

Mycorrhizal structures associated with turf roots

Intelligent disease control

Harmless to beneficial turf fungi



Fusarium



Dollar Spot

Still effective against disease

Amazingly, some species of fungus are hugely beneficial to your turf.

Mycorrhizal fungi develop a mutually beneficial relationship with turf roots for effective nutrient exchange, and increased resistance to drought, insect pests and disease.

As a result, turf associated with Mycorrhiza tends to be healthier.

You'll be pleased to hear then, that Rovral Green leaves these 'friendly' fungi completely unharmed.

You'll also be glad to know that Rovral Green is still as effective as ever at controlling the harmful species like Fusarium, Red Thread and Dollar Spot. No wonder it's still the UK's No 1.

Rovral Green - it thinks for itself.



Scott MacCallum speaks to Jimmy MacDonald about his life, loves and his MBE...

PAST

As Jimmy MacDonald MBE looks both forward to his retirement and back on his career, from the comfort of his favourite armchair, he can do so with justifiable pride and satisfaction.

Few, if any, men have packed as much into their careers as Jimmy, until a few weeks ago Head Greenkeeper at Royal Lytham and St Annes Golf Club, and the retirement he is now settling into couldn't be any more well deserved.

Take a look at the list of events Jimmy and his hard working team presided over and you'll agree not only must he have gathered a fund of knowledge on tournament preparation he is also in need of a rest!

Four Open Championships - five if you count one as Deputy - a Ryder Cup; a Curtis Cup; four British Senior Opens; a Women's British Open and both British Amateur Championships ladies and gents... not to mention any number of other events, each one of which would be the highlight of most club's history.

Indeed, it was the fact that Lytham was a recognised venue for so many R&A and Tour events that drew Jimmy back to the club in 1973 after spending three years as head man at Fomby.

"While Fomby is a beautiful course, and still my favourite next to Lytham, what really got me was that I'd been at Lytham in the 60s when we had several big events including The Open and, believe me, it was like a drug. The draw of The Open coming up in '74 was so strong I had to go back," explained Jimmy.

Having prepared the course for Open Champions, Gary Player ('74), Seve Ballesteros ('79 and '88) and Tom Lehman ('96), not to mention being Deputy for Tony Jacklin's famous victory in '69, Jimmy is well placed to trace the progression of the Championship over the years.

"In '69 the club organised the tented village and pegged it and the car parking out. We also found local plumbers to do the pipe work and install toilets," he recalled.

"In '74 the R&A were organising and had someone to oversee it all...although there was still a lot of local labour involved. Then, in '79, there was a formal plan and joiners, electricians and plumbers came down from Scotland and there was an engineer to oversee everything. Nowadays it is enormous, a big, big difference to when we started," said Jimmy.

As you would have expected he has also seen many changes out on the golf course as well.

"Now we cut fairways every day but in '69 we probably cut them on the first day and cut them for the last. Then someone had a lot of grass one year because of the weather and decided that they couldn't leave it and we got the message back that fairways were being cut every day so we followed suit," he gave as an example of the change.

Jimmy singles out the '74 Open for special mention because it was his first but he freely admits to having enjoyed them all.

"That surprises some people who think it must be a nightmare but it isn't. One of the greatest thrills you can have, and you can ask other greenkeepers who have had Opens, is the very first morning.

"You work for two years getting everything ready, working through the winter to build bunkers and tees and rope off crucial areas where you're going to need rough. Then, on the first morning, you've changed the holes, the greens are cut, the fairways are cut and you're back in the workshops. You hear the first big cheer and you know the first players are on the 1st tee. That's when it starts

rolling and you get a rush of adrenalin. It's a bit special and there is nothing like it."

In fact, he admits that he also got that same feeling twice in 1988. Once at the start of the week and again after the resumption of play on the Sunday after rain had brought play to a halt on the Saturday and The Open experienced its first, and only,

Monday finish.

"If I were to have one greenkeeping highlight it would be the '88 Open and getting it back on the road after the flooding. In the end we made more friends than enemies and the 65 by Seve on the Monday in his duel with Nick Price made it one of the great finishes. What could have been a disaster turned out to be wonderful day's golf."

