

Your **Company** Logo

Level vs Indexed Annuity Illustration

for

Example Client

Created by Your Name

Your Company

Introduction

The following report contains a "Level versus Indexed Annuity" forecast. This takes the forecasted values of both your indexed and level annuities in order to illustrate how each option will affect your finances over the next 40 years. Indexed annuities are typically lower initially than their level counterparts, but can eventually become far more lucrative. This report will help illustrate the differences between taking a level and an indexed annuity, based on an "assumed" inflation rate, in order for you to decide which is the best option in your individual circumstances.

All figures displayed are in today's terms.

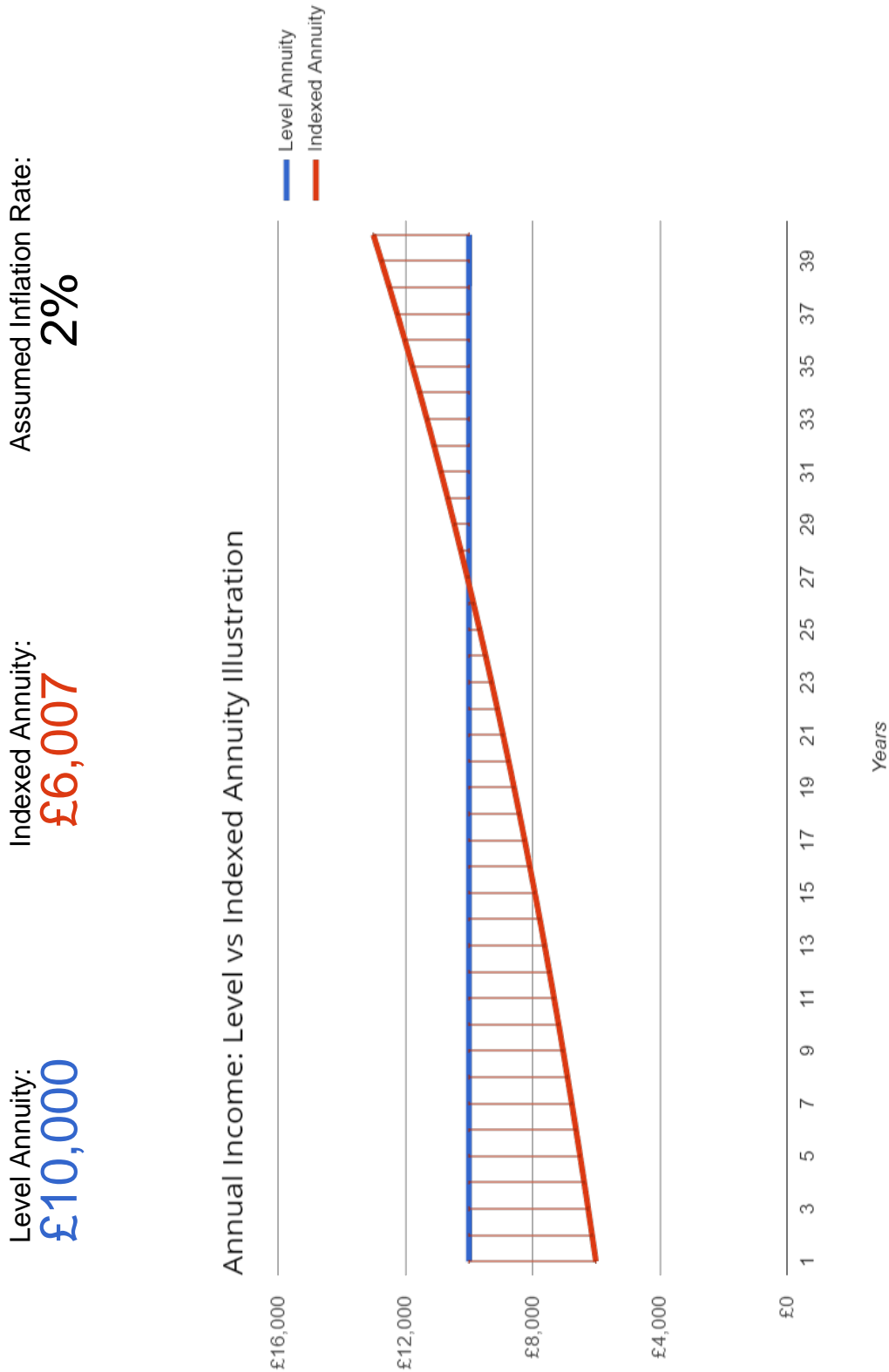
Overview

Forecasts included:

