

# PPS RETIREMENT INCOME SOLUTIONS

## OUR VALUE PROPOSITION

With the investment and social landscape constantly evolving, so must your value proposition to your clients. Our Discretionary Fund Management (DFM) service strives to enhance your practice by providing high-quality solutions that are tailored to your clients' preferences and real-return goals.

With a dedicated Portfolio Manager, you can be confident that your clients will enjoy high levels of service and solutions aligned to your advice process. We'll help you develop and grow your practice by providing a premium investment service for your clients while you retain control of the overall relationship.

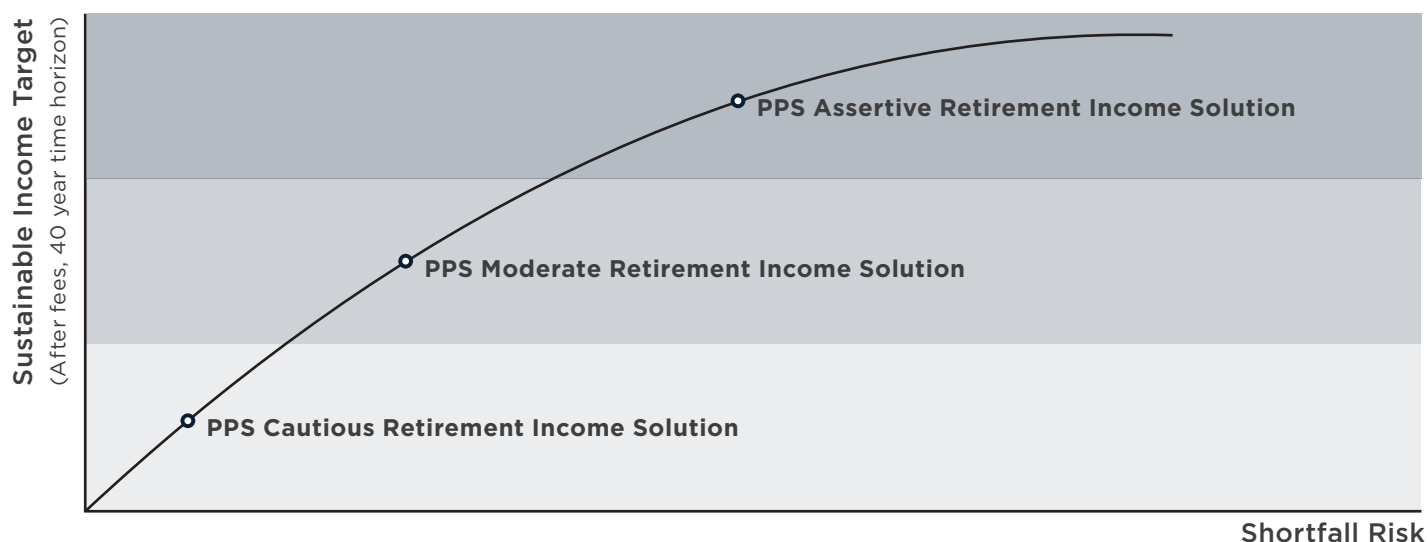
## INVESTMENT TEAM

Since our inception in 2007, our core focus has been to identify the best asset managers in the industry, using them to construct solutions that will offer client inflation beating returns over the long-term. We follow a robust, repeatable investment process to ensure we deliver solutions that enable you guide your client to financial success.

The PPS Multi-Manager Team consists of 13 professionals with over 145 years of combined experience. They draw on the expertise of their Asset Manager Analysts and the Portfolio Management and Analytics team to construct and manage portfolios that offer real returns at acceptable volatility.

## HOW WE THINK ABOUT CONSTRUCTING SOLUTIONS

- Diversification is key in spreading investment risk. We construct solutions with a broad spread of assets, which we expect to generate positive, inflation-beating returns over the long term.
- Markets are constantly changing, and your portfolio should be able to adapt accordingly. Therefore, we use tactical asset allocation when deemed suitable and partner with managers with the skill and flexibility to adapt.
- Risk is more than just a measure of volatility. Managing risk is about determining and addressing the likelihood of permanent loss of capital.
- It is not all about peer performance. Our investment process is geared towards generating returns above inflation.
- Capital gains and preserving capital are equally important. Underpinning our solutions is the aim to preserve the long-term purchasing power of clients' investments.



