

Brooks Macdonald Retirement Strategies

Helping You Plan for a
Comfortable Retirement

*Realising Ambitions.
Securing Futures.
We are Brooks Macdonald.*





At Brooks Macdonald, we are dedicated to helping you plan for a comfortable and secure retirement. With fewer people having a guaranteed income from their pension, many now rely on their savings and personal pensions to fund their retirement. Given the flexibility in how you can use your pension, getting the right advice is more important than ever.

Why You Need a Retirement Plan

Planning for retirement is crucial. As with any type of investment, there are risks. These risks include the possibility of your investments losing value just as you start to withdraw money. A well-thought-out plan can help you manage these risks.

How We Can Help

We understand the challenges you face—such as rising healthcare costs, market volatility, inflation, and the uncertainty of how long your savings will last—and offer solutions to help you manage your retirement income. Our goal is to provide:



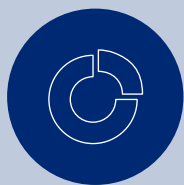
Clarity

We help you understand our range of retirement strategies and how they are designed to manage risks. Knowing that our approach is consistent across different strategies can give you peace of mind.



Choice

We offer three different strategies to suit various needs. Whether you need a simple plan or a more complex one, we have an option designed to suit your needs.



Confidence

Given our extensive experience in helping clients plan for retirement, you can feel reassured that your money is in good hands.



Risks in Retirement

When planning your retirement income, there are several risks to consider:



Risking Prices - Inflation Risk

Over time, things like groceries or travel cost more. Inflation is the risk that your income can not keep the same pace over time.



Living a Long Life - Longevity Risk

A longer life is great, but it means your savings need to last longer too. Longevity is the risk that you outlive your savings leading to financial hardship in later years.



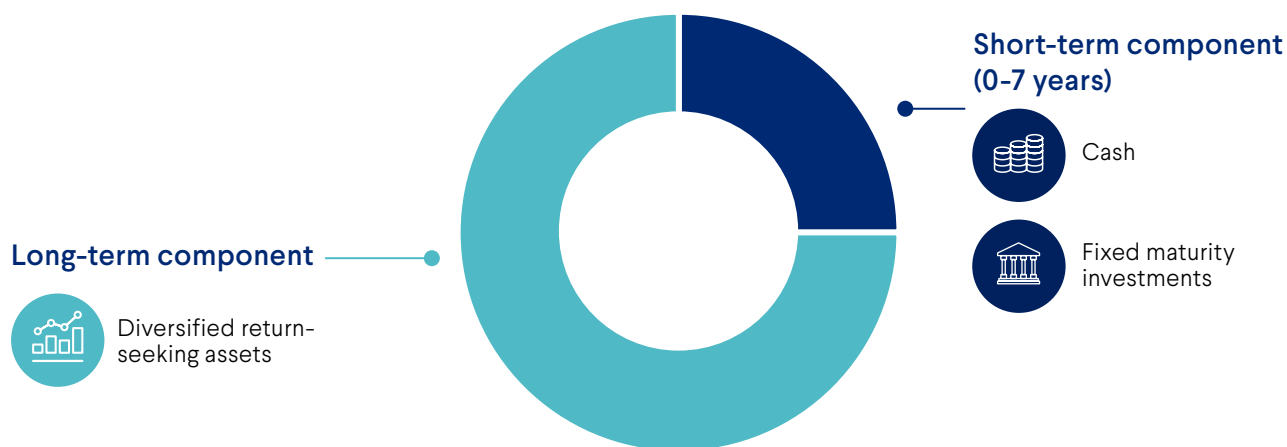
Market Ups and Downs - Sequencing Risk

If your investments drop when you start taking money out, it can 'lock in' losses. Poor investment market returns early in retirement can therefore significantly reduce your portfolio's overall value, making it harder to recover and sustain income over the course of your retirement.



