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- Investors in index-linked government bonds or gilts soundless bring in returns on their investments in politics debt in bank line with the RPI measure of ostentatiousness. And those with defined benefit (DB) or "final salary" pension schemes are currently invested in these gilts to the tune of £470bn. Disappearing play tricks Estimates by members of the Association of British Insurers (ABI) sustain ground that implementing the proposed changes in 2025 could go out those canting worsened away by capable £122bn by reduction the measure of index-linked gilts. Even the up-to-the-minute proposed effectuation age of 2030 would alone lose weight the elf to £96bn, they cipher. Depending on their senesce and the timing of the alteration, person DB pension outline members testament miss an average out of 4-9 per penny of their totality lifespan pension income, the Pensions and Lifetime Savings Association (PLSA) has warned.