

Non Profit Annuity Rate Change (Standard)**Date: 11/01/2016**

Fund	Spouse's Benefit	Escalation (%)	Age	Annuity Before (pa)	Annuity After (pa)	% Change
£25,000	None	0.0%	60	£1,189	£1,192	0.3%
£25,000	None	0.0%	65	£1,327	£1,340	1.0%
£25,000	50%	0.0%	65	£1,187	£1,200	1.0%
£25,000	50%	3.0%	65	£768	£776	1.0%
£50,000	None	0.0%	60	£2,329	£2,341	0.5%
£50,000	None	0.0%	65	£2,562	£2,588	1.0%
£50,000	None	LPI	65	£1,554	£1,586	2.0%
£50,000	50%	0.0%	65	£2,338	£2,362	1.0%
£50,000	50%	3.0%	65	£1,467	£1,482	1.0%
£100,000	None	0.0%	65	£5,009	£5,059	1.0%
£100,000	50%	0.0%	65	£4,598	£4,646	1.0%
£10,000	None	0.0%	60	£416	£417	0.3%
£50,000	None	RPI	60	£1,236	£1,249	1.0%

Non Profit Annuity Rate Change (Best Postcode)**Date: 11/01/2016**

Fund	Spouse's Benefit	Escalation (%)	Age	Annuity Before (pa)	Annuity After (pa)	% Change
£25,000	None	0.0%	60	£1,233	£1,236	0.2%
£25,000	None	0.0%	65	£1,396	£1,410	1.0%
£25,000	50%	0.0%	65	£1,226	£1,238	1.0%
£25,000	50%	3.0%	65	£819	£827	1.0%
£50,000	None	0.0%	60	£2,394	£2,406	0.5%
£50,000	None	0.0%	65	£2,671	£2,698	1.0%
£50,000	None	LPI	65	£1,687	£1,721	2.0%
£50,000	50%	0.0%	65	£2,412	£2,436	1.0%
£50,000	50%	3.0%	65	£1,555	£1,571	1.0%
£100,000	None	0.0%	65	£5,206	£5,258	1.0%
£100,000	50%	0.0%	65	£4,733	£4,781	1.0%
£10,000	None	0.0%	60	£446	£447	0.2%
£50,000	None	RPI	60	£1,354	£1,367	1.0%

Assumptions:

- (1) Policies have no tax free cash.
- (2) Payments are monthly in advance.
- (3) 5 year guarantee (paid as income).
- (4) Joint cases are assumed to be on the following basis: named spouse with no overlap.
- (5) Female spouses are assumed to be 5 years younger than the male annuitant.
- (6) The annuity amounts are per annum and rounded to the nearest pound.

These figures are only examples and do not replace a personal quotation.