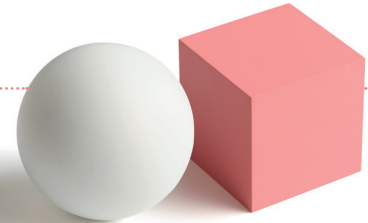


# COULD YOU GET A BETTER INCOME IN RETIREMENT?



**Your personal details, lifestyle and health can have a positive impact on your retirement income – even if you're currently taking drawdown income.**

You can achieve a personalised guaranteed income for life (provided by an annuity), which may mean you receive higher income payments.

To start with, your height and weight, marital status, postcode and alcohol consumption can all make a difference to the rate of income that you receive.

In addition, other lifestyle factors, your health and medical conditions can further improve your income. If you answer 'yes' to any of the questions on our checklist below, make sure you discuss this with your financial intermediary.

Are you currently a regular daily smoker, or have you been in the last five years?


Yes  No

Are you currently taking daily prescribed medication for a diagnosed medical condition?

Yes  No

Have you ever had hospital treatment for a diagnosed medical condition?

Yes  No

Does your height to weight ratio put you in the  zone, using the table on page two?

Yes  No

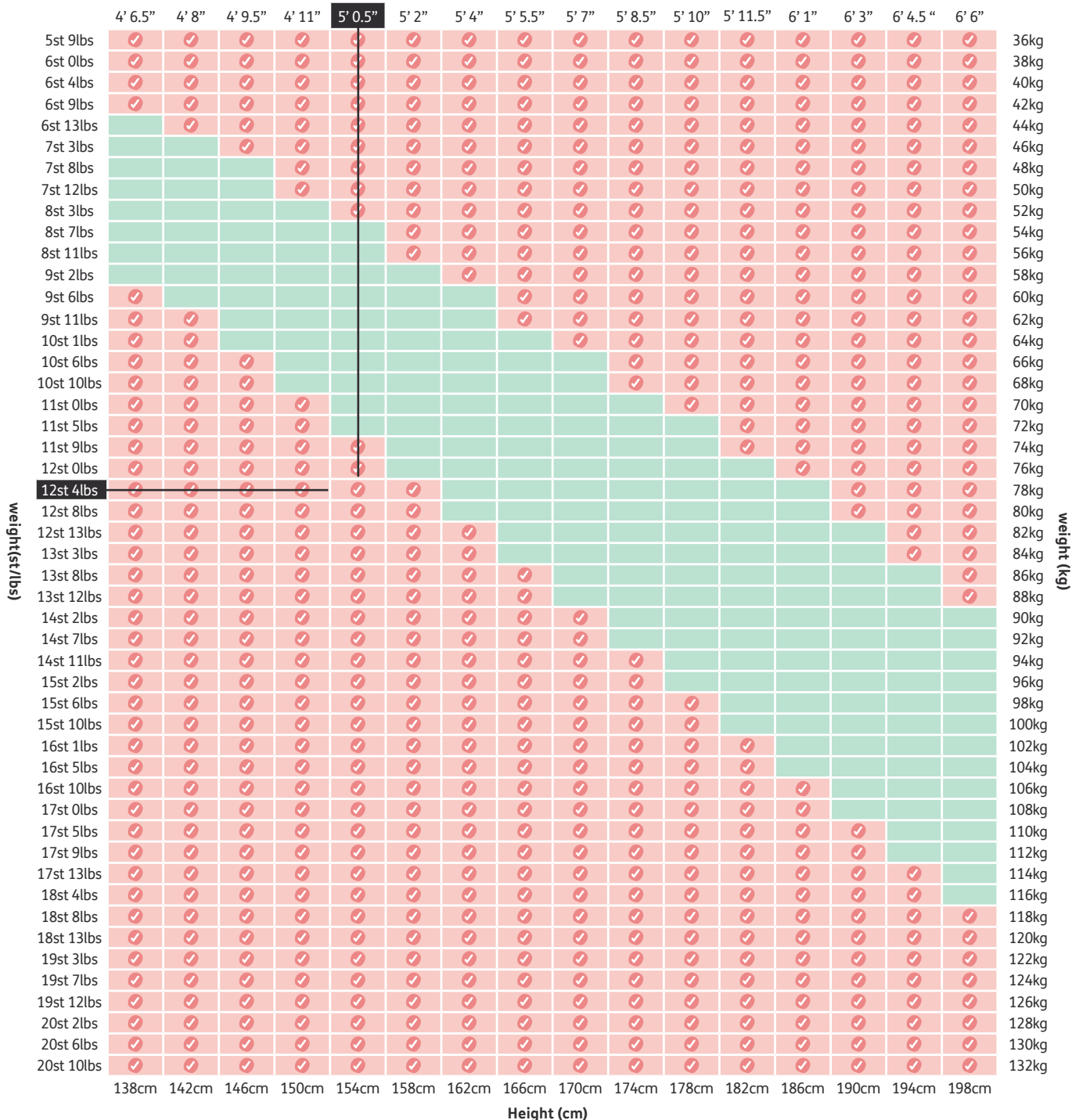
Do you regularly drink alcohol on a weekly basis?

Yes  No

## 2 COULD YOU GET A BETTER INCOME IN RETIREMENT?

### Height to weight ratio

Match your height with your weight on the chart below. If the cell where the two meet has a ✓ in it, you could potentially improve your personalised guaranteed income for life, in isolation or in combination with other health and lifestyle factors.



## FOR MORE INFORMATION

Call: 01737 233 297 Email: [support@wearejust.co.uk](mailto:support@wearejust.co.uk)  
Or visit: [wearejust.co.uk](http://wearejust.co.uk)

Lines are open Monday to Friday, 8.30am to 5.30pm  
Calls may be monitored and recorded, and call charges may apply.

**FT** ADVISER

