

**YouGov / Actuaries.org**  
**Annuities**

GB Sample : 10th - 12th June 2015  
Sample size: 348 GB adults aged over 55 with an annuity

| Total | Gender |        | Age | Social Grade |      | Region |       |          |      |        |       |         |       |
|-------|--------|--------|-----|--------------|------|--------|-------|----------|------|--------|-------|---------|-------|
|       | Male   | Female |     | 55+          | ABC1 | C2DE   | North | Midlands | East | London | South | England | Wales |

**Thinking about if you were to ever sell your annuity...**

Which, if any, of the following, would ever make you want to sell your annuity? (Please select all that apply. If nothing would make you sell your annuity, please select the 'not applicable' option).

|   | Unweighted base | 348 | 210 | 138 | 348 | 228 | 120 | 95  | 51  | 37  | 36  | 72  | 291 | 14  | 43 |
|---|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| <b>Base: All GB Adults aged 55 plus with an annuity</b> | 319             | 188 | 132 | 319 | 203 | 116 | 91  | 42  | 39  | 30  | 75  | 277 | 10  | 33  |    |
| Not wanting to buy an annuity in the first place        | 9%              | 9%  | 10% | 9%  | 8%  | 11% | 13% | 10% | 8%  | 7%  | 4%  | 9%  | -   | 19% |    |
| I have other pension income                             | 10%             | 11% | 7%  | 10% | 11% | 7%  | 4%  | 6%  | 15% | 17% | 11% | 9%  | 3%  | 14% |    |
| To use the money to pay other debts                     | 6%              | 7%  | 5%  | 6%  | 4%  | 10% | 8%  | -   | 2%  | 7%  | 9%  | 6%  | 9%  | 6%  |    |
| To pay for health or care needs                         | 8%              | 8%  | 6%  | 8%  | 8%  | 7%  | 5%  | 8%  | 9%  | 16% | 6%  | 8%  | -   | 10% |    |
| To leave some inheritance                               | 8%              | 9%  | 5%  | 8%  | 7%  | 8%  | 8%  | 9%  | 7%  | 6%  | 5%  | 7%  | 11% | 13% |    |
| To have a product that has a provision for my partner   | 4%              | 6%  | 2%  | 4%  | 6%  | 1%  | 4%  | -   | 9%  | 6%  | 5%  | 4%  | -   | 6%  |    |
| Other   | 3%              | 3%  | 4%  | 3%  | 4%  | 2%  | -   | 1%  | 3%  | 5%  | 7%  | 3%  | 9%  | 2%  |    |
| Don't know  | 12%             | 8%  | 17% | 12% | 13% | 10% | 12% | 22% | 10% | -   | 16% | 13% | 5%  | 4%  |    |
| Not applicable - I would not want to sell my annuity    | 55%             | 55% | 55% | 55% | 53% | 58% | 63% | 53% | 61% | 59% | 43% | 55% | 63% | 48% |    |

Which, if any, of the following, would stop you from selling your annuity? (Please select all that apply. If nothing would stop you selling your annuity, please select the 'not applicable' option).

|   | Unweighted base | 348 | 210 | 138 | 348 | 228 | 120 | 95  | 51  | 37  | 36  | 72  | 291 | 14  | 43 |
|---|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| <b>Base: All GB Adults aged 55 plus with an annuity</b>   | 319             | 188 | 132 | 319 | 203 | 116 | 91  | 42  | 39  | 30  | 75  | 277 | 10  | 33  |    |
| I value the certainty my annuity gives me                 | 48%             | 51% | 45% | 48% | 50% | 46% | 40% | 43% | 64% | 51% | 52% | 48% | 65% | 44% |    |
| It is too much effort to shop around                      | 4%              | 5%  | 4%  | 4%  | 3%  | 6%  | 4%  | 7%  | 2%  | 9%  | 3%  | 4%  | 13% | 3%  |    |
| It will cost too much to get advice                       | 13%             | 15% | 10% | 13% | 13% | 14% | 14% | 13% | 13% | 8%  | 20% | 14% | 9%  | 3%  |    |
| I think there is a high risk I will end up worse off      | 40%             | 44% | 34% | 40% | 40% | 41% | 42% | 52% | 41% | 39% | 36% | 42% | 14% | 34% |    |
| Other   | 3%              | 2%  | 3%  | 3%  | 4%  | 1%  | 2%  | 7%  | 4%  | -   | 2%  | 3%  | 8%  | -   |    |
| Don't know  | 13%             | 9%  | 19% | 13% | 15% | 10% | 15% | 14% | 7%  | 5%  | 15% | 13% | -   | 21% |    |
| Not applicable – nothing would stop me selling my annuity | 5%              | 4%  | 7%  | 5%  | 5%  | 6%  | 6%  | -   | -   | 6%  | 7%  | 5%  | -   | 9%  |    |

**YouGov / Actuaries.org**  
**Annuities**

GB Sample : 10th - 12th June 2015  
Sample size: 348 GB adults aged over 55 with an annuity

| Total | Government Region |            |                          |               |               |                 |        |            |            |         |       |          |
|-------|-------------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|---------|-------|----------|
| Base  | North East        | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West | England | Wales | Scotland |

Thinking about if you were to ever sell your annuity...