Lytham's Ryder Cup, in 1977, was the final match in which the United States faced a team comprising just British and Irish players while it was the last match played over a links course.

"That was quite stressful because we'd had The Open in '74, the English Amateur in '75 the Curtis Cup in '76 then had to repair fairways which had been very badly damaged by the drought of '75-'76," he explained.

"I knew I wasn't going to get it at its best because of the drought but it turned out to be a nice event. The greens were excellent - cut by triplex and not hand mower - the fairways were respectable and we didn't get any criticism," said Jimmy, who still possesses a flag signed by the players of both sides.

Remarkably for someone who has enjoyed such a full greenkeeping life it was not his first career.

"I was teaching ceramics at Preston College and was doing five half days and five evenings. It meant I had two and a half spare days and as I enjoyed golf and the timings fitted in nicely I began working on the golf course."

REFLECTIONS

Despite all his undoubted successes down the years Jimmy feels that his final season at Lytham has seen the course at its best.

"Now the weather can obviously play a part but I feel I've always adopted old fashioned sound greenkeeping principles. I think Jim Arthur is a brilliant man - before his time. People criticise him but he was a friend of mine and I learned a lot from him - all sound principles that have been proved over the years and I've left the course in the state it is by not doing anything fancy."

Looking at the greenkeeping profession as a whole Jimmy expresses himself to be happy with its progression although he does pass on a cautionary note.

"The profession is now promoting some nice fat salaries and while I'm not decrying that I know of some students who have come out of college with an HND and achieved salaries of around £35,000 in their fourth year...and they can't wheel a barrow," exclaimed Jimmy, who added that at Lytham all of his apprentices did a full year on the course first before going to college.

"You know then that at least they can jump in a tractor and drive it and they know how to use a spade."

"From my lecturing days I know that once you break down the holidays you are only at college for 28-29 weeks a year and the time spent on each subject is not the equivalent of a six month apprenticeship. It worries me that people are not prepared to put the miles on the clock before looking for the highly paid jobs."

He has worked for many years with Myerscough College students and he has known Martyn Jones for many years.

"Martyn and I have many healthy debates and we get on very well. There

isn't as much difference in our approaches to greenkeeping as people think."

Having selected the '88 Open as his greenkeeping highlight there can be no doubting that being presented with his MBE by the Queen at Buckingham Palace in 1997 was another occasion he treasures.

"I didn't really want to go but having done so I wouldn't have missed it for anything. It was brilliant."

His distinguished service and retirement was also recognised by the golf club with a vast array of gifts and life membership of the golf club.

"I was invited to the Council Dinner and informed that they had decided to make me a member while I was given letters from among others Seve, Gary Player, Nick Faldo and Sir Michael Bonallack congratulating me on my retirement."

He hands over to one of his old boys, Paul Smith, who has returned from Barrow in Furness Golf Club to take over a couple of years in advance of Lytham's next Open Championship.

"Paul was one of my apprentices, as was Chris Whittle at Birkdale, so I've got two head men out of the eight Open venues, while I've also got three of those on the 30 senior qualifying courses. Walter (Woods) is the same. He's got Eddie Adams, at St Andrews, and John Philp at Carnoustie."

Jimmy speaks with pride about this greenkeeping legacy and spending time in his company shows how he could have inspired so many people to such lofty heights.

Enjoy your retirement, Jimmy. And may it be a long one.

Jimmy at home - his MBE certificate on the wall behind



NEW innovations from **GreenTek**

Now there's a good idea!

