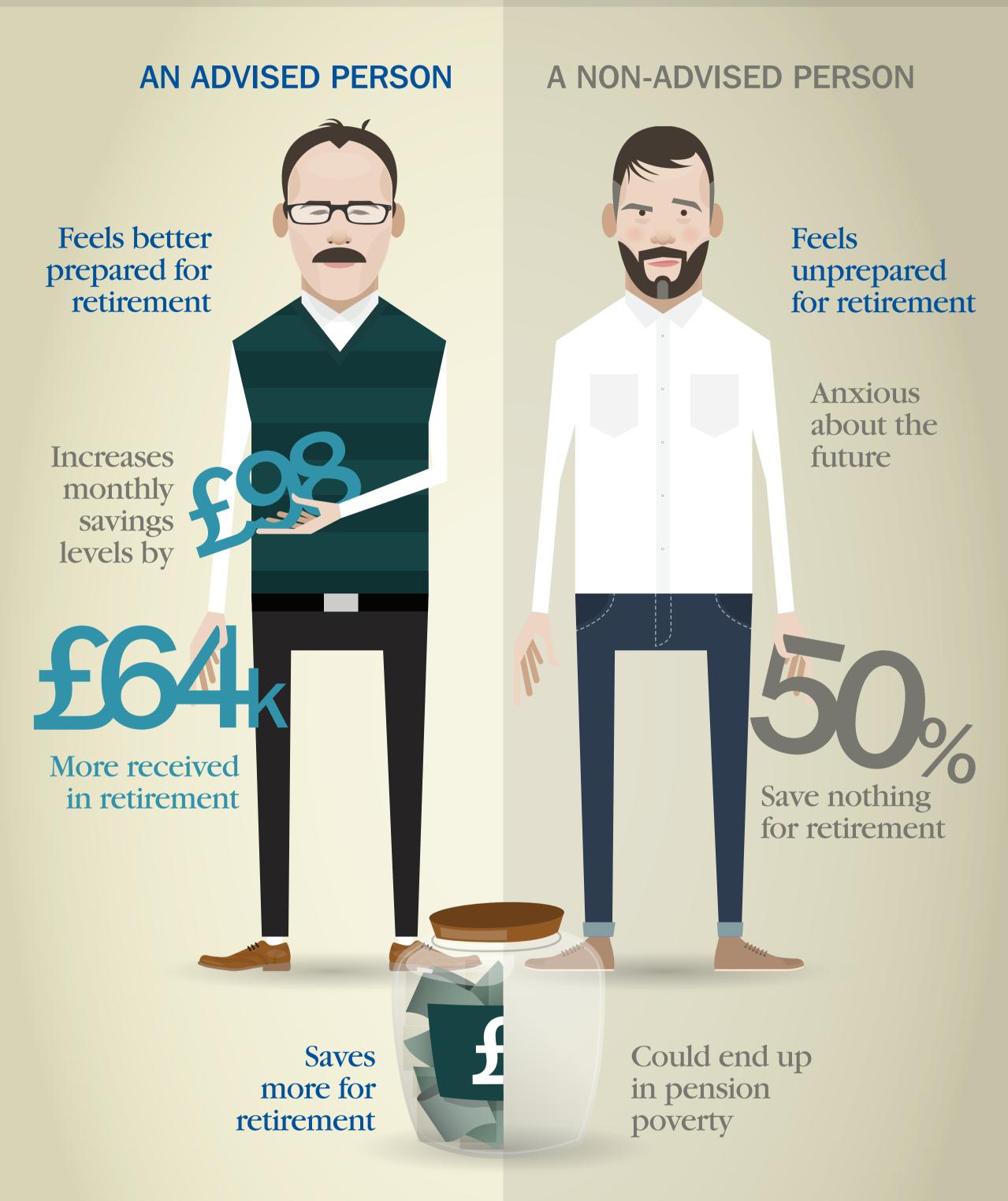
MIND THE ADVICE GAP





Those who seek advice early on save more and feel better prepared for retirement

Based upon a pension pot of £100,000, AXA Life Invest has estimated the total increase as a result of saving an additional £98 per month from 40 to 65 years of age. This assumption accounts for a fund management charge of 0.5% per annum and contract management charges, tax relief of 20% and investment growth of 5% per annum. The assumption is based on a range of annuities, details of which can be found at http://www.find.co.uk/pensions/annuities_centre/annuities-calculator



unbiased.co.uk and AXA Life Invest commissioned Opinium Research to survey 1,468 UK savers, of which 444 have sought advice on their retirement planning and 997 have not sought advice. unbiased.co.uk surveyed 217 advisers.



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