

Our retirement strategies at a glance

FOR PROFESSIONAL ADVISERS ONLY

At Brooks Macdonald, we are committed to bringing **clarity, confidence, and choice** to your clients' retirement income planning. Our comprehensive range of retirement strategies aim to meet the diverse needs of your clients, ensuring that you can find a solution that aligns with their financial goals and risk tolerance. Whether you are looking for a bespoke through to a model on platform solution, they allow you to find a level of service that fits your business model and your clients' goals.

	Bespoke Strategy	Tailored Strategy	Modelled Strategy
Custody	With Brooks Macdonald	With Brooks Macdonald	External platforms
Minimum investment	£500,000	£250,000	£50,000*
Account types available	GIAs, SIPPs, ISAs, and ² offshore bonds	GIAs, SIPPs, ISAs, and ² offshore bonds	Subject to platform
Annual withdrawal capacity options	Bespoke to client	Bespoke to client	Three options
Risk levels	BM Low to Medium BM Medium BM Medium High BM High	BM Low to Medium BM Medium BM Medium High	BM Low to Medium BM Medium
Management fee	As per normal Bespoke Portfolio Service terms	First £500k – 0.40% pa + VAT Thereafter – 0.20% pa + VAT	0.35% pa (no VAT)
Investments utilised in the short-term component	Cash and a ladder of structured products/gilts or a combination of both covering a period of up to 7 years	Cash and a ladder of structured products, covering a period of up to 7 years	Cash ¹ and a ladder of fixed maturity funds
Replenishment of short-term component	Structured product ladder replenished according to rules-based framework, subject to individual clients needs	Structured product ladder replenished according to rules-based framework	Not replenished. After final fixed maturity investment matures, and the cash has subsequently depleted the portfolio will revert to a single multi asset fund
Approach to long-term component	Diverse portfolio of equities, fixed income, alternatives and cash utilising the full range of investments available within BM's broader portfolio construction process	Diverse portfolio of equities, fixed income, alternatives and cash held within a single multi-asset fund with a choice of either an active or passive approach	Diverse portfolio of equities, fixed income, alternatives and cash via a single passive multi-asset fund and global equity ETFs to balance overall equity content

*The minimum initial investment is platform-dependent, however we recommend that the initial investment be no less than £50,000.

¹We may also make use of cash-like investments. ²Can only be used in offshore bonds which are able to hold structured products. BM denotes Brooks Macdonald.

Important information

This document is intended for investment professionals only and should not be relied upon by any persons who do not have professional experience in matters relating to investments. 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.

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).

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