotes issued within 24 hours

95%

of customers are happy with our service*



A range of fee options to reflect the advice and service that you give your clients

- You can set your own fees at quote and application stage
- Choose an initial fee, an ongoing fee, ad-hoc fees (for example, when buying additional guaranteed income) or any combination of these
- The flexible nature of the product means it's natural for you to maintain client relationships with future fee-earning potential to reflect the service you are giving your clients

*Statistics quoted for annuity business 2015.

The value of investments may go down as well as up. Taking income or withdrawals in excess of fund growth may result in the fund running out quicker than expected. Tax treatment depends on the individual circumstances of each client and may be subject to change in the future. Inflation will reduce how much the Fund is worth in real terms and inflation will reduce how much your income is worth over the years. It is essential to seek advice from a suitably qualified adviser.