

# Retirement Investment Solution

## In partnership with Just

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# JUST.

THE RETIREMENT SPECIALIST

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Following the successful introduction of our discretionary model portfolio service, we're excited to announce that Invesco are planning to launch the Retirement Investment Solution, in partnership with Just Group. We are driven by the changing needs of our clients. That's why Invesco and Just have teamed up to deliver a purpose-built, integrated solution that aims to enhance client outcomes in retirement.

With the help of financial advisers like you, we've been shaping this new proposition to ensure it meets both the expectations of you and your clients as they transition into retirement, offering a tailored solution with the ability to better match risk profiles. This will offer a unique blend of Invesco's Managed Retirement Solution Model Portfolio Service (MPS) and Just's Secure Lifetime Income (SLI), which when held together within a SIPP will provide the following features:

## Key features



### A guaranteed income for life

This unique offering is a purpose-built retirement investment solution that delivers both a guaranteed level of income for life and enhanced investment growth potential, offering your clients more certainty in retirement.



### Optimised asset allocation

By incorporating a guaranteed income element, we are able to allocate to a larger proportion of growth assets within the MPS, resulting in improved return potential while maintaining your client's risk profile.



### Longer term growth opportunities

The combination of a guaranteed income through the SLI and enhanced growth potential helps to lower the withdrawal rate over time, compared with a traditional drawdown product, meaning the solution can deliver longer term growth.



### Retirement personalisation

This offering will enable your clients to personalise a retirement solution to match their specific objectives and changing circumstances, including taking additional drawdown at any time, or reinvesting any income generated back into the MPS.



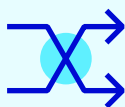
### Retirement risk management

The solution has been specifically designed to help your clients manage longevity risk, market (or sequencing) risk, lifestyle risk and any unexpected life events in retirement.



### Holistic risk ratings

The offering has been risk-rated as a holistic solution, considering both the MPS and the guaranteed income generated by the SLI. So while the MPS component can take on more risk than your client might usually tolerate, the overall solution will remain within their risk profile.



### Diversified portfolios

The SLI is uncorrelated to the MPS, while each model will combine investments from across the market, offering exposure to multiple asset managers in an attempt to achieve the best possible returns within its risk profile.



### Investment excellence

The MPS is managed by a division of Invesco Multi Asset Strategies – a team of over 170 investment professionals in total that is dedicated to the management of portfolios of funds for our clients.



### Ongoing support

We understand that retirement income advice is no longer simply a one-off decision. Therefore, Invesco and Just both place great importance on delivering targeted and relevant resources to offer ongoing support to advisers and their clients.

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**Find out more**

If you would like to learn more about the Invesco Managed Retirement Solution, including information about our associated services and costs\*, please scan the below QR code to visit our website: [invesco.com/retirement](https://invesco.com/retirement)

Complete the form on the website to register your interest and be among the first to receive full details on the proposition, as and when they become available.

As always, if you would like to discuss anything with us further, feel free to reach out to your usual Invesco representative.

\* Please note that as well as the MPS charge and the ongoing charges figure (OCF) from Invesco, there will also be charges for the Just SLI as well as platform SIPP charges and the cost of any advice.



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**Investment risks**

The value of investments and any income will fluctuate (this may partly be the result of exchange rate fluctuations) and investors may not get back the full amount invested.

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**Important information**

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All information as at 31 March 2024 and sourced by Invesco.

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