Introducing Secure Lifetime Income

In partnership with Just

JUST.

7IM

Important information

You should be aware that the value of investments may go up and down and you may receive back less than you invested originally.
Tax rules are subject to change and taxation will vary depending on individual circumstances.

7IM INTRODUCING SECURE LIFETIME INCOME

PROFESSIONAL ADVISERS ONLY

Contents

Introduction

At 7IM we recognise the unique challenges that you face when it comes to creating and managing a reliable income stream in retirement.

As part of this, we've partnered with retirement specialists **Just** to offer you and your clients their innovative Secure Lifetime Income (SLI), enabling you to offer a guaranteed income producing asset within the 7IM SIPP via our platform.

The inclusion of SLI provides additional means of improving the sustainability of your client's drawdown arrangements.

This enables you to easily incorporate an element of guaranteed income alongside your chosen investment strategies to produce a more sustainable, yet still flexible, retirement income.

Helping you and your clients

The innovative SLI solution from Just offers a variety of benefits for you and your clients, including:

Client benefits:

Guaranteed income for life
Provides a stream of guaranteed monthly payments for a client's lifetime, creating a more sustainable plan

Flexibility
SLI payments can be used as income immediately or reinvested for a later date

Tax efficiency
Income and any death benefit is paid into the SIPP enabling clients to choose when to withdraw income for tax efficiency

A legacy on death
SLI provides some financial protection if a client dies earlier than expected by offering an automatic lump sum death benefit for a set period

Adviser benefits:

New options

An alternative low risk asset that can be used to provide a guaranteed stream of income

Deliver better client outcomes

Mitigates some of the key risks such as longevity and sequencing risk when drawing income from a portfolio

Simplicity

SLI sits alongside your client's other 7IM SIPP assets within a single wrapper, making it easier for you by giving you a single portfolio view

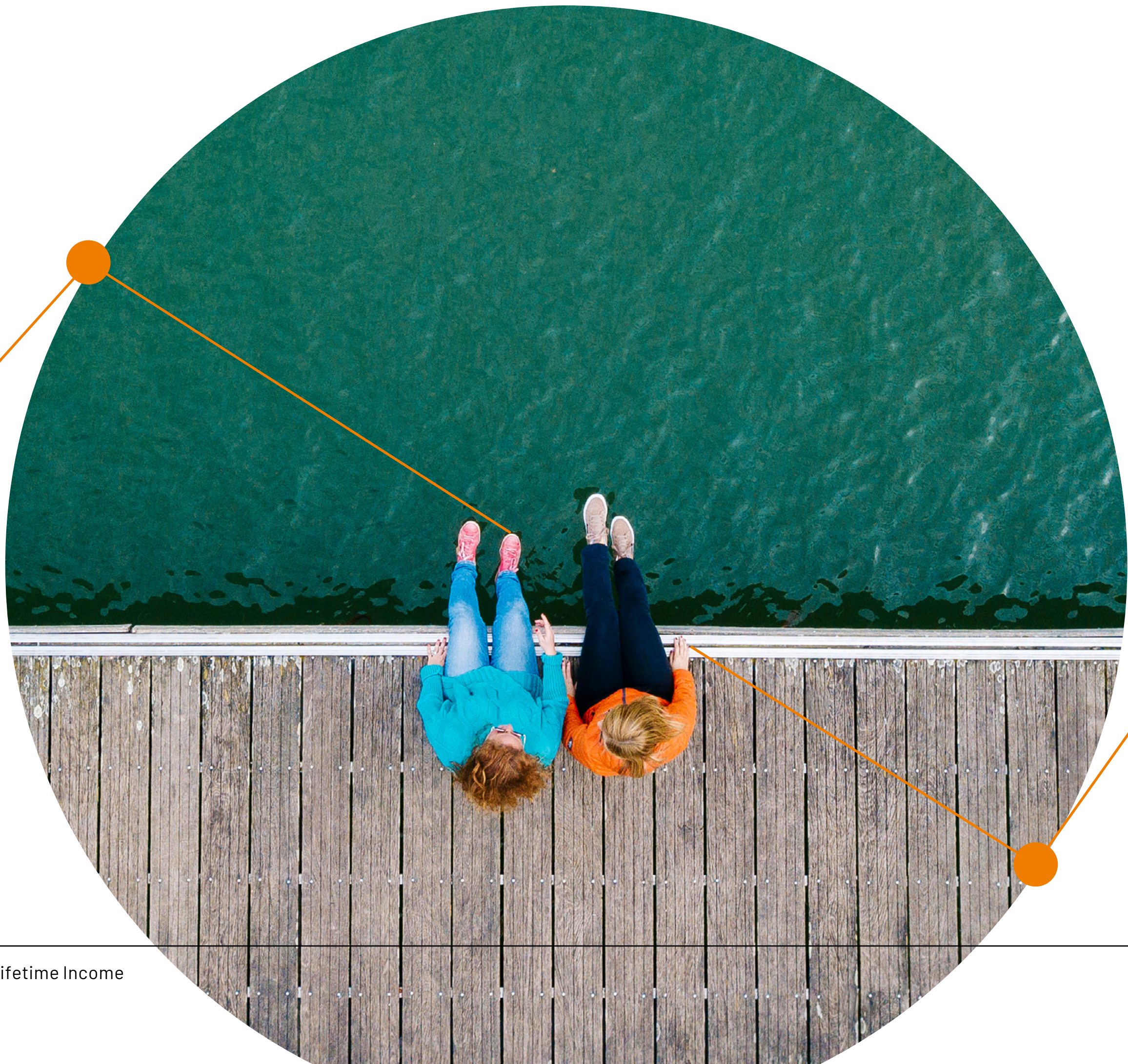
Business efficiency

An efficient and repeatable process designed to work with your business and investment management models, with an online underwriting, quote and apply process

Are you and your clients eligible for an SLI plan?

To be eligible to apply for an SLI plan, you must be FCA registered and your client must be a UK resident and aged 55 or over.

Your client will also need to be on the 7IM Platform, hold a 7IM SIPP, and must have sufficient cash in crystallised assets held within the SIPP.



If you would like further information about SLI please contact us on:

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