

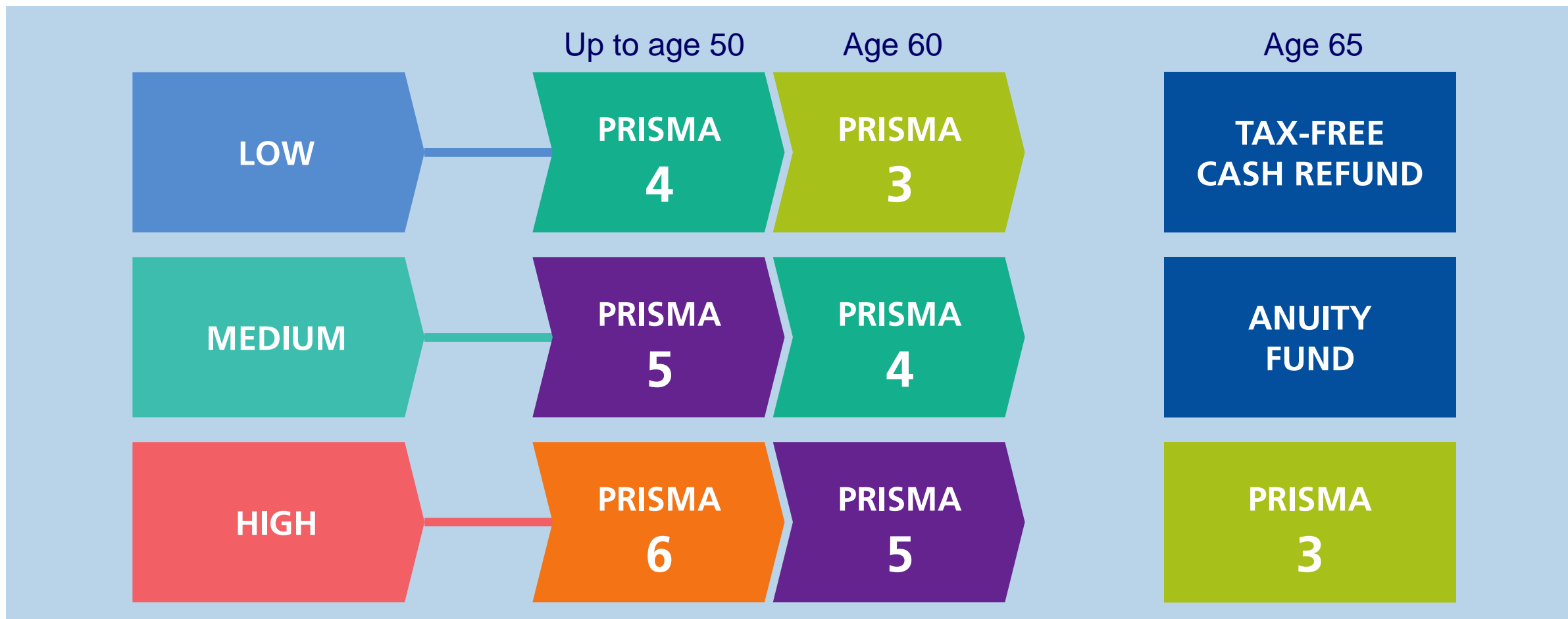
Equities: Pre / Post Retirement Solutions

11 Oct 2017

Richard Temperley



Personalised retirement benefits



RetireRight

Peace of mind



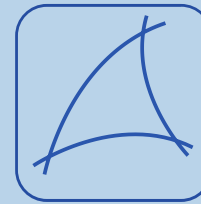
ARF Innovation – first to market with post retirement lifestyle strategy – particularly relevant DC members.



Familiar to Personalised GuidePath scheme members.



Designed as a failsafe as pensioners reach very old age. Peace of mind of a lifestyle option.