- £10,000 v £6,700k with 2% inflation

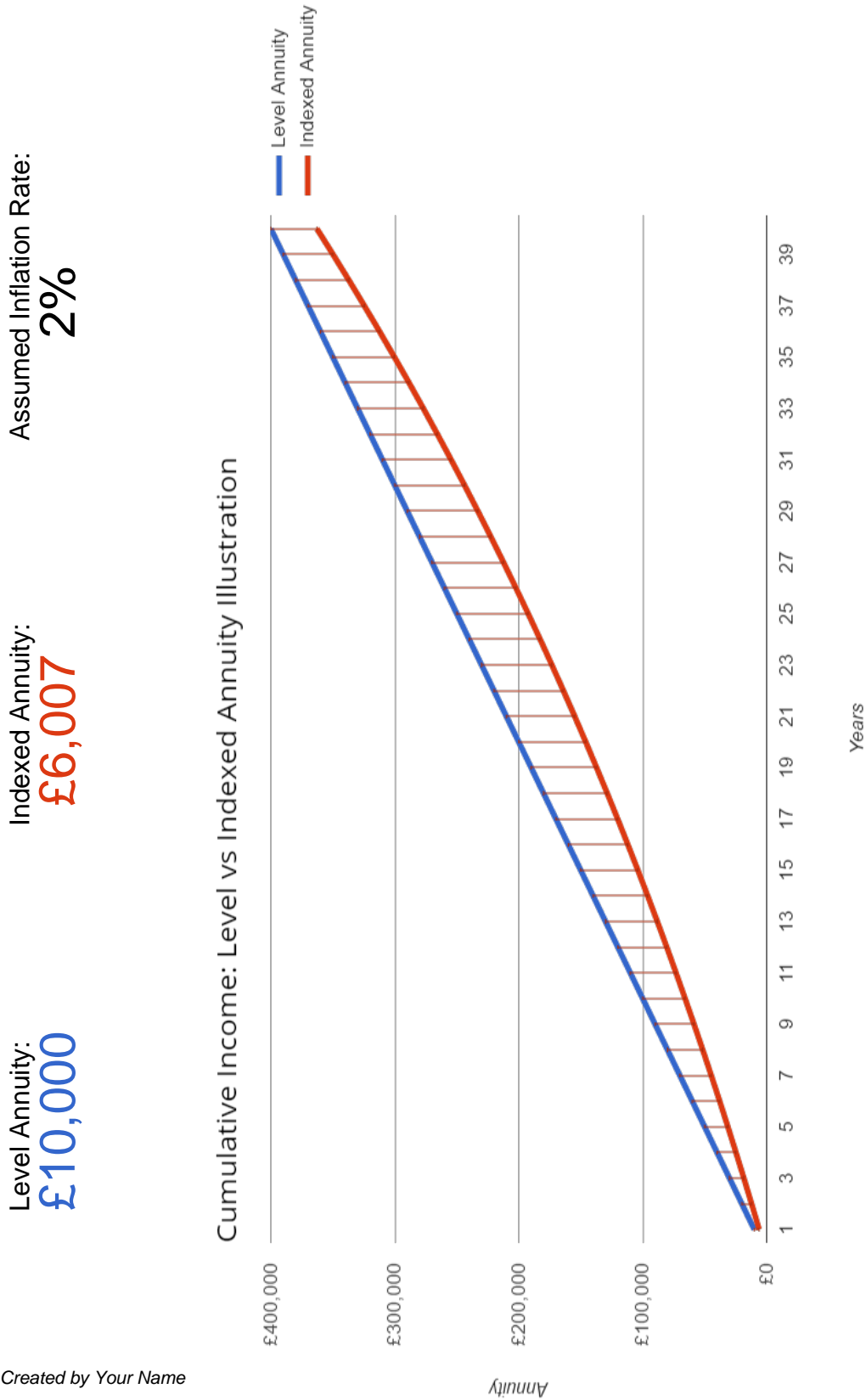


Forecast: £10,000 v £6,700k with 2% inflation





Forecast: £10,000 v £6,700k with 2% inflation



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Level Annuity:
£10,000

Indexed Annuity:
£6,007

Assumed Inflation Rate:
2%

Year by year breakdown (£10,000 v £6,700k with 2% inflation)

