



## Maximising your pension annuity

### Preparing for your medical assessment

#### The need for a medical for pension annuities

An annuity pays out an income for as long as you live. To obtain a quotation for an annuity, the life insurance companies that provide these products need to make an assessment of how long you will live.

It is hence important to obtain a good understanding of your health, so we can pass this information to the insurance providers.

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

MorganAsh is a specialist in undertaking medical assessments and obtaining the best annuity quotations.

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

#### The interview appointment

- MorganAsh will contact you to arrange an interview with the nurse.
- If you are obtaining a joint quotation, 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 leading medical provider of medical information to insurance companies. They work for the insurance companies and hence know what information is required.

Your medical interview will be undertaken by a professional nurse.

## Privacy

MorganAsh will share your data with the insurance providers to obtain the best price.

They will not share the detail of your private medical information with your financial adviser. The data will be deleted after one year.

The telephone interview will be recorded.

All information is kept confidential. MorganAsh goes to great lengths to keep the information secure, and the company is certified to ISO 27001 and is authorised and regulated by the FCA.

## Preparation

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

- Any medications you are currently taking.
- Details of any past or present medical condition suffered.
- Any tests or investigations, e.g. blood pressure, cholesterol tests. Etc.
- 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.

Remember, failure to provide this information may result in you not receiving the best annuity quotation and hence the best income you are entitled to for your retirement.

**MorganAsh**

MorganAsh is authorised and regulated by the Financial Conduct Authority.

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