

## Comparing i2Live Annuity with a traditional annuity

Feature	Traditional annuity	i2Live Annuity with the Income Guarantee Option
A one-off decision that decides your clients' whole retirement income with no option to change	Yes	No
Will your clients pension fund suffer from inflation rises?	Yes <sup>†</sup>	No <sup>†</sup>
Will this type of annuity limit your clients opportunity for increases in monthly income, as life expectancy increases?	Yes	No
Guaranteed minimum income option	Yes	Yes*
Guaranteed income for life option	Yes	Yes*
Flexibility for the pension fund to grow whilst income is taken	No	Yes
Flexibility to change income	No	Yes - based on the requirements of your client and within minimum and maximum HMRC limits
Investment choice	None	A range of over 70 funds to choose from for their investment
Opportunity to switch between funds	N/A	Yes
Initial commission for you	Yes	Yes
Trail commission for you	No	Yes

<sup>†</sup>Annuitants who take an RPI Conventional annuity will be protected against inflation rises. i2Live Annuity invests in equities and provides annuitants the opportunity to help combat inflation rises. \*Income Guarantee Option can vary based on clients personal requirements.

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