Which, if any, of the following, would ever make you want to sell your annuity? (Please select all that apply. If nothing would make you sell your annuity, please select the 'not applicable' option).

|   |     |     |     |     |     |     |     |     |     |     |     |     |     |
|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| <b>Unweighted base</b>                                  | 348 | 20  | 44  | 31  | 28  | 23  | 37  | 36  | 51  | 21  | 291 | 14  | 43  |
| <b>Base: All GB Adults aged 55 plus with an annuity</b> | 319 | 16  | 44  | 30  | 20  | 22  | 39  | 30  | 54  | 21  | 277 | 10  | 33  |
| Not wanting to buy an annuity in the first place        | 9%  | 5%  | 14% | 15% | 4%  | 15% | 8%  | 7%  | 4%  | 2%  | 9%  | -   | 19% |
| I have other pension income                             | 10% | -   | 3%  | 7%  | 9%  | 4%  | 15% | 17% | 13% | 5%  | 9%  | 3%  | 14% |
| To use the money to pay other debts                     | 6%  | 11% | 11% | 3%  | -   | -   | 2%  | 7%  | 12% | 3%  | 6%  | 9%  | 6%  |
| To pay for health or care needs                         | 8%  | 3%  | 6%  | 5%  | 10% | 7%  | 9%  | 16% | 7%  | 4%  | 8%  | -   | 10% |
| To leave some inheritance                               | 8%  | -   | 15% | 3%  | 6%  | 10% | 7%  | 6%  | 4%  | 7%  | 7%  | 11% | 13% |
| To have a product that has a provision for my partner   | 4%  | -   | 2%  | 8%  | -   | -   | 9%  | 6%  | 4%  | 8%  | 4%  | -   | 6%  |
| Other   | 3%  | -   | -   | -   | 2%  | -   | 3%  | 5%  | 8%  | 4%  | 3%  | 9%  | 2%  |
| Don't know  | 12% | 12% | 13% | 10% | 28% | 17% | 10% | -   | 10% | 32% | 13% | 5%  | 4%  |
| Not applicable - I would not want to sell my annuity    | 55% | 73% | 61% | 61% | 46% | 60% | 61% | 59% | 46% | 36% | 55% | 63% | 48% |

Which, if any, of the following, would stop you from selling your annuity? (Please select all that apply. If nothing would stop you selling your annuity, please select the 'not applicable' option).

|   |     |     |     |     |     |     |     |     |     |     |     |     |     |
|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| <b>Unweighted base</b>                                    | 348 | 20  | 44  | 31  | 28  | 23  | 37  | 36  | 51  | 21  | 291 | 14  | 43  |
| <b>Base: All GB Adults aged 55 plus with an annuity</b>   | 319 | 16  | 44  | 30  | 20  | 22  | 39  | 30  | 54  | 21  | 277 | 10  | 33  |
| I value the certainty my annuity gives me                 | 48% | 37% | 39% | 44% | 38% | 47% | 64% | 51% | 44% | 70% | 48% | 65% | 44% |
| It is too much effort to shop around                      | 4%  | 5%  | 5%  | 1%  | 9%  | 6%  | 2%  | 9%  | 4%  | -   | 4%  | 13% | 3%  |
| It will cost too much to get advice                       | 13% | 8%  | 10% | 22% | 12% | 14% | 13% | 8%  | 18% | 24% | 14% | 9%  | 3%  |
| I think there is a high risk I will end up worse off      | 40% | 60% | 36% | 40% | 45% | 59% | 41% | 39% | 41% | 26% | 42% | 14% | 34% |
| Other   | 3%  | -   | -   | 7%  | 9%  | 6%  | 4%  | -   | 2%  | -   | 3%  | 8%  | -   |
| Don't know  | 13% | 19% | 15% | 12% | 17% | 11% | 7%  | 5%  | 20% | 3%  | 13% | -   | 21% |
| Not applicable – nothing would stop me selling my annuity | 5%  | 2%  | 10% | 3%  | -   | -   | -   | 6%  | 7%  | 7%  | 5%  | -   | 9%  |

YouGov / Actuaries.org  
Annuities

GB Sample : 10th - 12th June 2015  
Sample size: 348 GB adults aged over 55 with an annuity

| Total | Working status    |                   |                   |                   |         |            |                    | Marital Status             |                   |                     |         |               |
|-------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|---------|---------------|
| Base  | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced | Widowed | Never Married |

Thinking about if you were to ever sell your annuity...

