

Helping you decide

This Key Features Document provides you with information on the main features, benefits and risks of the Standard Life Guaranteed Lifetime Income plan which is referred to throughout this document as 'the Plan'.

Your Personal Quote shows the income payable and any additional benefits you may receive in the future if selected.

Your Key Features Document and Personal Quote should be read together.

You can shop around to buy an annuity from any authorised provider. By shopping around, you may improve the income you receive in retirement. Please ensure you consider the benefits the Plan offers versus a conventional annuity.

From age 50 you can get free impartial advice from Pension Wise, a service from MoneyHelper.

Visit moneyhelper.org.uk/pensionwise or call **0800 138 3944**.

MoneyHelper guides are also available at moneyhelper.org.uk



1. Its aims

- To provide you with access to a guaranteed income for life.
- To provide you with a potentially higher income based on your age, health and lifestyle.
- To offer you the option to receive a lump sum payment, if on death, the income received from the Plan is less than the purchase price of the Plan.
- To help you manage your retirement Income Tax efficiently in one place and avoid some of your retirement savings, held in drawdown, being impacted by the fluctuations in the investment markets.