# PPS CAUTIOUS RETIREMENT INCOME SOLUTION

## SOLUTION INFORMATION

### RETURN TARGET

Inflation + 3%

### RISK PROFILE:

Cautious

### INVESTMENT HORIZON:

Up to 40 Years

### ALLOCATIONS:

Equity Allocation between 15% - 40%

### INCOME TARGET:

3.5% (after fees)

### MAIN OBJECTIVE:

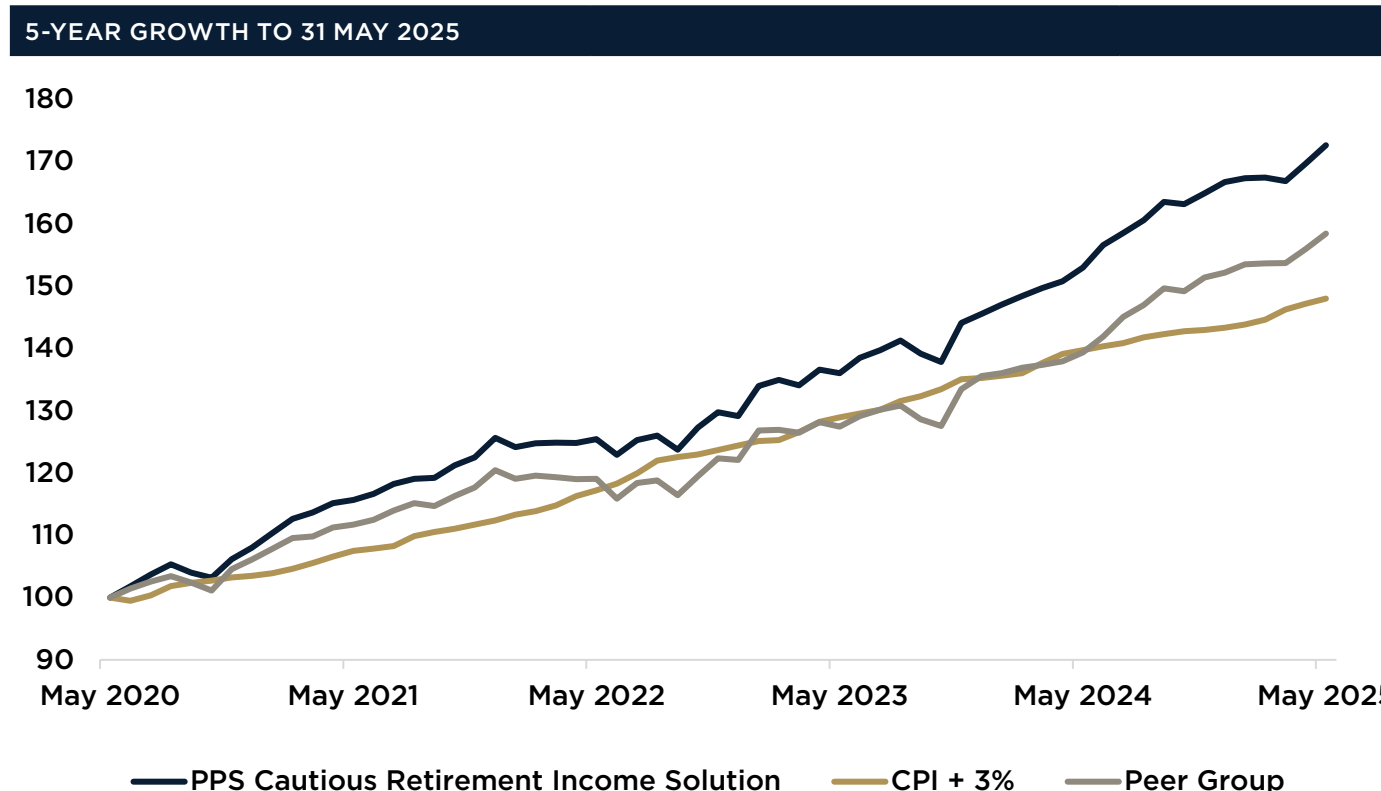
Capital Growth &  
Sustainable Income

## SOLUTION OVERVIEW

This solution is suitable for **cautious investors** who require **sustainable income** in retirement with a **real return focus**. It aims to offer investors protection during periods of poor market returns, with the aim of producing **no negative returns over a rolling 12-month period**, while ensuring investors still benefit during periods of market growth. The solution is well diversified across all asset classes with exposure to **global assets, hedge funds** and an expected average allocation of **between 15% and 40% in equities**. As a result, the solution aims to achieve the investor's retirement income target at a low level of risk or market volatility.

PERFORMANCE TO 31 MAY 2025 <sup>1</sup>	SOLUTION	RETURN TARGET	PEER GROUP
YTD	3.54%	3.26%	3.87%
1 Year	12.84%	5.91%	13.42%
3 years	11.23%	8.08%	9.90%
5 years	11.54%	8.16%	9.59%
7 Years	N/A	7.78%	8.06%

Performance data points longer than 1 year are annualised.



1. Performance is net of asset management and DFM fees  
Source: Morningstar