




Distribution of Retirement Solutions in the 'At Retirement' Market



The Retirement Income Specialists
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The Retirement Market


1. Pre Retirement
2. At Retirement
3. Feeling the Pinch
4. Later retirement

CEFFAX: Daily annuity update BBC2 pages 260-267
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Registered in England and Wales no. 06121251 at 2nd Floor Regent House, 1-3 Queensway, Redhill, Surrey RH1 1QT
Independent Financial Advisers authorised and regulated by the Financial Services Authority

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Pre retirement – The ideal world

Ideal world regular reviews in the years leading to retirement

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Pre Retirement – the real world

1. Ignorance – witness the low OMO take up.
2. Last minute decision.
3. No understanding of what they have.
4. No understanding of options.
5. Potential to lose thousands of pounds by making a wrong decision.
6. An inefficient process.
7. A 'one off sale'

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Feeling the Pinch

1. Obvious product equity release.
2. Seen as a 'distress' purchase.
3. No market growth.
4. A growth area.

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Later Retirement

1. Need for care.
2. Domiciliary as well as residential.
3. Care annuity market needs competition.
4. A growth area?

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What Needs to be Done?

1. Plan early.
2. A common discharge form accepted by all providers.
3. A common approach to disclosure of GAR, MVA etc.
4. Make OMO more transparent.
5. Holistic planning before during and after retirement

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Your Retirement, Your Choices.
Make sure you make the right ones.

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