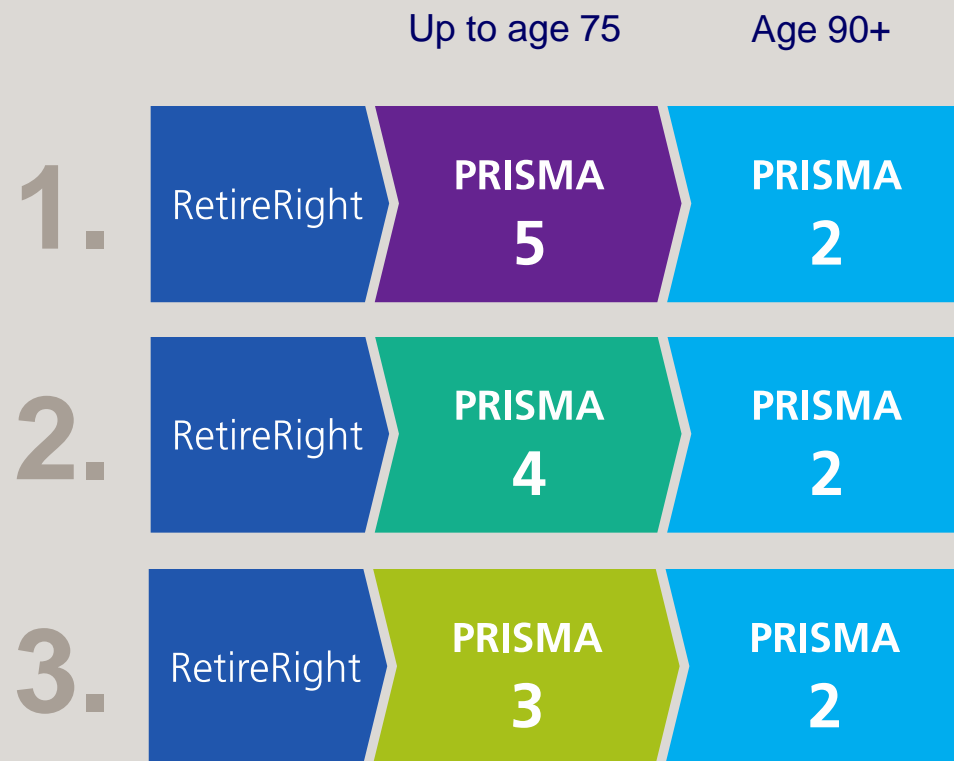


Built on **Prisma** Funds.

RetireRight

A first for Ireland

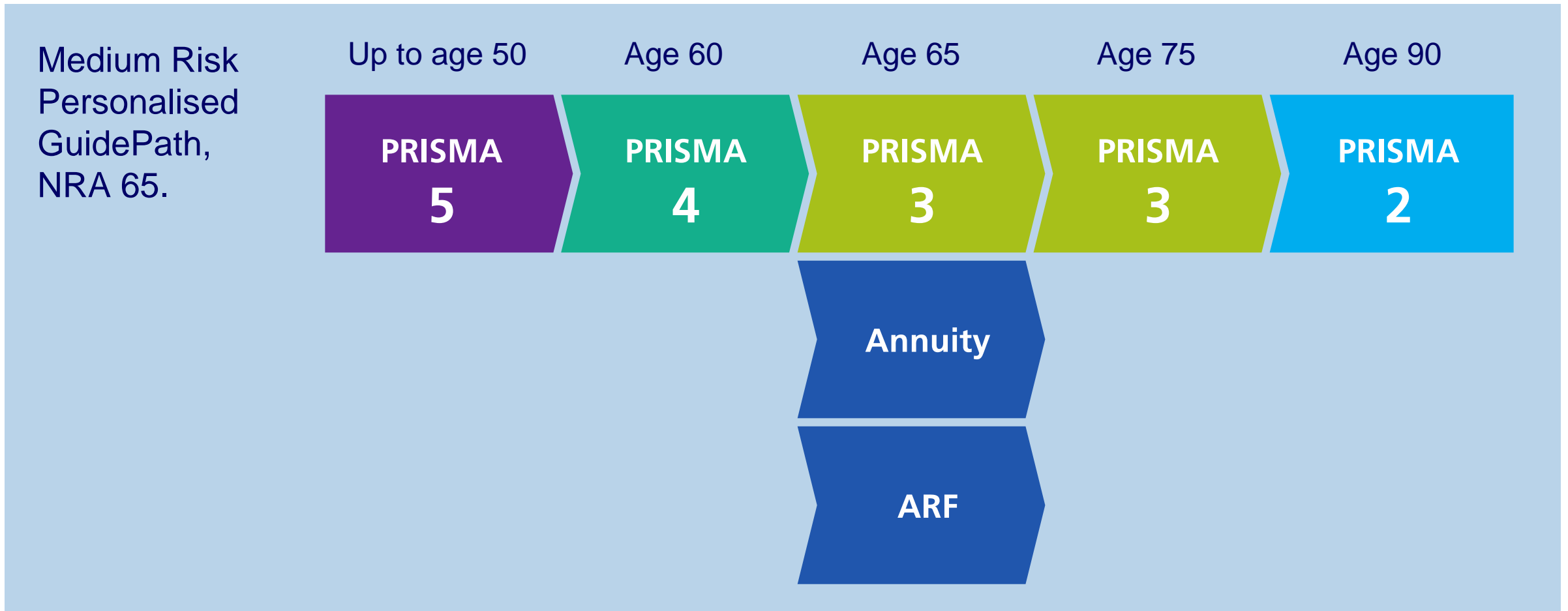
- Risk assessment done with advisor at issue.
- Choice between three risk levels.
- Flexibility to switch between, switch on or off at any time.



