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This page provides a snapshot of some of the best annuity rates available.

The illustrations are based on a fund of £100,000, with no tax-free cash taken and the annuity paid monthly in advance. They are also based on a number of different options (shown in the Grey boxes). More information on what these mean can be found at the bottom of the page.

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FORMER BLOGS

	Provider	Gross Annual Annuity	Provider	Gross Annual Annuity
Single Life, Level, No guarantee	Aegon Scottish Equitable	£6,430	Aegon Scottish Equitable	£6,108
Single Life, Level, 5yr guarantee	Aegon Scottish Equitable	£6,422	Aegon Scottish Equitable	£6,096
Single Life, RPI, 5yr guarantee	Canada Life	£3,725	Canada Life	£3,407
Joint life 50%, Level, No guarantee	Aegon Scottish Equitable	£5,927	Aegon Scottish Equitable	£5,958
	Male Age 65		Female Age 65	
Single Life, Level, No guarantee	Aegon Scottish Equitable	£7,171	Aegon Scottish Equitable	£6,713
Single Life, Level, 5yr guarantee	Aegon Scottish Equitable	£7,149	Aegon Scottish Equitable	£6,703
Single Life, RPI, 5yr guarantee	Canada Life	£4,470	Canada Life	£4,032
Joint life 50%, Level, No guarantee	Aegon Scottish Equitable	£6,488	Aegon Scottish Equitable	£6,473
	Male Age 70		Female Age 70	
Single Life, Level, No guarantee	Aegon Scottish Equitable	£8,218	Aegon Scottish Equitable	£7,564
Single Life, Level, 5yr guarantee	Aegon Scottish Equitable	£8,163	Aegon Scottish Equitable	£7,534
Single Life, RPI, 5yr guarantee	Canada Life	£5,504	Standard Life	£4,916
Joint life 50%, Level, No guarantee	Aegon Scottish Equitable	£7,247	Aegon Scottish Equitable	£7,237
	Male Age 75		Female Age 75	
Single Life, Level, No guarantee	Aegon Scottish Equitable	£9,738	Aegon Scottish Equitable	£8,773
Single Life, Level, 5yr guarantee	Aegon Scottish Equitable	£9,606	Aegon Scottish Equitable	£8,701
Single Life, RPI, 5yr guarantee	Canada Life	£6,973	Standard Life	£6,236
Joint life 50%, Level, No guarantee	Aegon Scottish Equitable	£8,364	Aegon Scottish Equitable	£8,347

Last updated - 6 August 2009

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Please be aware that rates may have changed since the table was last updated. These figures should not be used to calculate the income you will personally receive. The rates quoted from some providers may be an indication only and not be guaranteed.

Single life This means the income is payable to you only and will not continue to be paid to your spouse upon your death.

- ▶ Lex Wolf blog
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- ▶ Margaret McCartney's blog

your death.

Joint life 50% This means that upon your death 50% of the income will continue to be paid to your spouse. Different percentages are available up to 100%. Where a joint life annuity is shown, this is based on a named spouse where the male is 3 years older than the female.

Level This means the income will remain level and not increase over time.

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RPI This means the income from your annuity changes in line with inflation as measured by the Retail Prices Index.

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Guarantee This means the annuity will continue to pay an income for at least that period of time (i.e. 5 years), even if you should die before that time. Guarantee periods of up to 10 years are available. Guarantees on protected rights are limited to 5 years.

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* Minimum delay 15 minutes

All times are London time

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