

Meeting client needs: Extra income



Jenny, 57

Works reduced
hours



Plans to **retire** at 62



Needs extra income
to top-up earnings



And **lump sum** for a new car



Concerned about possible
investment volatility



LV= Protected Retirement Plan provides:



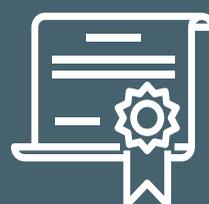
Secure income
top-up for 5 years



Pension Commencement
Lump Sum for new car

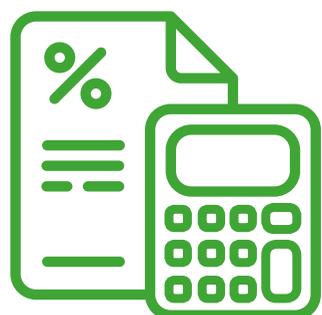


Fixed Income reduces
investment concerns



**Guaranteed Maturity
Value** to provide another
retirement product at 62

Meeting client needs: Tax efficiency



Ravi, 64

Works part-time



Earns enough to live on



Has a **£75,000 pension fund**, plus extensive investment and property portfolio



Wants to take his **£75,000** as a **lump sum, without a hefty tax bill**



With the LV= Protected Retirement Plan Ravi can:



Take the **whole fund over 5 years** with nil Guaranteed Maturity Value



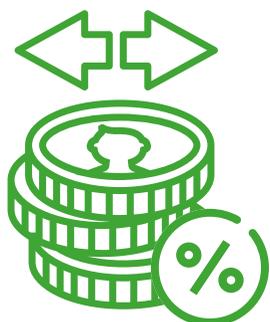
Keep income below the **40% threshold**



Protect his investment should he die before the plan ends with Added Value Protection

Meeting client needs:

Access to tax free cash



Derek, 57

Works full-time



Has a **£90,000 pension fund** and plans to work until State Pension age



Would like **maximum tax free cash** now to help daughter with a deposit



Would also like to **leave a legacy** for daughter



With the LV= Protected Retirement Plan Derek can:



Take nil income on a 10 year term



Take his **tax free cash** now



Use his **Guaranteed Maturity Value** to buy another product at the end of term



Protect his investment should he die before the plan ends with Added Value Protection

Meeting client needs: Guaranteed income drawdown



Stephen, 65

Works part-time



Has a **£150,000 pension fund**



Would like **£5,000 guaranteed income** for 10 years to supplement income



Would also like a **£17,000 lump sum** to visit his daughter in Australia



Plans to invest the rest to **top up State Pension**



With the LV= Protected Retirement Plan Stephen can:



Take partial pension commencement **lump sum** to pay for Australia visit



Have a **secure income** of £5,000 for 10 years



Invest the remaining fund and lump sum in the LV= **Flexible Guarantee Fund** with a 10 year guarantee

Get in touch with your Retirement Consultant, or call our dedicated Retirement Desk on 08000 850 250

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