

**CAPITAL SUM NEEDED TO PURCHASE A £10,000 PER ANNUM (£200 PER WEEK) ANNUITY
AT VARIOUS AGES, with five-year guarantee**

Retirement age	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75
SINGLE MALE (level)		£175,000	£158,000	£133,000	£115,000	
SINGLE MALE (inflation linked)		£270,000	£220,000	£185,000	£150,000	
JOINT LIFE (2/3 spouse pension, level)		£200,000	£178,000	£160,000	£140,000	
JOINT LIFE (2/3 spouse pension, inflation linked)		£312,000	£260,000	£225,000	£190,000	
SINGLE FEMALE (level)		£185,000	£170,000	£150,000	£125,000	
SINGLE FEMALE (inflation linked)		£290,000	£250,000	£200,000	£170,000	
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JOINT LIFE (index linked, 50% spouse, 3 yrs younger)	£330,000	£303,000	£270,000	£230,000	£190,000	£150,000

**CAPITAL SUM NEEDED TO PURCHASE A £5,000 PER ANNUM (£100 PER WEEK) ANNUITY
AT VARIOUS AGES, with five-year guarantee**

Retirement age	Age 55	Age 60	Age 65	Age 70
SINGLE MALE (level)	£ 87,500	£80,000	£ 66,000	£ 58,000
SINGLE MALE (inflation linked)	£135,000	£110,000	£ 92,000	£ 75,000
JOINT LIFE (2/3 spouse pension, level)	£100,000	£ 90,000	£ 80,000	£ 70,000
JOINT LIFE (2/3 spouse pension, inflation linked)	£155,000	£130,000	£113,000	£ 95,000
SINGLE LIFE FEMALE (level)	£ 93,000	£ 85,000	£ 75,000	£ 63,000
SINGLE LIFE FEMALE	£154,000	£125,000	£100,000	£ 85,000

**CAPITAL SUM NEEDED TO PURCHASE A £2,500 PER ANNUM (£50 PER WEEK) ANNUITY
AT VARIOUS AGES, with five-year guarantee**

Retirement age	Age 55	Age 60	Age 65	Age 70
SINGLE MALE (level)	£ 44,000	£ 40,000	£ 33,000	£ 29,000
SINGLE MALE (inflation linked)	£ 68,000	£ 55,000	£ 46,000	£ 38,000
JOINT LIFE (2/3 spouse pension, level)	£ 50,000	£ 45,000	£ 40,000	£ 35,000
JOINT LIFE (2/3 spouse pension, inflation linked)	£ 78,000	£ 65,000	£ 56,000	£ 48,000
SINGLE LIFE FEMALE (level)	£ 47,000	£ 43,000	£ 38,000	£ 32,000
SINGLE LIFE FEMALE (inflation linked)	£ 77,000	£ 63,000	£ 50,000	£ 43,000

To provide a pension of £10,000 per annum, what are monthly contributions required?

SINGLE	retire age 60		retire age 65
	2% infl	0% infl	0% infl
start contributing from age:			
20	£180	£70	£50
30	£300	£136	£100
40	£500	£300	£200
50	£1230	£800	£470

Assumes investment returns of 6%