

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:



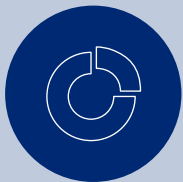
Clarity

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.



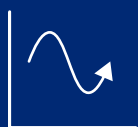
Confidence

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:



Inflation Risk

This is the risk that your money will buy less over time. Rising prices can erode the real (inflation-adjusted) value of a fixed level of income, making it difficult to maintain the same standard of living.



Longevity Risk

This is the risk of outliving your savings. If you live longer than expected, you may exhaust your retirement funds, leading to financial hardship in later years.



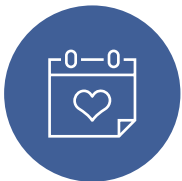
Sequencing Risk

This is the risk of withdrawing money during market downturns, which can 'lock in' losses. Poor 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.



Rising Prices

- Over time, things like groceries or travel cost more. We invest your money to grow and keep up with these costs.



Living a Long Life

- A longer life is great, but it means your savings need to last longer too. We plan for the long haul.



Market Ups and Downs

- If your investments drop when you start taking money out, it can hurt your savings. We protect you by planning ahead.

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

Investments designed to meet your income needs in the early years. This helps to avoid the need to sell investments to meet short-term income needs.

Long-term Component

Investments designed to grow your money for later years. This helps ensure that your savings last throughout your retirement.





Our Retirement Strategies

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



Bespoke Strategy

This strategy is for clients needing a more complex portfolio with varying income levels. It is designed for those who have more specific needs and want a customised plan.



Tailored Strategy

This strategy is for clients who want a specific level of income without the need for a complex portfolio.



Modelled Strategy

This strategy is suitable for clients with simpler needs. It offers a standardised approach with a choice of two levels of risk and three levels of income.

Why Choose Brooks Macdonald?

1

Trusted Partner

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.



Phone

020 7659 5881



Email

pc@brooksmacdonald.com



Website

<https://www.brooksmacdonald.com>

Important information

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