Handy Trench HT6

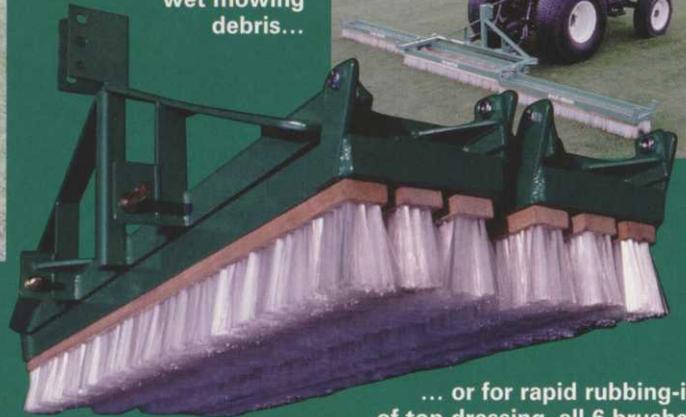
At last! A compact trencher that makes easy work of putting in those extra drainage runs you always need, but never get around to digging by hand!



Maxi-Brush

(Patent Pending)

Folds out to 18' for fast fairway grooming and dispersal of wet mowing debris...



... or for rapid rubbing-in of top dressing, all 6 brushes quickly fit onto the 6' wide centre frame

PHONE NOW FOR A DEMONSTRATION

GreenTek 0113 267 6000

Now there's a good idea!

Ad Ref 312

EVERGREENS UK

Tel: 01572 768208



Winter Tee Mats and Frames available in assorted sizes and surfaces.

Call now for samples, brochure and price list. Orders now being taken for the coming winter season.

No 2 Extons Units, Market Overton Industrial Estate, Market Overton, Nr Oakham LE15 7PP

Fax: 01572 768261

Available from any leading Golf Course Supplier

Ad Ref 526

INTURF

TURF GROWERS AND INNOVATORS OF TURFGRASS SYSTEMS

Everything Inturf



INTURF The Chestnuts, Wilberfoss, York YO4 5NT
Telephone 01759 321000 · Facsimile 01759 380130
E-mail: info@inturf.co.uk · Web page: www.inturf.co.uk

Ad Ref 31

As we move into the next millennium the turf care industry will face ever-greater challenges. In this article, Steve Chicken, the Engineering Director of Textron Turf Care and Specialty Products, reviews where the technology behind the mower may be going



Fantastic voyage



Metals

Various forms of sheet and tubular steel have been the main structural materials for turf care equipment for very many years. Metal has many advantages including ready availability and ease of repair, but suffers from corrosion and is difficult to form into complex curvatures. For the hidden, load-bearing structure of heavy duty mowers it is difficult to foresee metal being replaced in all but the longest

terms, but increased use of cost-effective data recording and analysis will allow designers to optimise metal structure far more closely to the actual operational environment than ever before. The data capture initiative currently being undertaken by Textron Turf Care world-wide will produce an accurate loading pattern for every representative turf care environment from the smoothest competition green to the most aggres-

sive inner-city contract. This data, alongside levels of computer use which until recently was only seen in the aerospace industry, is being used to design structures which are strong enough to give a lifetime's service at minimum weight and cost.

Lightweight aluminium alloys may also feature more strongly in mower structures but material and tooling costs are likely to limit their use to applications requiring very light

Right: Plastic panels, with aesthetically pleasing lines, will be used more extensively as seen on the recently introduced Jacobsen HR-4600 rotary mower.

weight. The great advantage of metal structures is their ability to be recycled, as forthcoming European legislation is likely to specify that a large proportion of future machines be recyclable.

Composites and Plastics

High strength structural composites such as carbon fibre replaced metal in many applications in the aircraft and automotive industries. However, their high cost and problematic repair options make it unlikely that more load bearing structures will be constructed of this material. It is in the area of non-load bearing panels and covers where lower-cost composites such as glass fibre and plastics come into their own, with pleasing aesthetic and operator-friendly shapes becoming available to the designer.

Composites and plastic are still difficult to repair compared to metal and the designer must take care to reinforce or protect those areas, which are likely to get knocked or damaged in normal use.

Previous page and below:
The new Ransomes Highway 2130 will be available in the near future with LPG or CNG as a fuel source.