Which, if any, of the following, would ever make you want to sell your annuity? (Please select all that apply. If nothing would make you sell your annuity, please select the 'not applicable' option).

|   |     |     |     |     |   |     |     |     |     |     |     |     |     |
|---|-----|-----|-----|-----|---|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base                                       | 348 | 32  | 39  | 71  | - | 261 | 5   | 11  | 230 | 18  | 44  | 29  | 27  |
| Base: All GB Adults aged 55 plus with an annuity      | 319 | 29  | 39  | 68  | - | 237 | 6   | 9   | 216 | 18  | 39  | 24  | 22  |
| Not wanting to buy an annuity in the first place      | 9%  | 10% | 15% | 13% | - | 9%  | -   | 7%  | 8%  | 16% | 12% | 8%  | 12% |
| I have other pension income                           | 10% | 13% | 14% | 14% | - | 9%  | -   | -   | 9%  | 24% | 3%  | 12% | 11% |
| To use the money to pay other debts                   | 6%  | 33% | 4%  | 16% | - | 3%  | 7%  | 11% | 6%  | 7%  | 14% | 2%  | -   |
| To pay for health or care needs                       | 8%  | 16% | 5%  | 10% | - | 7%  | -   | 4%  | 7%  | 19% | 9%  | 6%  | 5%  |
| To leave some inheritance                             | 8%  | 19% | 9%  | 14% | - | 5%  | -   | 24% | 6%  | 17% | 12% | 4%  | 9%  |
| To have a product that has a provision for my partner | 4%  | 5%  | -   | 2%  | - | 5%  | 14% | -   | 6%  | -   | 2%  | -   | -   |
| Other   | 3%  | 2%  | 6%  | 5%  | - | 3%  | -   | -   | 3%  | -   | 2%  | 2%  | 13% |
| Don't know  | 12% | 12% | 22% | 18% | - | 9%  | 58% | -   | 10% | 12% | 17% | 20% | 10% |
| Not applicable - I would not want to sell my annuity  | 55% | 24% | 44% | 36% | - | 61% | 21% | 53% | 59% | 43% | 44% | 55% | 48% |

Which, if any, of the following, would stop you from selling your annuity? (Please select all that apply. If nothing would stop you selling your annuity, please select the 'not applicable' option).

|   |     |     |     |     |   |     |     |     |     |     |     |     |     |
|---|-----|-----|-----|-----|---|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base   | 348 | 32  | 39  | 71  | - | 261 | 5   | 11  | 230 | 18  | 44  | 29  | 27  |
| Base: All GB Adults aged 55 plus with an annuity          | 319 | 29  | 39  | 68  | - | 237 | 6   | 9   | 216 | 18  | 39  | 24  | 22  |
| I value the certainty my annuity gives me                 | 48% | 26% | 45% | 37% | - | 52% | 34% | 51% | 51% | 32% | 47% | 38% | 50% |
| It is too much effort to shop around                      | 4%  | 3%  | 1%  | 2%  | - | 5%  | 7%  | -   | 5%  | -   | 2%  | 3%  | 5%  |
| It will cost too much to get advice                       | 13% | 3%  | 1%  | 2%  | - | 16% | 56% | -   | 12% | 4%  | 29% | 5%  | 16% |
| I think there is a high risk I will end up worse off      | 40% | 41% | 44% | 43% | - | 39% | 70% | 21% | 41% | 28% | 50% | 30% | 31% |
| Other   | 3%  | -   | -   | -   | - | 3%  | -   | 9%  | 2%  | 9%  | -   | 8%  | 6%  |
| Don't know  | 13% | 21% | 23% | 22% | - | 10% | 24% | 12% | 11% | 24% | 10% | 22% | 17% |
| Not applicable – nothing would stop me selling my annuity | 5%  | 15% | 5%  | 9%  | - | 4%  | -   | 7%  | 4%  | 12% | 5%  | 8%  | 4%  |

**YouGov / Actuaries.org**  
**Annuities**

GB Sample : 10th - 12th June 2015  
Sample size: 348 GB adults aged over 55 with an annuity

| Total | Children in Household |   |   |    |                                      |         | Social Media (monthly or more) |          |         |         | Age   |     |
|-------|-----------------------|---|---|----|--------------------------------------|---------|--------------------------------|----------|---------|---------|-------|-----|
| Base  | 0                     | 1 | 2 | 3+ | ALL WITH CHILDREN IN HOUSEHOLD (NET) | Refused | Facebook                       | LinkedIn | Google+ | Twitter | 55-64 | 65+ |

Thinking about if you were to ever sell your annuity...

