

Seasonal Greetings!

Dear Adviser

As the year draws to a close, we'd like to wish you and your loved ones a joyful festive season and a bright start to the New Year.

To keep the cheer going, we'd love to hear from you! Take a few minutes to share your thoughts on what you'd like to see from us in the year ahead.

Help shape our 2026 Webinar Series
Your Voice Matters



We're gearing up for our 2026 Webinar series and want to make sure that every session delivers real value to you. That's why we're inviting you to help shape our agenda.

What topics, challenges, or trends would you like us to tackle? Take a moment to share your ideas with us.

As a thank you, every response will be entered into our prize draw for a chance to win The M&S Collection Deluxe Hamper, valued at £100.

Your feedback is the key to making our webinars truly impactful. Thank you for helping us deliver what matters most to you.

Terms and Conditions apply.

Autumn Budget Round-Up

The Autumn Budget 2025, presented by Chancellor Rachel Reeves on November 26th, included significant tax rises, welfare reforms, and measures aimed at stabilising public finances while addressing cost-of-living challenges.

Click here to read our analysis on what it means.
Autumn Budget 2025

Product Spotlight

Our Flexible Pension Annuity 'FPA' is a flexible unit-linked lifetime pension annuity, written on a single life basis. It is designed to allow your clients to invest their crystallised pension pots. They have the freedom to choose the level and frequency of payments they need at outset and then adjust that level whenever they wish.

This product is suitable for UK tax residents aged 55 and over, and there is there is no maximum age.

The level and frequency of the income payments can be controlled to support your client's current and future needs, including the ability to be increased or decreased, the frequency changed and paused and restarted at any time. Being unit-linked, your client's investment can remain invested within the market.

There is a wide range of permitted investments which allows you to select an appropriate portfolio to maintain a steady income, based on your client's attitude to risk.

The FPA can complement your long-term financial strategy when combined with our preference share option.

Talking Points

- Does your client have pensions funds of at least £100,000 to invest and want to crystallise their pension pot(s?)
- Does your client want flexible access to their funds?
- Do you have a client who wants their money to remain invested to benefit from potential growth from their investments?

For full product details, illustrations, or to discuss suitability for specific scenarios, please contact me or click below.

Click here for full product information

If you'd like this in a different format or need a version with more technical details or compliance notes, just let me know!

LinkedIn Email

All the best,

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