| Year | Age | Level Annuity | Indexed Annuity | Cumulative Level Annuity | Cumulative Indexed Annuity |
|------|-----|---------------|-----------------|--------------------------|----------------------------|
| 1 | 55 | £10,000 | £6,007 | £10,000 | £6,007 |
| 2 | 56 | £10,000 | £6,127 | £20,000 | £12,134 |
| 3 | 57 | £10,000 | £6,250 | £30,000 | £18,384 |
| 4 | 58 | £10,000 | £6,375 | £40,000 | £24,758 |
| 5 | 59 | £10,000 | £6,502 | £50,000 | £31,261 |
| 6 | 60 | £10,000 | £6,632 | £60,000 | £37,893 |
| 7 | 61 | £10,000 | £6,765 | £70,000 | £44,658 |
| 8 | 62 | £10,000 | £6,900 | £80,000 | £51,558 |
| 9 | 63 | £10,000 | £7,038 | £90,000 | £58,596 |
| 10 | 64 | £10,000 | £7,179 | £100,000 | £65,775 |
| 11 | 65 | £10,000 | £7,322 | £110,000 | £73,097 |
| 12 | 66 | £10,000 | £7,469 | £120,000 | £80,566 |
| 13 | 67 | £10,000 | £7,618 | £130,000 | £88,185 |
| 14 | 68 | £10,000 | £7,771 | £140,000 | £95,955 |
| 15 | 69 | £10,000 | £7,926 | £150,000 | £103,882 |
| 16 | 70 | £10,000 | £8,085 | £160,000 | £111,966 |
| 17 | 71 | £10,000 | £8,246 | £170,000 | £120,213 |
| 18 | 72 | £10,000 | £8,411 | £180,000 | £128,624 |
| 19 | 73 | £10,000 | £8,579 | £190,000 | £137,203 |
| 20 | 74 | £10,000 | £8,751 | £200,000 | £145,954 |
| 21 | 75 | £10,000 | £8,926 | £210,000 | £154,880 |
| 22 | 76 | £10,000 | £9,105 | £220,000 | £163,985 |
| 23 | 77 | £10,000 | £9,287 | £230,000 | £173,272 |
| 24 | 78 | £10,000 | £9,472 | £240,000 | £182,744 |
| 25 | 79 | £10,000 | £9,662 | £250,000 | £192,406 |
| 26 | 80 | £10,000 | £9,855 | £260,000 | £202,261 |
| 27 | 81 | £10,000 | £10,052 | £270,000 | £212,313 |
| 28 | 82 | £10,000 | £10,253 | £280,000 | £222,567 |
| 29 | 83 | £10,000 | £10,458 | £290,000 | £233,025 |
| 30 | 84 | £10,000 | £10,667 | £300,000 | £243,692 |
| 31 | 85 | £10,000 | £10,881 | £310,000 | £254,573 |
| 32 | 86 | £10,000 | £11,098 | £320,000 | £265,672 |
| 33 | 87 | £10,000 | £11,320 | £330,000 | £276,992 |
| 34 | 88 | £10,000 | £11,547 | £340,000 | £288,539 |
| 35 | 89 | £10,000 | £11,778 | £350,000 | £300,317 |
| 36 | 90 | £10,000 | £12,013 | £360,000 | £312,330 |
| 37 | 91 | £10,000 | £12,254 | £370,000 | £324,584 |
| 38 | 92 | £10,000 | £12,499 | £380,000 | £337,082 |
| 39 | 93 | £10,000 | £12,749 | £390,000 | £349,831 |
| 40 | 94 | £10,000 | £13,004 | £400,000 | £362,835 |

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Level Annuity:
£10,000

Indexed Annuity:
£6,007

Assumed Inflation Rate:
2%

Summary (£10,000 v £6,700k with 2% inflation):

Your £6,007 indexed annuity will take approximately 27 years to give a larger annual income than your £10,000 level annuity. This equates to more than 40 years before the total amount earned by your indexed annuity surpasses that of your level annuity (at an assumed inflation rate of 2%).