

INCOME SUSTAINABILITY MAPS

Just Lifetime Income (JuLI) in a blended annuity

JUST.

RETHINK RETIREMENT

WHAT IS AN INCOME SUSTAINABILITY MAP?

An Income Sustainability Map is a useful analysis giving an overview of:

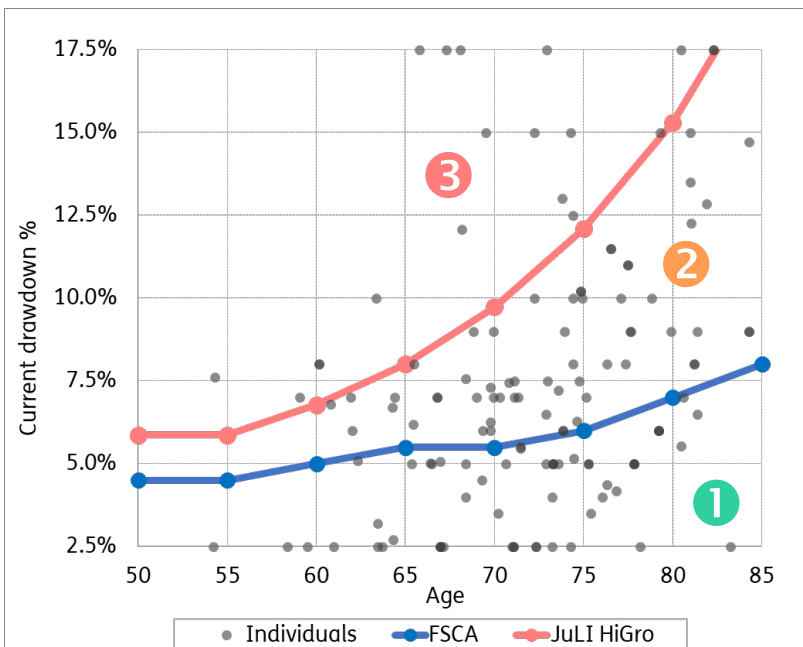
- The distribution of your current living annuity client portfolio, by age and current drawdown %
- Where JuLI can help your clients most within a blended annuity
- Indicative JuLI annuity rate and benchmark blend % for each client
- Which clients to approach next, given when their policy anniversary is



WHAT DOES AN INCOME SUSTAINABILITY MAP SHOW ME?

- Each grey dot represents a client, plotted by age and current drawdown %
- We overlay the following two lines:
 - **Coral** line: JuLI HiGro annuity rates, by age
 - **Blue** line: FSCA draft recommended drawdown rates in a living annuity, by age
- We highlight which zones JuLI can help, and how

EXAMPLE



ZONE

SOLUTION



DANGER ZONE

A **life annuity** can eliminate the risk of running out of money



RISKY ZONE

A **blended annuity** vastly improves income sustainability without reducing drawdown



SAFE ZONE

A **pure living annuity** offers flexibility, but your money could run out

ARE YOU INTERESTED?

Information needed to map your living annuity clients

INPUT: SOME BASIC ANONYMISED DATA

We require the following anonymised data per client to create your bespoke income sustainability map

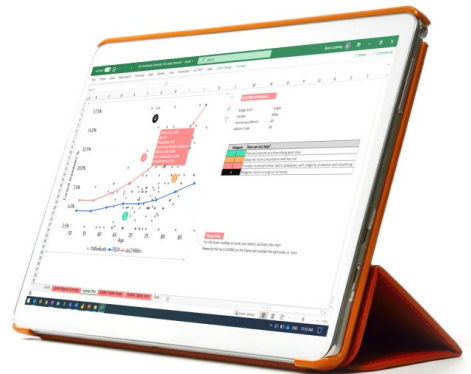
- Client code
- Client date of birth and sex
- Spouse date of birth and sex (if available)
- Current living annuity market value
- Living annuity drawdown %
- Living annuity policy anniversary month
- Adviser code (for groups of advisers' portfolios)



OUTPUT: A VISUAL SUMMARY OF YOUR CLIENTS' PROFILES

Once the data has been analysed, Just will provide:

- Password protected Excel spreadsheet
- Income Sustainability Map
 - Hover box which shows details per client
 - Data provided above
 - JuLI annuity rate %
 - Benchmark blend %
 - Dynamic filters for viewing a plot for:
 - Males and females separately
 - Single or joint life basis
 - Per adviser
 - Per policy anniversary month
- Detailed tables showing
 - Data used
 - Indicative JuLI annuity rate (single and joint life)
 - Benchmark blend %



Please contact us for more information

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