

**15 November 2006**

## Scottish Widows Launches Retirement Analysis Platform

Scottish Widows has developed a dynamic range of online tools, called the Retirement Analysis Platform, to help IFAs fully explore the post A-Day opportunities available to their clients. The tools, which recently went live on the Scottish Widows Adviser Extranet, have been designed in collaboration with Distribution Technology Ltd (DTL).

The Retirement Analysis Platform consists of four calculators that are intended to help advisers plan their clients' retirement finances effectively.

- **The Retirement Income Shortfall Calculator** is designed to identify how realistic and achievable the financial goals set by clients are. This calculator looks at both pension and non pension assets including downsizing the home.
- **The Lifetime Allowance calculator** will help advisers find out how their clients target retirement income fits in with this allowance. This also takes into account pensions in payment.
- **The Salary and Bonus Sacrifice Calculator** is designed to show clients the impact of this sacrifice on their disposable income over the short and long term.
- **The Tax Free Cash calculator** is appropriate for those clients whose tax-free cash was above 25% of their fund at 05/04/2006. This calculator will help determine the benefits, should they make an additional contribution to enhance their tax-free cash.

Scottish Widows has also provided an on-line tutorial service for advisers, to ensure that the tools can be used to their full potential.

Scottish Widows plc. Registered in Scotland No.199549. Registered Office in the UK at 69 Morrison Street, Edinburgh EH3 8YF.  
Tel: 0131 655 6000.

Scottish Widows plc is a member of the Scottish Widows and Lloyds TSB Marketing Group, members of which carry on the business and services associated with life assurance, pensions and investments. Scottish Widows plc acts as the processing and paying agent for Scottish Widows Annuities Ltd. Scottish Widows plc is authorised and regulated by the Financial Services Authority, (FSA Reg.No.191517).

**Anne Young, senior technical manager at Scottish Widows, commented:**

“Scottish Widows is committed to offering excellent online support to IFAs. We have developed these calculators as part of this commitment and we hope that advisers will find them both practical and worthwhile.”

Advisers can find out more about this service by visiting

[www.scottishwidows.co.uk/rap](http://www.scottishwidows.co.uk/rap).

**-ENDS**

**Notes to editors:**

**Scottish Widows** was founded in 1815 as Scotland's first mutual life office. Becoming part of the Lloyds TSB Group in 2000, Scottish Widows has become one of the most recognised brands in the life, pensions and investment industry in the UK. The product range includes ordinary long term insurance, such as life assurance, pensions, annuities and permanent health insurance, and investment products. Using a multi-sales network of Financial Advisers, Direct Sales, Direct Marketing, the Internet and via the branch network of Lloyds TSB, Scottish Widows currently employs about 4,000 people.

**For further information, please contact:**

Paul Ferguson  
Scottish Widows Press Office  
**Tel. 0131 655 6818**  
**Email:** [paul.ferguson@scottishwidows.co.uk](mailto:paul.ferguson@scottishwidows.co.uk)

**Scottish Widows news releases appear on our website at**  
[www.scottishwidows.co.uk/mediacentre](http://www.scottishwidows.co.uk/mediacentre)

Scottish Widows plc. Registered in Scotland No.199549. Registered Office in the UK at 69 Morrison Street, Edinburgh EH3 8YF.  
Tel: 0131 655 6000.

Scottish Widows plc is a member of the Scottish Widows and Lloyds TSB Marketing Group, members of which carry on the business and services associated with life assurance, pensions and investments. Scottish Widows plc acts as the processing and paying agent for Scottish Widows Annuities Ltd. Scottish Widows plc is authorised and regulated by the Financial Services Authority, (FSA Reg.No.191517).