

Fixed Term Retirement Plan



Case Study – Purchasing a Fixed Term Retirement Plan using inherited pension funds

Chris, 35, employed full-time with a daughter, Amelia, aged 3

Chris would like to:

- Invest the beneficiary drawdown pot that he's inherited after his mum's death.
- Keep working full-time until he's at least 60 years old.
- Ensure that if he dies, his daughter will be paid the full maturity value at the end of the plan.

Chris is a single dad, working full-time. He's just inherited a £105,000 drawdown pot, after his mum passed away aged 65. At this point in his life, Chris doesn't need any extra income, so he speaks to his financial adviser about investing the pot to provide a future income for both him and his daughter, Amelia.



Suggested action

Chris plans to continue working full-time and use the £105,000 to fund his future retirement.

Chris's financial adviser recommends a Fixed Term Retirement Plan, as it could provide him with the security and peace of mind he's looking for.



Place **£105,000** in a
**Fixed Term Retirement
Plan**



Take no income until
retirement



In 25 years, Chris will
receive a **Guaranteed
Maturity Value of
£375,964.10**

Benefits for Chris

- Chris has peace of mind knowing exactly what income he'll receive in 25 years.
- He feels reassured that his money is in a low-risk plan.
- Chris's rate of return is approximately 5.23% p.a. over the 25-year term.
- Chris has flexibility to assess his options at maturity.
- By taking the guaranteed minimum payment period for the full term of the plan, Chris can be reassured that if he dies, Amelia will be paid the maturity value at the end of the plan.
- Chris doesn't need to worry about investment performance and the impact this could have on his funds.

Risks

Chris's financial adviser tells him about the risks involved with the product:

- The plan doesn't pay an income for life. Payments will stop once the term of Chris's plan comes to an end and he's paid the maturity value, which is set at outset.

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