Operator comfort and safety

Improving the operator's environment has been a major design thrust over the past few years. New designs such as the Jacobsen LF and HR range not only feature highly comfortable seats but have all the controls laid out to ease operation of the machine over extended periods. Joysticks and electrical switches have replaced directly linked hydraulic levers. Cabs are now becoming more common in all turf care applications and heating, air conditioning and radios are available - at a cost! Operator safety is also very much in the forefront of mower design with legislation such as the Provision and Use of Work Equipment Regulations and the Machinery Directive insisting on positive action for machine users and suppliers alike.

Mower noise was recently a heavily publicised issue due to the release of European legislation. This is largely a concern of those manufacturing the smaller machines, but it is undoubtedly a challenge for all producers of turf care equipment for sale in Europe. Vibration is a similar issue with challenging limits being set by European legislation for hand/arm and whole body levels. All recently produced Textron Turf Care equipment has been designed to comfortably exceed these safety rules and more mature designs are being updated to conform. Textron enthusi-

astically supports this safety drive and will wholeheartedly support the various European enforcement agencies in ensuring that only the safest of products are available to the industry.

Propulsion

For many years diesel and, more commonly in America, petrol engines have been the sources of power for turf care equipment. Environmental laws are rapidly influencing the design of these core components and all the main manufacturers are either now or will shortly be supplying engines to clean CARB (California Air Regulation Board) or Euro emissions regulations.

A growingly popular fuel in the municipal environment is LPG (Liquid Petroleum Gas) and CNG (Compressed Natural Gas). The new Ransomes Highway and Parkway range will shortly be available with this fuel source as an option. July's article described in detail the current level of battery-driven turf care equipment, but it is worth repeating the significant and wide-spread environmental improvements an electric mower can bring due to its almost silent operation and total lack of emissions.

Much work is being done worldwide on alternatives to the conventional lead-acid battery and it is only a matter of time before advanced sources of electric power

PHOTOCAST TEE SIGNS

By
EAGLE PROMOTIONS

Scorecards • Course Measurement • Yardage Books • Tee Signs • Event Boards • Leaderboards • Notice Boards • Bag Tags • Green Fee Tickets • Call Philip McInley on : 01883 344244

Call Philip McInley on 01883 344244



such as fuel cells will become available in the turf care industry. Despite the British weather, solar power is a frequently discussed source of power in the turf care industry. A purely solar powered mower is unlikely, as the power generating capacity of existing solar cells is far too low compared to that required by power-hungry cylinder and traction systems.

Cutting Method

The actual method of cutting the grass has changed little over very many years. Cylinders still give unmatched finish on fine turf and the results of a properly adjusted and maintained cylinder mower and a skilled greenkeeper are wonderful to behold. High quality finish is also available using rolered articulated rotary mowers such as the Ransomes AR250 where, in addition to gaining a high quality finish on semi-roughs, a mulching action is also gained. Mulching or conventional rotary mowers will continue to dominate the rougher cut market with greater emphasis being given over to terrain-following abilities. Flails will continue to be used for extremely rough work wherever municipal rotaries "fear to tread".

Looking further into the future, exotic possibilities such as laser cutting may be developed but, as long as safety and ease of maintenance remain the priority, it is unlikely that

the existing means of cutting the grass will significantly change.

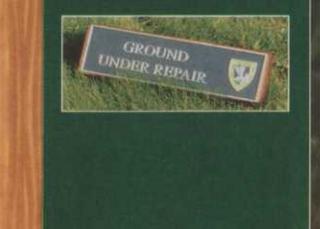
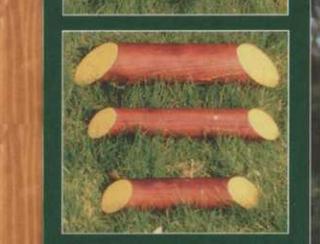
Automation

Probably the most contentious potential future for turf care is robotic mowing. Consumer robot mowers are already available using semi-buried lines or pre-programmed routes to define their area of operation. GPS (Ground Position System) technology is now available in both golf cars and agricultural equipment (especially sprayers) and could form the basis of an "intelligent" mower, which was aware of its position. However, it is extremely unlikely that an unmanned machine, which can merely trundle up and down a fairway, will replace professional greenkeepers with their overall awareness of the course environment they achieve while operating a mower.

