

How does the Flexible Income Annuity compare?

	MGM Advantage FIA	Conventional & Enhanced Annuity	With-Profits Annuity	Traditional Income Drawdown	Third Way
Suitable for low, medium and high value pension funds	✓	✓	✓	✗	✗
Transparent and simple investment proposition	✓	✗	✗	✗	✗
Ability to change underlying investment funds	✓	✗	✗	✓	✓
Minimum Income Guarantee	✓	✓	✓	✗	✓
Ability to change income as and when needs change	✓	✗	✓	✓	✓
Enhanced rates available	✓	✓	✓	✗	✗
Ability to move to a conventional annuity	✓	n/a	✓	✓	✓
Death Benefits	✓	✓	✓	✓	✓
Customer benefits from full Mortality Cross Subsidy	✓	✓	✓	✗	✗
Customer shares in company profits without being invested in a traditional with-profits fund	✓	✗	✗	✗	✗

Contact us

For more information, call our Retirement Income Specialists on **0845 608 61 71**

Or

for an instant quote call our quotes hotline on **0845 055 6055** or visit mgmadviser.com



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