Which, if any, of the following, would ever make you want to sell your annuity? (Please select all that apply. If nothing would make you sell your annuity, please select the 'not applicable' option).

|   | Unweighted base | 348 | 329 | 10  | 5    | 1   | 16  | 3   | 198 | 45  | 45  | 52  | 117 | 231 |
|---|-----------------|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| <b>Base: All GB Adults aged 55 plus with an annuity</b> |                 | 319 | 301 | 6   | 9    | 1   | 16  | 3   | 183 | 39  | 40  | 40  | 116 | 204 |
| Not wanting to buy an annuity in the first place        | 9%              | 10% | 5%  | -   | -    | 2%  | -   | -   | 9%  | 11% | 4%  | 5%  | 8%  | 10% |
| I have other pension income                             | 10%             | 10% | 13% | -   | -    | 5%  | -   | -   | 12% | 21% | 4%  | 14% | 8%  | 11% |
| To use the money to pay other debts                     | 6%              | 6%  | 26% | -   | -    | 10% | -   | -   | 7%  | 4%  | 10% | 9%  | 11% | 4%  |
| To pay for health or care needs                         | 8%              | 8%  | 20% | -   | -    | 8%  | -   | -   | 9%  | 17% | 8%  | 16% | 10% | 6%  |
| To leave some inheritance                               | 8%              | 8%  | 20% | -   | -    | 8%  | -   | -   | 7%  | 6%  | 2%  | 14% | 8%  | 8%  |
| To have a product that has a provision for my partner   | 4%              | 4%  | -   | 14% | -    | 8%  | -   | -   | 2%  | 8%  | 4%  | -   | 6%  | 4%  |
| Other   | 3%              | 3%  | -   | -   | -    | -   | -   | -   | 3%  | 2%  | 4%  | 6%  | 2%  | 4%  |
| Don't know  | 12%             | 11% | -   | 27% | 100% | 20% | 66% | 12% | 12% | 17% | 13% | 18% | 17% | 9%  |
| Not applicable - I would not want to sell my annuity    | 55%             | 55% | 42% | 59% | -    | 49% | 34% | 54% | 39% | 56% | 44% | 45% | 45% | 61% |

Which, if any, of the following, would stop you from selling your annuity? (Please select all that apply. If nothing would stop you selling your annuity, please select the 'not applicable' option).

|   | Unweighted base | 348 | 329 | 10  | 5    | 1   | 16  | 3   | 198 | 45  | 45  | 52  | 117 | 231 |
|---|-----------------|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| <b>Base: All GB Adults aged 55 plus with an annuity</b>   |                 | 319 | 301 | 6   | 9    | 1   | 16  | 3   | 183 | 39  | 40  | 40  | 116 | 204 |
| I value the certainty my annuity gives me                 | 48%             | 48% | 39% | 86% | -    | 63% | 34% | 48% | 48% | 34% | 35% | 45% | 48% | 48% |
| It is too much effort to shop around                      | 4%              | 4%  | 13% | -   | -    | 5%  | -   | 5%  | 5%  | 5%  | 6%  | 4%  | 3%  | 5%  |
| It will cost too much to get advice                       | 13%             | 12% | 48% | 27% | -    | 33% | -   | 15% | 14% | 22% | 18% | 14% | 13% | 13% |
| I think there is a high risk I will end up worse off      | 40%             | 41% | 46% | 14% | -    | 26% | 49% | 39% | 39% | 42% | 32% | 46% | 38% | 41% |
| Other   | 3%              | 2%  | 20% | -   | 100% | 13% | -   | 2%  | 2%  | -   | 1%  | 2%  | 2%  | 3%  |
| Don't know  | 13%             | 13% | 15% | -   | -    | 6%  | 52% | 12% | 12% | 23% | 20% | 14% | 15% | 12% |
| Not applicable – nothing would stop me selling my annuity | 5%              | 5%  | -   | -   | -    | -   | -   | -   | 6%  | 8%  | 6%  | 2%  | 7%  | 4%  |