It will prove interesting to look back in the year 2010, on this final Learning Experience editorial of this millennium, and see what has, and what has not, come to pass.

One thing will remain constant; the need for experienced Course Managers and greenkeeping teams to keep abreast of the latest developments in this ever fascinating and ever changing industry.

Dr Steve Chicken, Engineering Director, Textron Turf Care and Specialty Products (International)



BIGGA's Education and Training Manager, Ken Richardson signs off the year by answering the questions he set last month, and posing yet another...

UPDATE

The Learning Experience 2000

Remember that the deadline for applications for the Learning Experience 2000, sponsored by Textron Turf Care and Specialty Products, is 31 December 1999. There are still a few places left on the 'New Look' National Education Conference and Workshops and Seminar sessions are filling up fast. Make sure of your place by sending in your entry NOW. Extra copies of the Learning Experience brochure and application form are available from BIGGA HOUSE.

TORO Competitions

The Finals of the TORO Excellence in Greenkeeping and Student of the Year Competitions were held at BIGGA House at the end of October. Full details are printed elsewhere in this magazine but I would like to congratulate all finalist, especially Brian Turner, the Excellence Award winner and Tommy Givnan the Student of the Year. These two competitions get better every year and it was a difficult job to separate the finalists and select the winners. Thanks to the continued sponsorship by TORO these competitions should continue into the next Millennium.

BIGGA Golf Environment Competition

Congratulations to Temple Golf Club on winning this year's Golf Environment Competition held in association with Amazone Ground Care and the Grass Roots Trading Company. Full results of this successful competition are given on page 22 of this magazine.

EDUCATION AND TRAINING

My article in last month's magazine included a section on Training and Development where I posed five questions and promised that I would print the answers in this edition. There is only one answer and it is The Head Greenkeeper/Course Manager.

The Role of the Head Greenkeeper/Course Manager in Education, Training and Development

What are Education, Training and Development?

Education is learning that expands knowledge and intellectual capacity. However, completing an educational course will not guarantee that any learning can be transferred to the workplace.

Training delivers the information necessary to develop skills or behaviour. It does not ensure that those skills can be transferred to the workplace. Competence can be shown, however, by assessment in the workplace.

Development is a broader ongoing process. It includes both education and training although the key activity is learning from experience and applying any learning to future activities.

The days when a greenkeeper could learn how to do a job and then continue to do it indefinitely have gone. Demands on golf courses and therefore, greenkeepers will continue, change and increase and they will have to learn new skills and adapt old skills and knowledge to improve and develop their potential.

Head Greenkeepers and Course Managers will have to become competent in a new range of skills at a time when they are fully stretched meeting the demands of tomorrow's golfers.

Head Greenkeepers and Course Managers are responsible for two main areas of staff development. These are:

1. Managing the process of training and development, which is a key element of people management.
2. Active involvement in training and development activities, which involves a range of skills used in formal and informal settings.

Head Greenkeepers and Course Managers are best placed to manage the training and development of their staff because:

1. They are responsible for the performance of their greenkeeping team(s).
2. They should know what standards should be met.
3. They should know what skill and knowledge is required to ensure that standards are met.
4. They should know the strengths and weaknesses of team members.
5. They should know team training and development needs.
6. They should be able to assess the impact of time taken for training and assess the most efficient methods of training and development.
7. They should be able to assess the success (or failure) of any training and development activity.

What are the benefits of ensuring that teams are trained to the maximum level of competence?

Competent greenkeepers set up successful golf courses which reflects well on Head Greenkeepers and Course Managers.

