

Giving your clients the MGM Advantage

mgmadvantage
DESIGNS FOR RETIREMENT

Flexible Income Annuity

The advantage for clients

The MGM Advantage Flexible Income Annuity is designed to be as flexible as your clients want their retirement to be and its aim is to grow in value over time.

Providing your client is comfortable with the fact that this is an investment backed annuity and that its value can go down as well as up, the MGM Advantage Flexible Income Annuity could really set their retirement income free.

Membership of the Society

MGM Advantage is a mutual Society, owned by its policyholders. When your client buys an MGM Advantage Flexible Income Annuity, they automatically qualify for membership of the Society, with full voting rights.

What's the advantage of becoming a member?

As a mutual, we don't have shareholders and we're able to make decisions for the long-term benefit of our customers and members. We're Britain's longest-registered company and we've been providing financial services for over 157 years.

As a member, your client will be eligible to share in some of the profits we make as a business - without having to invest in a traditional with-profits policy.

Any year that a Member Bonus is declared, we'll share this by adding extra units to your client's 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

What your clients can expect

A regular income for life that has the potential to grow	✓
A starting income up to 20% higher than a level conventional annuity could provide	✓
Choice of income level (between 50% to 120% of level conventional annuity) at different stages of retirement	✓
Income is fixed for five year periods (unless your client wants to change it)	✓
Up to 40% higher income through enhanced terms if your client has got a poor medical history or certain medical conditions	✓
Minimum Income Guarantee that can be relied on from day one	✓
Simple range of world-leading investment funds to choose from	✓
Your clients can make sure their loved ones are provided for with death benefits (including a Value Protection option)	✓
Your customers become members of MGM Advantage and receive any member bonuses that are awarded	✓
Customers also receive Lifetime Bonuses , which work by sharing any remaining funds from Flexible Income Annuity customers who have died.	✓



INVESTOR IN PEOPLE

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