Through retirement lifestyle – One journey



Personalised GuidePath & RetireRight



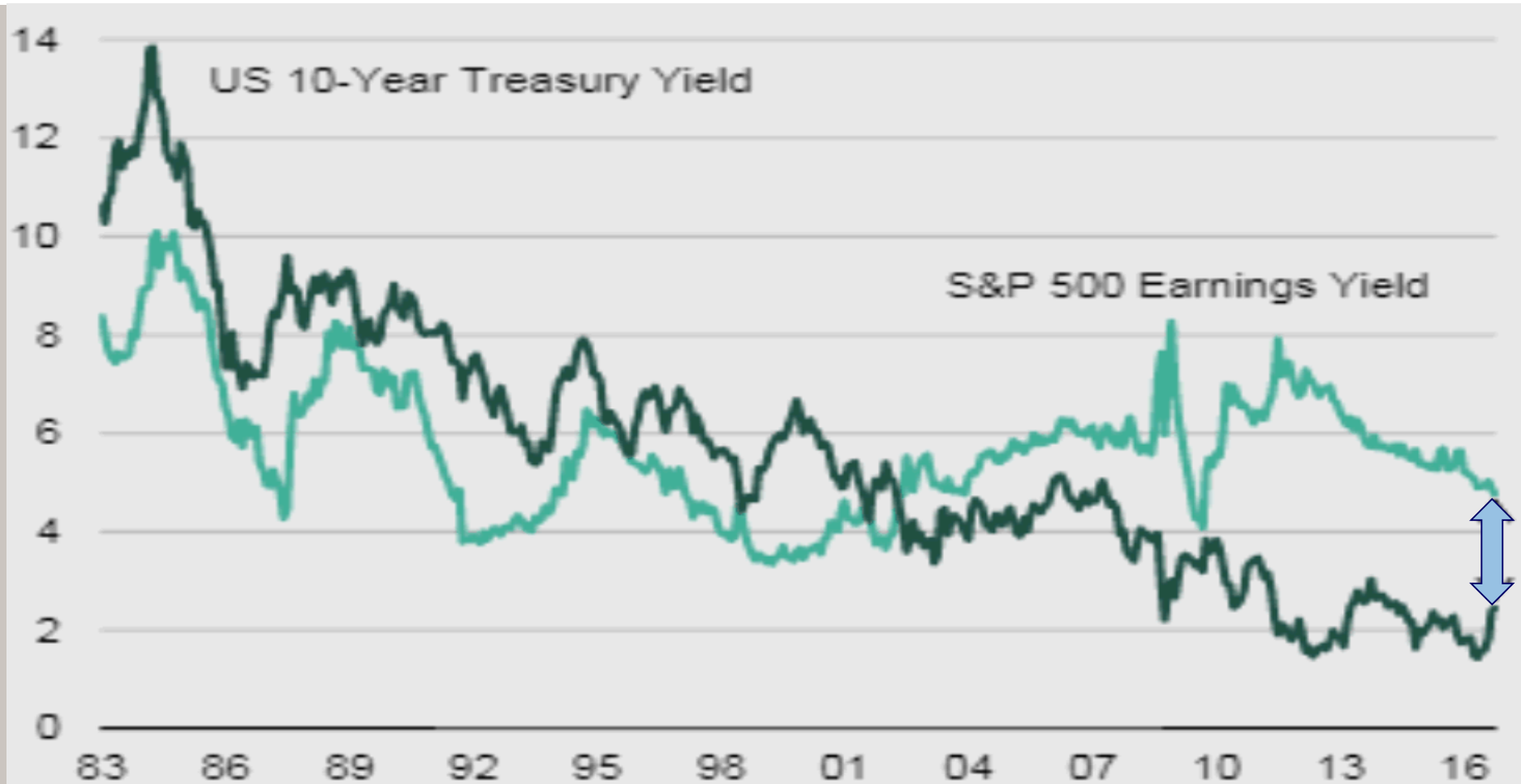
Return/Volatility



“Volatility should be viewed simply as the cost of good long-term performance, not a risk to be avoided”

US yield gap

Equity Earnings Yields vs. Bond Yields (Percent)



Bull market's end – the warning signs...

Very tight monetary policy



Sustained acceleration in inflation



A big rise in short-term interest rates



An overheating economy



Severe overvaluation of equities versus interest rates

