



Your success. Our priority.

DC pensions reinvented: Addressing the challenges that lie ahead

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October 2015



With revolution having replaced evolution and the move from collective passivity to individual responsibility, the focus is very much on achieving good financial outcomes **to and through** retirement... but...



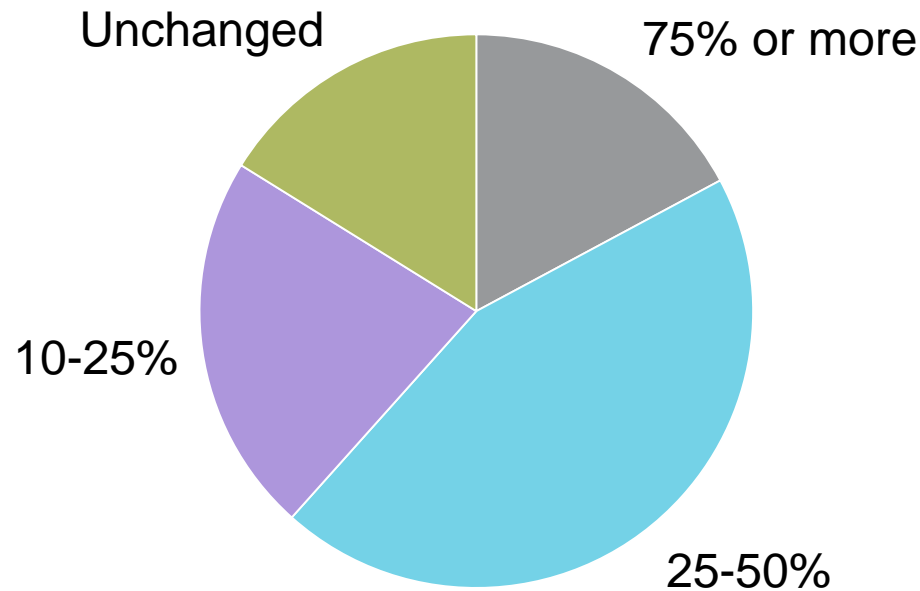
“No caps. No drawdown limits...
No one will have to buy an annuity¹ (*unless they want to*)”

¹ Source: Budget 2014, 19 March 2014.

Most people do not know what is feasible and realistic at and in retirement – the aspiration

How much do you expect your income to decline in retirement?

Decrease in income (%)



Source: FT Survey. Older FT readers more open to financial risk. Results of the Silver Economy online survey of 4,200 FT readers over 60. FT 7 November 2014.

Most people do not know what is feasible and realistic at and in retirement – the reality

Country	Percentage of gross pre-retirement earnings - Male average earner	Percentage of gross pre-retirement earnings - Female average earner
Australia	52.3	47.8
Denmark	78.5	78.5
France	58.8	58.8
Germany	42.0	42.0
Greece	53.9	53.9
Netherlands	90.7	90.7
UK	32.6	32.6
US	38.3	38.3
OECD average	54.5	53.8

Source: OECD Gross and net replacement rates, 7 January 2014 .

