

ECS - Open up a world of complete financial security



AEGON Secure Lifetime Income

Best new product –
International Adviser Awards September 2009.

Income that won't go down but could go up!

With AEGON Secure Lifetime Income, your income is protected from market downturns, but is also well positioned to potentially benefit from upturns.

The income escalator feature means that your guaranteed income can increase. If it does the higher amount is locked in for life – that is, unless it goes up again.

There is no set limit on how much your income can increase.

The example below (produced by AEGON) shows graphically how guaranteed income levels could increase.

As you can see, as the markets improved the guaranteed level of income also increased.

Guaranteed income payments at the start, based on the original contribution, were £1,750 a year. By 1999, they had increased to £4,045 a year – or from 3.5% to 8.09% of the original contribution.

The guaranteed income has increased because of the income escalation feature which continued to lock in increases in the fund value above the original contribution.

Please remember that past performance is not an indication of future performance investment and returns are not guaranteed. Although the income is guaranteed the fund value is not – it can fall as well as rise. These examples are for illustration purposes only to show how the product features works. They in no way reflect what we think future performance will be, and they should not be used as a recommendation from ourselves.

Basic assumptions used:

- 60 year old investing £50,000 in December 1987
- Income payment taken immediately yearly in advance
- 50:50 fund (50% fixed interest and 50% equities)

Further information available by calling the investment team on 01142802830 or by email to tommorris@ecsbrokers.com

Income that goes up...but doesn't go down

Our example looks at what could have happened to the guaranteed income of a 60-year-old if they had invested £50,000 in AEGON Secure Lifetime Income at the start of December 1987 – not long after Black Monday – and taken guaranteed income payments straight away.

The graph below shows how the guaranteed income as a percentage of the original contribution could have increased as a result of the yearly income escalator feature.

