

Investing In Retirement Is Different

ADVISER WEBINAR SERIES

+ Module four

Retirement Tools and Solutions

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You should be able to see us, just not hear us until we start at 11.01am

Investing in Retirement is Different Series

+ Module 1

Retirement Risks and Challenges

Tuesday 11 August 2020

11:00 am – 11:45 am

+ Module 2

Building Portfolios for Retirees

Tuesday 18 August 2020

11:00 am – 11:45 am

+ Module 3

Building and Modelling Retirement Portfolios

Tuesday 25 August 2020

11:00 am – 11:45 am

+ Module 4

Retirement Tools and Solutions



Tuesday 1 September 2020

11:00 am – 11:45 am

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2. Select **Audio Connection** >  Audio connection then **Call in** >  Call in

3. Select '**show all global call-in numbers**'

4. Enter **Access Code** and **Attendee ID** shown on screen

1 Call

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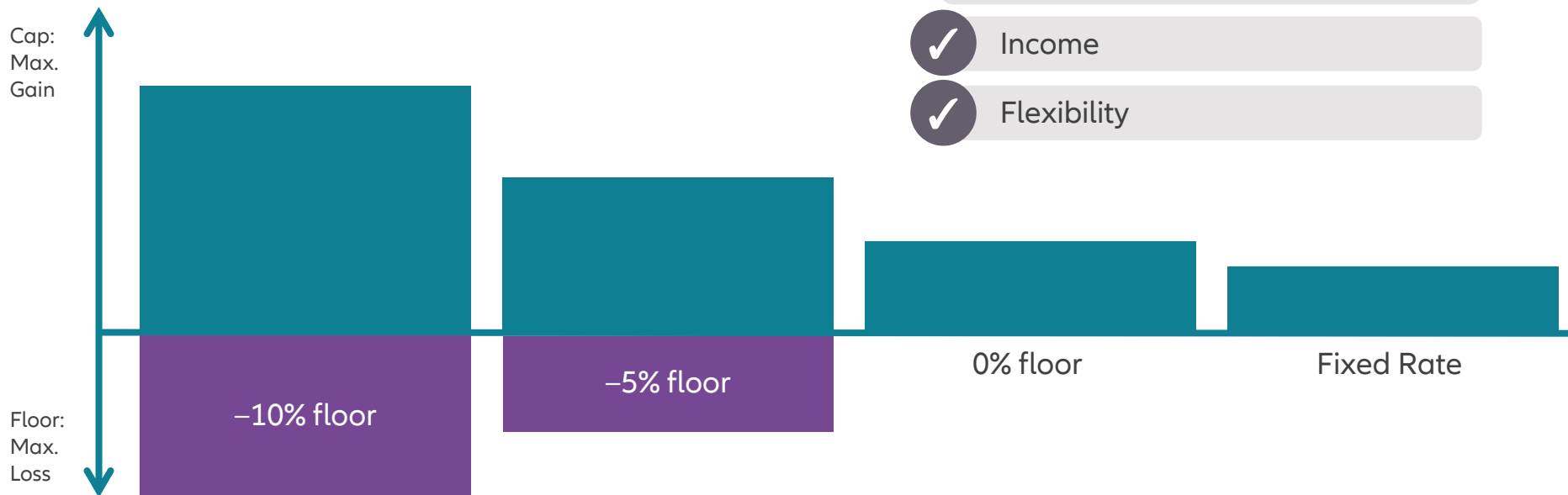
2 Enter

Access code 579 501 496 #
Attendee ID 19 #

Tip!

To make sure you are able to view the whole presentation change your view in the top right hand corner to 'floating panel view'