Pension Wise isn't intended to plug the advice gap



Adviceguide
self help from Citizens Advice

**The PENSIONS
Advisory Service**

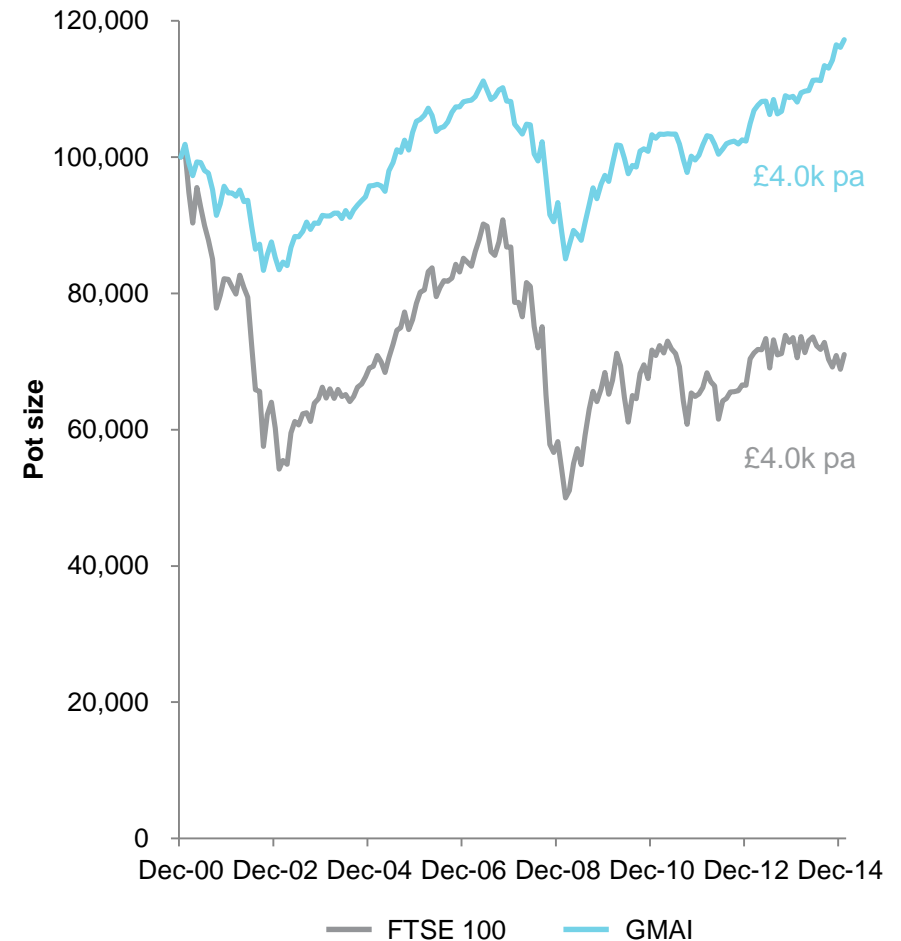
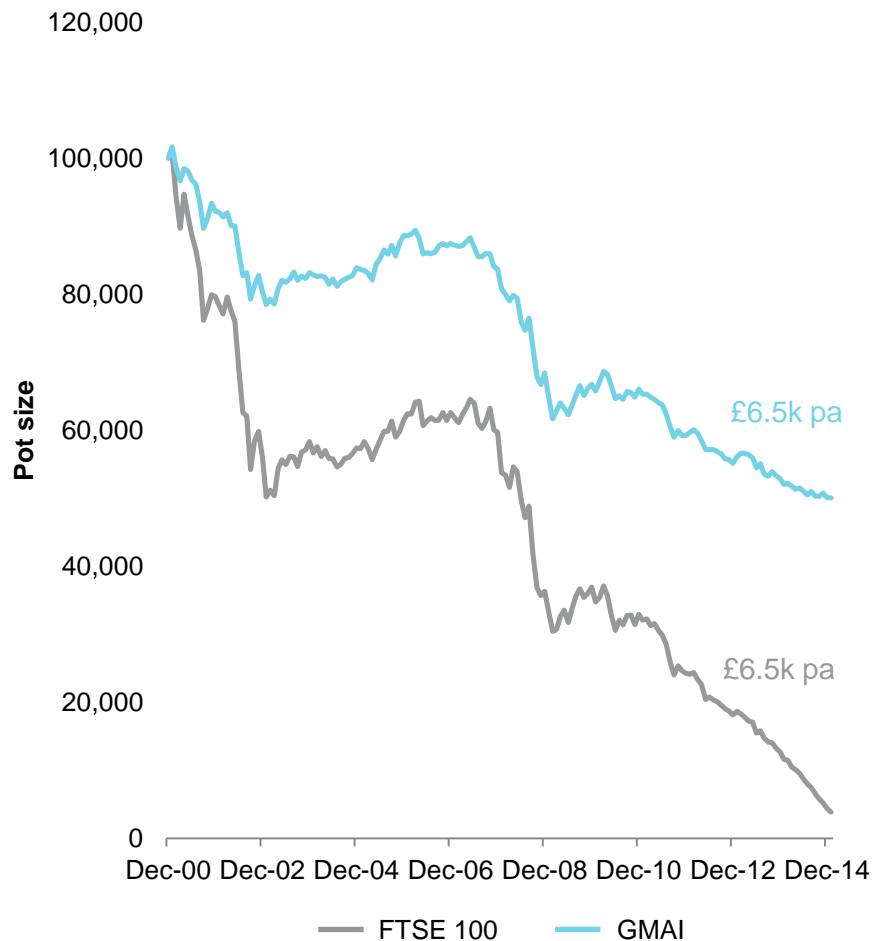
Investors need simple tools and solutions to manage and mitigate the key risks...

- Financial market corrections
- Inflation
- Longevity

...as if not managed well these risks can lead to...



The dangers of investing in an undiversified manner and taking an unsustainable level of withdrawals...



Source: Columbia Threadneedle Investments. Data from 1 January 2000 to 31 December 2014. The residual capital sums at 31/12/14 (before charges) were respectively for the £6,500 withdrawals: £4,404 and £50,097; and for the £4,000 annual withdrawals: £68,853 and £116,107.

Investors will demand highly individualised asset allocations that actively and dynamically manage the key risks...

- Cash

- Annuities

- Income drawdown
 - Actively managed, multi asset and multi strategy funds with appropriate objectives
 - Implicit long-term downside protection

- ...but...

“The problem for members when planning for retirement is... the lack of any frame of reference when making retirement planning decisions¹.”

Welcome to TriGlide

Having a solid retirement plan can help you keep control of your financial future. Yet even the best plans can be subject to the unexpected, unpredictable or unknown. Investing your retirement pot can be a rewarding way to plan for your goals for the future with the flexibility to adjust to life's twists and turns.

At Columbia Threadneedle Investments, we believe there are three key elements to consider when investing your retirement pot: Preservation, Income and Real Return. By exploring these elements with your adviser, and working out how they fit in with your plans and goals for your future, the TriGlide Retirement Investment App can build a bespoke portfolio of three funds ideally suited to your investment needs.

 | PRESERVATION
>

 | INCOME
>

 | REAL RETURN
>

 | START BUILDING YOUR TRIGLIDE PORTFOLIO
>


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How it works



INVESTMENT NEEDS

After exploring the three key retirement elements of Preservation, Income and Real Return with your adviser, indicate using the sliders how important each of these elements are to your personal plans for retirement.

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¹NEST, November 2014.

Achieving a good financial outcome and a comfortable retirement ...

[save, save, save] + [engage, engage, engage]

+ [decision-making framework] + [advice]

+ [no more political tinkering] + [fit-for-purpose solutions]

=

Good financial outcome + comfortable retirement

Thank you

Important Information

Past performance is not a guide to future performance. The value of investments and any income is not guaranteed and can go down as well as up and may be affected by exchange rate fluctuations. This means that an investor may not get back the amount invested.

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