

## Retire with a guaranteed paycheck for life

Set up a Personal Pension and retire comfortably with a predictable and reliable monthly source of income that lasts your entire life. It's available to everyone regardless of employer and employment status and backed by the best insurance companies out there.



### Flexible

Fund it at once or over time starting with as little as \$100. Choose to have your pension backed by one or more insurers.



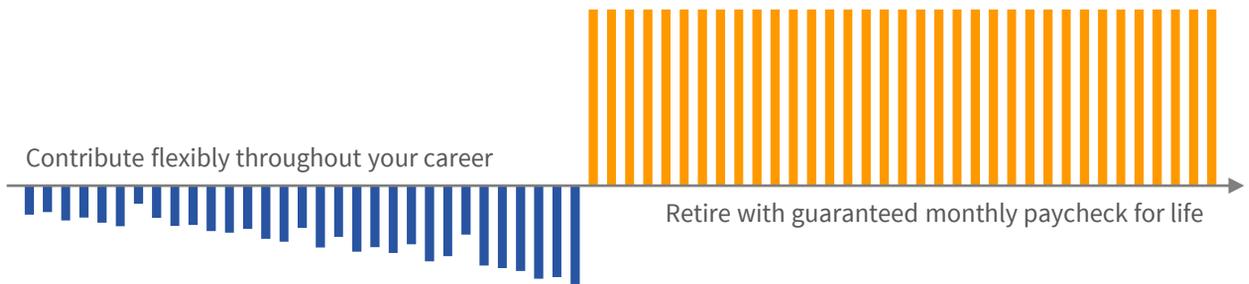
### Steady & Secure

Retire with a steady monthly paycheck uncorrelated with the market that continues for as long as you're alive.



### A Couple Clicks Away

Learn, customize, and apply entirely online. No annoying sales calls (but we're here if you need us).



BACKED BY



...and other top-rated insurers



Offline sign-ups are welcome while the online platform is in development. Give us a call at **(888) 248-8995** for information on how to get started.

## ▶ **When does it make sense to buy retirement income?**

The Personal Pension offers funding solutions for everyone, whether you're 40 and just starting to get serious about saving for retirement, or you're 65 and retirement is right around the corner. Starting to contribute to your Personal Pension early and funding it over time has the added benefit of it being diversified across interest rate environments.

## ▶ **Do I need a Personal Pension and a 401(k)?**

401(k)s are retirement savings vehicles that allow you to be invested in the market but don't offer guarantees to support your retirement. Continue to contribute to your 401(k) for exposure to market growth, but complement it with a Personal Pension that's uncorrelated to the market and offers a steady monthly retirement paycheck for as long as you're alive.

## ▶ **How is the size of the Personal Pension determined?**

The size of your Personal Pension is based on how much you contribute, how old you are, your gender and the retirement age you target. The insurer uses this information, along with their own expectation about asset returns, interest rates and mortality to arrive at your monthly, lifetime retirement income amount.

## ▶ **How do the contributions work?**

When signing up, you choose how much you'd like to contribute and when. You can get started by funding a sizable portion of your total targeted Personal Pension, or start with just \$100. Either way, it's easy to make a plan for future contributions, which are non-binding and can be canceled or modified at any time.

## ▶ **What insurance company will back my Personal Pension?**

The insurance company that backs your Personal Pension is up to you! We'll make recommendations based on credit rating and price, but you'll be able to see all your options and select the one that make the most sense. The best part is that we can help you build a diversified Personal Pension, meaning it's backed by multiple insurance companies.

## ▶ **Can you tell me more about Abaris?**

Abaris was incorporated at the Wharton School in 2014 by a group of finance, technology and insurance veterans. Our mission is to modernize retirement security through trust, transparency, and by putting the customer first.