



## Planning for retirement

### Preparing for your medical assessment

#### Estimating how long your retirement funds need to last

To successfully plan for retirement it is best to gain a good understanding of how many years retirement is likely to continue for.

By understanding an individual's health we can make a good estimate of the likely scenarios of life expectancy.

It is hence important to obtain a good understanding of your health, so we can provide this personalised life expectancy profile.

The best way to do this is to undertake an interview over the telephone with a qualified nurse.

Once this is completed a personalised life expectancy profile will be provided.

#### The interview appointment

- MorganAsh will contact you to arrange an interview with the nurse.
- If you are planning as a couple, each medical interview will be undertaken independently and can be arranged at different times or consecutively.
- You should be in a confidential situation where you are comfortable discussing your personal medical circumstances.
- The duration of the interview does depend on the medical circumstances, and you should allow around 30 minutes.
- The nurse appointments are arranged in one-hour time windows. You will be called sometime within this hour.
- If you have provided your mobile number you will receive text messages to remind you of the appointment.
- If you have any issues just call or e-mail MorganAsh on the address below.



## MorganAsh

MorganAsh is a specialist company that provides medical underwriting and life expectancy estimates for the life and pensions industry.

Your medical interview will be undertaken by a professional nurse.

## Privacy

MorganAsh will keep your personal medical information confidential and will not share the medical detail with your financial adviser. They will share the resultant life expectancy estimates with your Financial Adviser for use in retirement planning.

The telephone interview will be recorded. MorganAsh goes to great lengths to keep the information secure, and is certified to ISO 27001 and is authorised and regulated by the FCA.

Unless instructed otherwise, the data will be deleted after one year.



## Preparation

In preparation for the medical interview please gather the following information:-

- Any medications you are currently taking.
- Detail of any past or present medical condition suffered.
- Any tests or investigations, e.g. Blood pressure, cholesterol tests.
- Your height and weight.

If you need to weigh yourself, or obtain test results from your GP then please do so before the interview.

The nurse will guide you through the information you need to provide and the level of detail required.

It is in your interest to provide full information on your medical conditions and there is no harm in providing us with more information.

**MorganAsh**

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