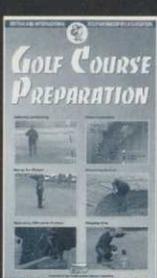
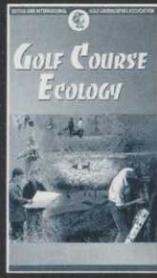
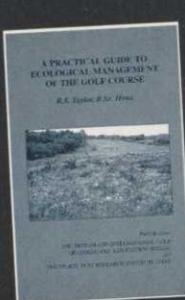
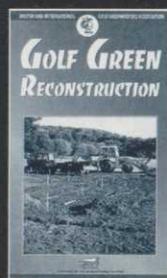
Confident, successful staff will be better motivated, will work harder and remain longer in the job.

Head Greenkeepers and Course Managers with successful teams will suffer from less stress.

In general, the job of Head Greenkeepers and Course Managers is made easier, more enjoyable and less stressful if their teams are competent and well motivated. Conversely, Head Greenkeepers and Course Managers who do not train and develop their staff are more likely to lose the 'high flyers' and retain those who cannot move on. This is likely to result in a team that under performs, sets lower standards and is de motivated. Moreover, if a greenkeeper is dismissed for poor performance without having had the opportunity for training and development, the club runs the risk of being held responsible for unfair dismissal.

Getting the education and training process right can make the Head Greenkeeper / Course Managers job enjoyable and satisfying. Getting it wrong can have disastrous consequences. Watch out for more information on the role of Head Greenkeepers and Course Managers in education training and development in future editions of Greenkeeper International.

ON COURSE WITH BIGGA EDUCATION



Golf Course Preparation Video
 £14.95 to BIGGA members
 £29.95 to non-members

Golf Course Reconstruction Video
 £14.95 to BIGGA members
 £29.95 to non-members

Ecology Book
 £3.00 to BIGGA members
 £7.00 to non-members

Ecology Video
 £14.95 to BIGGA members
 £29.95 to non-members

Raising the Standards of Mowing Management Video
 £14.95 to BIGGA members
 £29.95 to non-members

Setting the Standard in Spraying Application Video
 £14.95 to BIGGA members
 £29.95 to non-members



In October, over 75 new members joined BIGGA, and began to take advantage of the many cost effective savings and benefits available to them. Tracey Maddison, BIGGA's Membership Services Officer, gives details on just a few of them.

Renew your membership for increased benefits!

Many of you will be due to renew your membership at the end of this month or January 2000. Don't forget if you pay for your own subscriptions, you can take advantage of paying by direct debit and spreading the cost over 10 equal monthly payments. 25% of members are already taking advantage of this service, why don't you?

If you are retiring from greenkeeping at the end of this

month, congratulations! However, your BIGGA membership doesn't have to retire with you, why not apply for retired membership of BIGGA and keep in touch with your friends and the industry? Contact Tracey or Kirstie in the membership department for further details.

Once you have returned your completed renewal form, together with payment, we will send you a new 2000 Membership Renewal Pack, containing useful information and telephone numbers regarding the many benefits and services available to you as a valued member of BIGGA. Read it and keep it for future reference - one day you may be glad you did!

If you have any queries or any general enquiries regarding membership services or benefits, please contact Tracey or Kirstie on 01347 833800.



BIGGA welcomes...

Scottish Region

John Brown, Central
Hugh D Davidson, Central
Alexander R Duguid, North
Kenneth G Harper, North
Craig S Irving, Ayrshire
John W Jones, Central
Alistair W Law, Ayrshire
Mark J Logan, Ayrshire
Donald J W Maclean, West
Iain McIntosh, Central
Roderick J Mess, North
Alex Peggie, Central
John F Sim, North
David A Stephen, North
Alan M Tennant, North
Angus G Whyte, Ayrshire

Northern Region

Jim Beattie, North West
Kevin E Carrodus, Northern
Peter J Cavanagh, North West
Richard L Craven, Northern
Martin I Drew, North West
John E Entwistle, North West
Ian Huddleston, Northern
Colin P Hughes, North West
Matthew J Jones, North West
Peter E Makinson, North West
John S McLaughlin, North West
Lee D Morcrop, North East
James Nixon, North West
Andrew Percival, Cleveland
William J Price, North Wales
David L Procter, North West