Future Safe



1. Illustrative purposes only

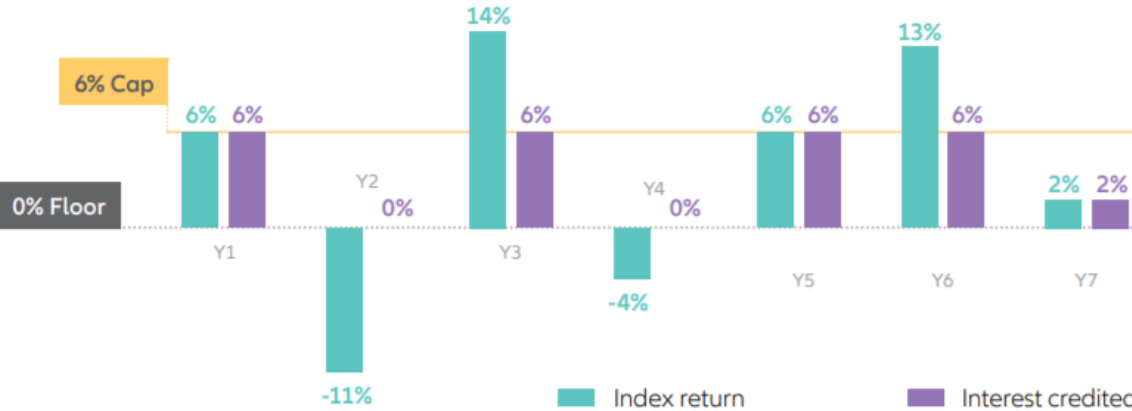
Future Safe

HOW CAPS & FLOORS WORK

If index return is greater than Cap	Cap is applied
If index return is between Cap & Floor	Actual index return is applied
If index return is lower than Floor	Floor is applied

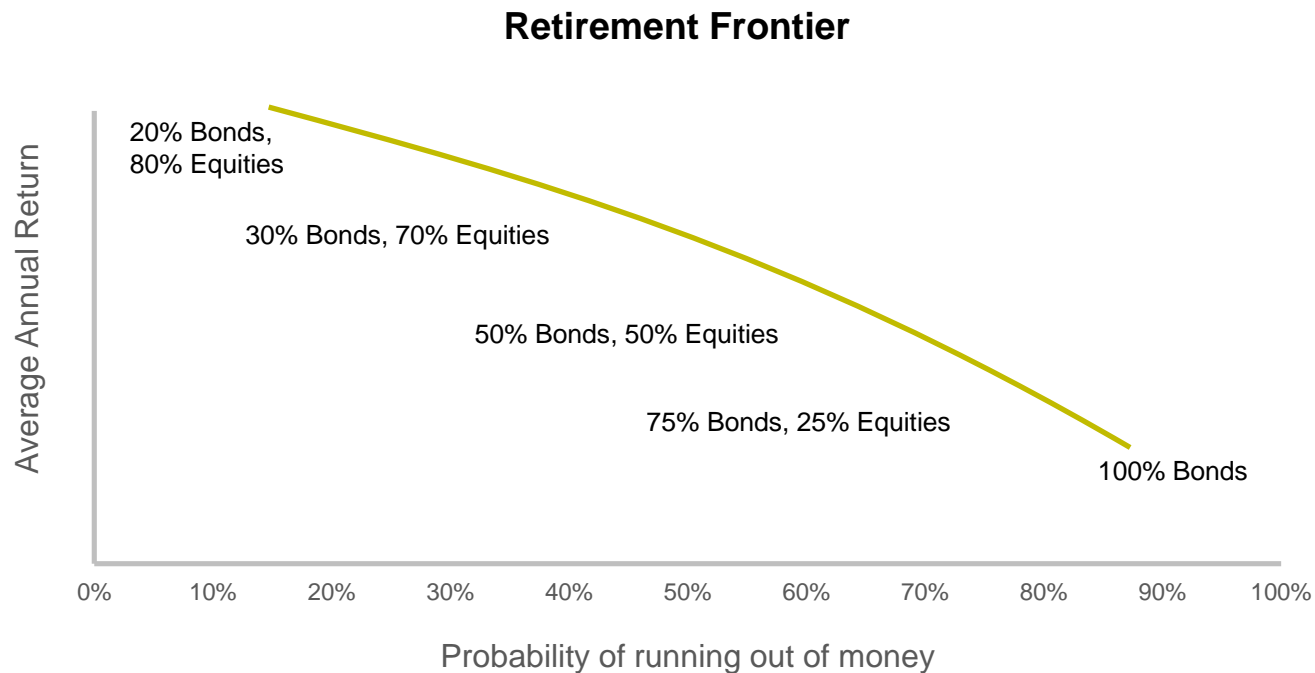
EXAMPLE 1

0% Floor *(Caps are illustrative only and will change over the term of your policy)*

