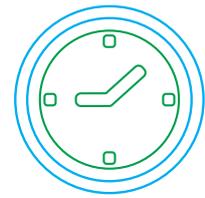


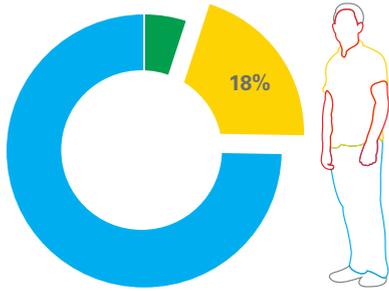
Not all annuities are the same

Myths and misunderstanding

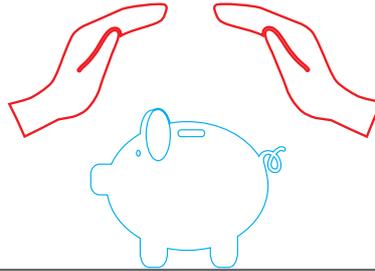
We researched more than 2,000 over 55s and found that the majority of retirees want what an annuity provides - a guaranteed income. However, a lack of understanding about annuities is hampering retirees from choosing the right retirement income for them.



Over half (54%) spend no time at all managing their retirement finances



And yet over 18% lack confidence in their retirement income options



So there's no surprise that 52% stated financial security was their top priority in retirement



And another 29% are looking for a guaranteed income in retirement



Only a quarter (25%) of those already retired, believe they have taken out an annuity



As over a quarter (26%) have no idea how to describe an annuity



Yet those 29% are unaware that they are actually describing an annuity



We also found that 27% are not confident they would have sufficient funds if they needed to pay for their partner's care



Yet over 80% would like to ensure their dependants are financially supported when they die



Finally, 3 in 4 are unaware that medical conditions or lifestyle factors could increase the money they receive from an annuity

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