



Targeted Returns

Decumulation Investing

Targeted Returns

This portfolio is real absolute return investing. The portfolio seeks to generate single digit returns over a 5-year investment cycle irrespective of the market environment.

Decumulation Investing

Multi-Asset

A multi-asset portfolio range targeting defined return objectives (Balanced: 4–6% net p.a.; Growth: 5–7% net p.a.).

Outcome Focused

Outcome focused on return generation, capital preservation and downside risk management through flexible asset allocation and significant exposure to absolute return funds to smooth volatility.

Drawdowns

Seeks to minimise absolute drawdowns.

Consistent Returns

Emphasises consistent long-term returns in any environment, using pragmatic fund selection and active risk control across defined volatility and equity risk ranges.

Minimise Drawdowns

Key to the portfolio management is a focus on minimising absolute drawdowns.

We do this by investing significantly in absolute return funds, as well as equity and bond funds with an absolute return mindset.

Lower Day to Day, Swings in Price

The portfolio range takes a very pragmatic approach to equity investing.

However, it remains invested for the long-term with a large degree of uncorrelated exposures to manage risks when things are volatile.

Investment Partners

Representative Funds within the Targeted Returns MPS.
Below are examples of product providers in the portfolio range



Targeted Returns Balanced

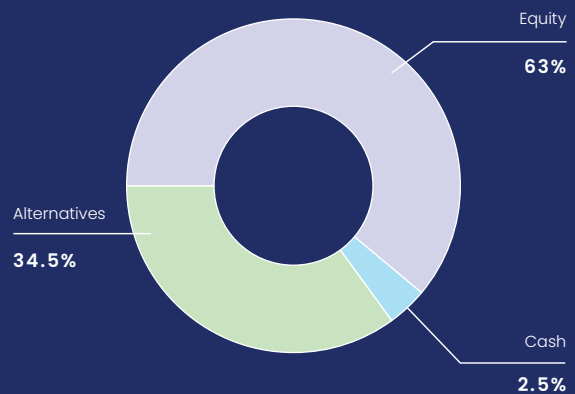
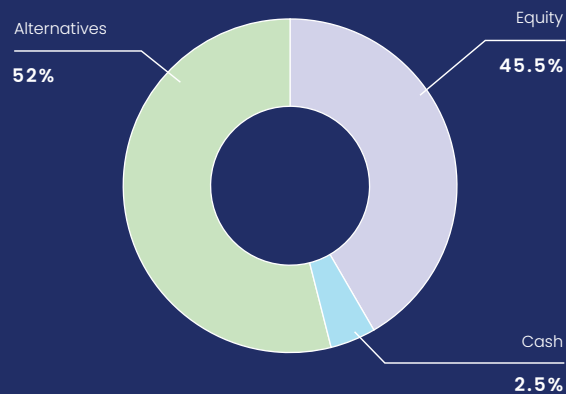
Targeted Returns Growth

Return Target

4-6%

5-7%

Asset Allocation





Targeted Returns

About this Service

- > A multi-asset portfolio range targeting defined return objectives (Balanced: 4–6% net p.a.; Growth: 5–7% net p.a.)
- > Outcome Focused on return generation, capital preservation and downside risk management through flexible asset allocation and significant exposure to absolute return funds to smooth volatility. Seeks to minimise absolute drawdowns.
- > Emphasises consistent long-term returns in any environment, using pragmatic fund selection and active risk control across defined volatility and equity risk ranges.

Objectives

- > Minimise Drawdowns
- > Achieve Capital Growth
- > Achieve better risk adjusted returns than the peer group benchmark over 3-5 year rolling periods.
- > Outperform Inflation

Income

-

MPS Charge

0.30%

Asset Allocation

Equities

Fixed Income

Alternatives

Ideal CRP Role

Pre-Retirement: Serves as an alternative to conventional equity/bond portfolios prior to retirement. Suitable for investors who are cautious of equity markets but still seek attractive total returns.

Initial Decumulation: Designed to help investors navigate the most financially vulnerable stage of retirement - the early years of withdrawal - by mitigating downside risk and a strong focus on capital stability.

Ongoing Decumulation: Functions as a steady, core strategy aiming to deliver high single-digit returns with low volatility and robust downside protection, helping sustain income needs and preserve wealth over time.

Risk Profiles

1 Lower Risk

2

3 Medium - High Risk

4

Higher Risk

5



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