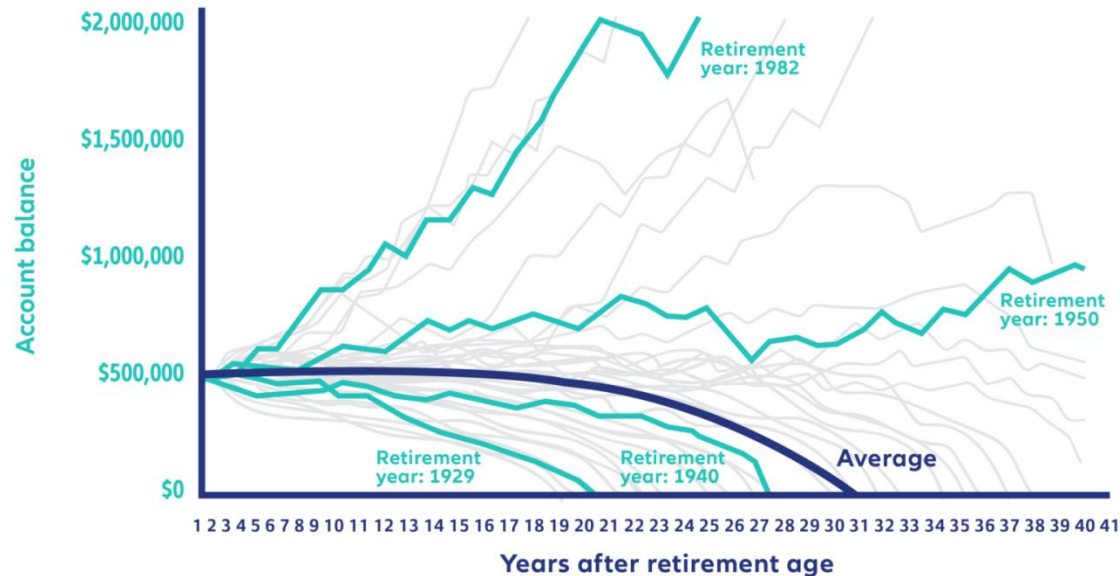


Illustrative purposes only

Retirement Frontier



Sequencing Risk – Birthday Lottery



Half of current retirees were forced into an unplanned retirement because of:

- > health problems
- > disabilities
- > taking care of a loved one
- > layoffs²

Source: Wealth Benchmarks™

1. \$500,000 invested in a diversified, multi-sector 60/40 balanced portfolio – rebalanced annually. Drawdown equal to 5% of starting balance indexed to inflation at a rate of 3%

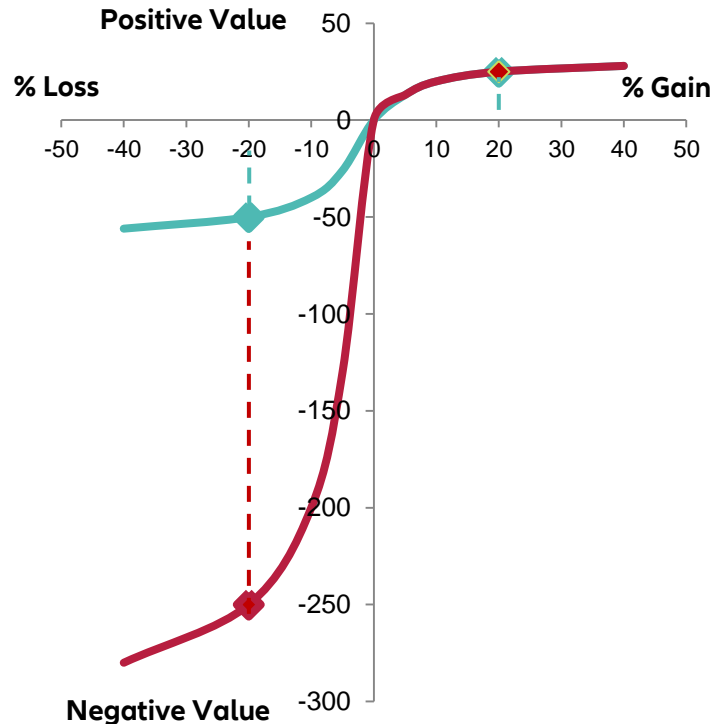
2. Employee Benefit Research Institute - Retirement Confidence Survey, 2013

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Hyper Loss Aversion

Individuals feel the pain of a loss 2x as much as they feel the joy of a gain.¹

Retirees feel the pain of a loss 10x as much as they feel the joy of a gain.¹



1. AARP and the American Council of Life Insurers – How Retirees Manage Money to Make it Last Through Retirement (2007)

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