

# Guaranteed Fixed Term Income Plan

A flexible retirement income solution with built-in certainty

## Why recommend this plan?

- ✓ **Client certainty:** Guaranteed income and maturity value provide peace of mind.
- ✓ **Adviser confidence:** Flexible options allow tailored retirement planning.
- ✓ **Estate planning support:** 100% death benefit ensures legacy protection.

## Key features

- ✓ **Flexible structure:** Choose income, lump sum, or both
- ✓ **Death benefit:** 100% payable throughout the term
- ✓ **Access anytime:** Early surrender available
- ✓ **Maturity options:**
  - Lump sum
  - Another Fixed Term Annuity
  - Flexi-access drawdown
  - Pension Annuity
- ✓ **Monthly income:** Regular, predictable payments

## Product guidelines at a glance

Clients aged 60–75 are increasingly seeking guaranteed income with flexibility. This plan bridges the gap between drawdown and annuity—offering control, certainty, and peace of mind.

### Eligibility & Investment

- **Client age:** 55 to under 90 at maturity
- **Minimum investment:** £10,000 (after adviser charges)
- **Maximum investment:** No upper limit, but please contact us to quote for anything over £1m
- **Residency:** UK residents only

### Plan terms

- **Term length:** 3 to 25 years
- **Quote guarantee:** Valid for 40 calendar days
- **Cancellation period:** 30 days from policy setup

## Next steps

Speak to your Business Development Manager or visit our adviser portal to find out more.

### Aviva Life & Pensions UK Limited.

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