Matthew Shimwell, North West
David Smith, Northern
Terry Steele, North West

Midland Region

James G Church, Mid Anglia
Gary Coles, Midland
Brett Cornelius, East of England
Martin Coward, Midland
John H Day, Midland
Paul Gladman, East Midland
Martin I Gunn, BB&O
Michael D Homer, BB&O
Christopher P Jones, Midland
Neil R Pridgeon, East of England
David L Thompson, BB&O
Kelly Walker, BB&O
Brian Witney, BB&O

South East Region

Lee A Bridge, Sussex
Neil Browne, Surrey
Andrew Huskinson, East Anglia
Malcolm Jervis, Essex
Perry A Lowe, Essex
Nick Meller, Surrey
Paul J Mountain, Surrey
Damon S Roberts, Sussex
Paul Watkins, Surrey
Andrew J Wood, Sussex

S West & S Wales Region

Andrew Butler, South Coast
Robert G Hanford, South Wales
Daniel Newman, South Coast

Richard J Triscott, South West
Ian J Vockins, South Coast
James W Wensley, South West
Jeremy Wheatley, South Coast

Northern Ireland Region

Warren R Burnside, South East
Conor J Falloon, South East
Robert Morrison, South East
John P Orr, South East

Republic Of Ireland Region

Andrew J McEvoy

International

Alexander Haefele, Austria
Simon Augustsson, Norway
Anders Karlsson, Norway

Associate Members

Graeme M Cooper, Ayrshire
David Drummond, Ayrshire
Wayne Falloon, Scottish North

Check out the January 2000 edition for the 1999 November new members!



Trevor Downing, of J. Rothschild Assurance, examines the various options available when purchasing an annuity

How to stay flexible in your retirement

These are strange times! Inflation seems dead, or a least comatose. But every silver lining has a cloud and in this particular case, some people are becoming concerned that persistently low interest rates will seriously damage the income they can purchase in retirement.

History shows that when an economic problem or opportunity presents itself, a solution is not far behind. This focus on retirement benefits has therefore inevitably led to the development of a new facility called 'income drawdown'. The idea of drawing down income is not a new concept and, for example, is used as a means of financing business school fees. However, it is relatively new in providing retirement benefits.

How does it work?

Conventionally, when benefits are taken from a personal pension and some types of company scheme, the accumulated fund buys a guaranteed 'annuity' or annual income from an

insurance company. The cost of this income (the rate) is determined at the time of purchase, so the pension will not benefit from the future rate increases or suffer from later reductions.

The cost of an annuity is calculated by reference to many factors including expenses and investment returns. However, a very important element is the 'profit' to the fund (for the benefit of surviving pensioners) from those who died earlier than expected.

Income drawdown allows you to postpone the purchase of the annuity to a maximum age of 75 and in the meantime draw income from the accumulated fund. The amounts you can take are limited in each year by the Government.

What is key, however, is that within Government determined limits, the amount and timing can be varied from year to year. So your whole future is not subject to interest rates on one particular day.

What are the advantages?

There are many advantages of income drawdown but also a few dangers. As one of the more complicated decisions in financial services, it requires clear financial advice. The main advantages are:

Tax-free capital can be maximised when benefits are taken but income can initially be minimised

The purchase of the annuity can be deferred until the annuity rate or cost improves

On death, you can leave a capital sum to a wide range of beneficiaries (unlike a conventional annuity)

Payments need only be taken when required (subject to Inland Revenue rules)

Amounts can be varied from year to year (subject to Inland Revenue rules)

Amounts can be varied from year to year (subject to Inland Revenue rules)

There are dangers, however. The fund can go up or down in value and will not

enjoy the boost from funds of those who die earlier than expected.

Who should benefit?

Income drawdown is ideally suited to many larger retirement funds (typically those in excess of £200,000). It requires a fairly tolerant attitude to investment risk and ideally, you should have another source of income to avoid the risk of having all your 'eggs in one basket'.

But income drawdown is an imaginative solution to an old problem. It is now an established part of many of our futures.

If you require any further assistance please contact Trevor Downing on 01959 500427 if you would like to find out more about income drawdown.