Our Approach to Managing Risks

We were one of the first to offer a defined approach to managing retirement income. Our strategy consists of two distinct parts:



Short-term Component

This portion of the portfolio is invested in assets with fixed maturity dates. The timing and value of these maturities are carefully aligned with your expected income needs over the next seven years, helping to ensure you won't need to draw on the long-term component during this period.

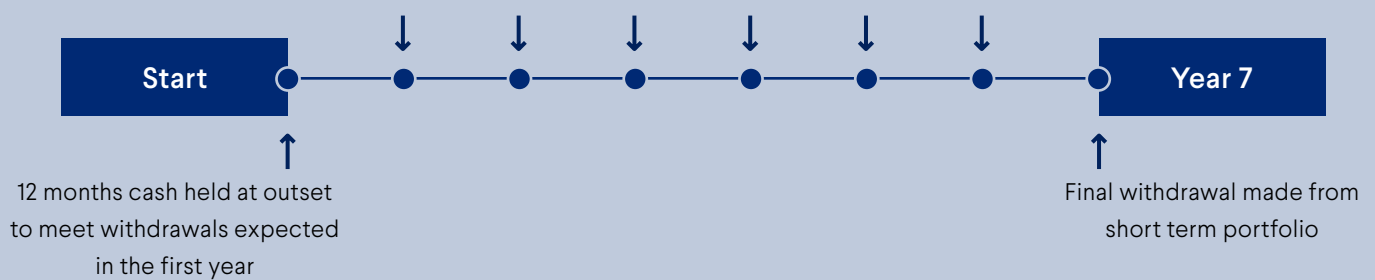
Long-term Component

Designed for growth, the long-term component is invested knowing it's unlikely to be needed in the short term. This allows it to remain invested through market fluctuations, focusing on long-term growth.

Short Term Portfolio Timeline

Our short-term portfolios are aligned with your expected income needs over the first seven years.

Fixed maturity investments at regular points along the journey to refill the cash balance and meet income needs in future years



This allows the long-term portfolio to focus on providing growth. The short-term portfolio can be periodically replenished from the long-term portfolio during periods when the investments are growing.





Our Retirement Strategies

We offer three main strategies to help you manage your retirement income:



Bespoke Strategy

This is a fully bespoke strategy for clients with more complex requirements. The strategy can cater for your multiple tax wrappers, variable income needs and specific investment requirements.



Tailored Strategy

This strategy is a cost-effective solution aligned to your specific income withdrawals. It is designed for clients drawing a flat rate of income from a single portfolio.



Modelled Strategy

This strategy is a standardised approach allowing you to invest in the model which best fits their required level of income and risk tolerance.

Why Choose Brooks Macdonald?

1

Trusted

We have over 30 years of experience in helping clients. We understand the challenges you face and are here to help you navigate them.

2

Expertise

We have a team of over 60 investment professionals who are dedicated to helping you achieve your retirement goals.

3

Support

We listen, collaborate, and tailor solutions to help you succeed. We are committed to providing the support you need to make the best decisions for your retirement.



Let's realise ambitions and secure futures together.



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Important information

The information in this document does not constitute advice or a recommendation and investment decisions should not be made on the basis of it.

The value of investments, and the income from them, may go down as well as up and neither is guaranteed. Investors could get back less than they invested.

The value of your investment may be impacted if the issuers of underlying fixed income holdings default, or market perceptions of their credit risk change. Investors should be aware of the additional risk associated with investing in smaller companies/emerging or developing markets.

Changes in exchange rates may have an adverse effect on the value of an investment. Changes in interest rates may also impact the value of fixed income investments.

Please be aware that the Bespoke Strategy and Tailored Strategy utilises structured products as part of the portfolio construction/strategy which comes with specific risks. Should the counterparty fail, investors may not have access to the Financial Services Compensation Scheme (FSCS).

Investors should speak to their advisers for further information to ensure they understand the risk and return factors applicable in their case.

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More information about the Brooks Macdonald Group can be found at brooksmacdonald.com

