

# JULI ADVANCE

# JUST.

Higher starting income in exchange for capped increases

## DID YOU KNOW?

- For 3 in 5 people, the fear of running out of money is greater than the fear of death
- 84% of retirees say retirement income must keep pace with inflation
- Very few will tolerate a financial loss of any kind



**There is a 50% chance that a person will live longer than their life expectancy, meaning many of these fears could become reality.**

Just SA focuses on product innovation in the South African annuity market to help you achieve a better later life. Our solutions can be tailored to your retirement needs, so you can rest assured that your income is risk-resistant and guaranteed for life.

While we offer all standard annuity options, did you know Just SA goes one step further to make sure you retire right?

In addition to being the only insurer to underwrite at retirement – to ensure you get the right starting income based on your personal health and lifestyle factors – we are also the only insurer who offers the Advance feature on our with-profit life annuity, Just Lifetime Income (JuLI).



## ad•vance

[əd'vɑ:ns]

### Adjective:

1. done, sent, or supplied beforehand.

### Noun:

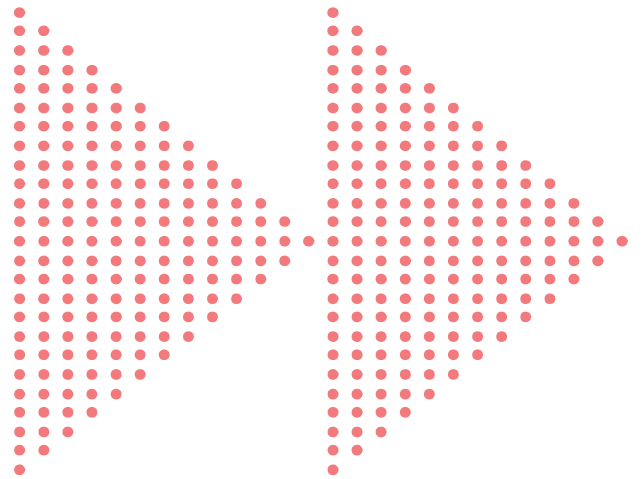
1. a forward movement.
2. a development or improvement.

# WE INTRODUCED JULI ADVANCE FOR **JUST LIFETIME INCOME** TO MATCH A PENSIONER'S RISK APPETITE BETTER.

JuLI Advance offers higher guaranteed starting income in exchange for capping the future investment returns used in determining annual increases.

## It provides:

- Higher starting income – typically 5% to 15% higher
- Increases linked to smoothed investment returns, which are capped at 15%
- Good protection against inflation, depending on chosen level
- Same downside risk protection, income can never go down



**JuLI Advance is available**  
as a standalone life annuity  
or as lifetime income portfolio  
in a blended living annuity

Visit [justsa.co.za](https://justsa.co.za) to find out more or to request a quote.