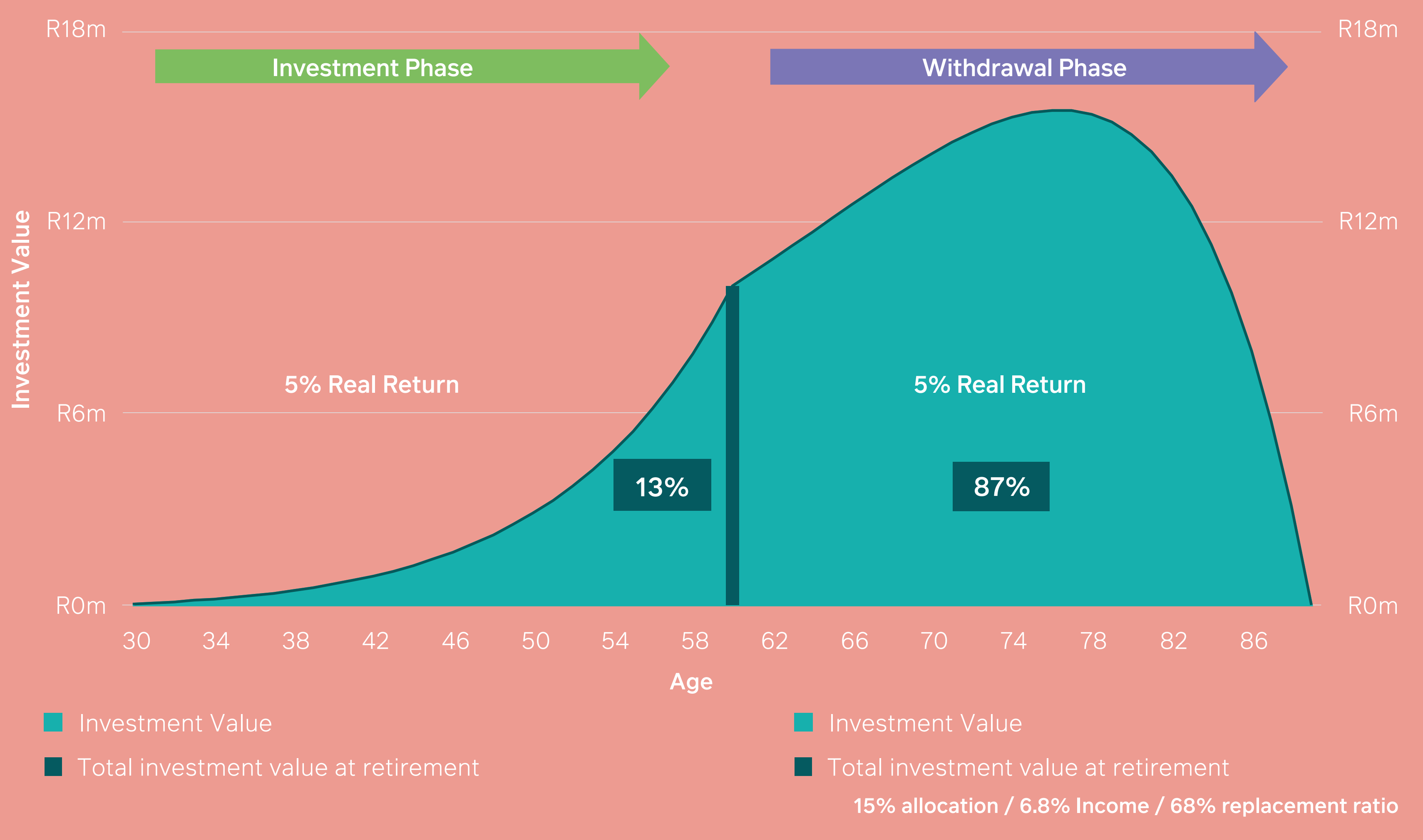
M&G Investments

Longevity

Don't give up growth in retirement

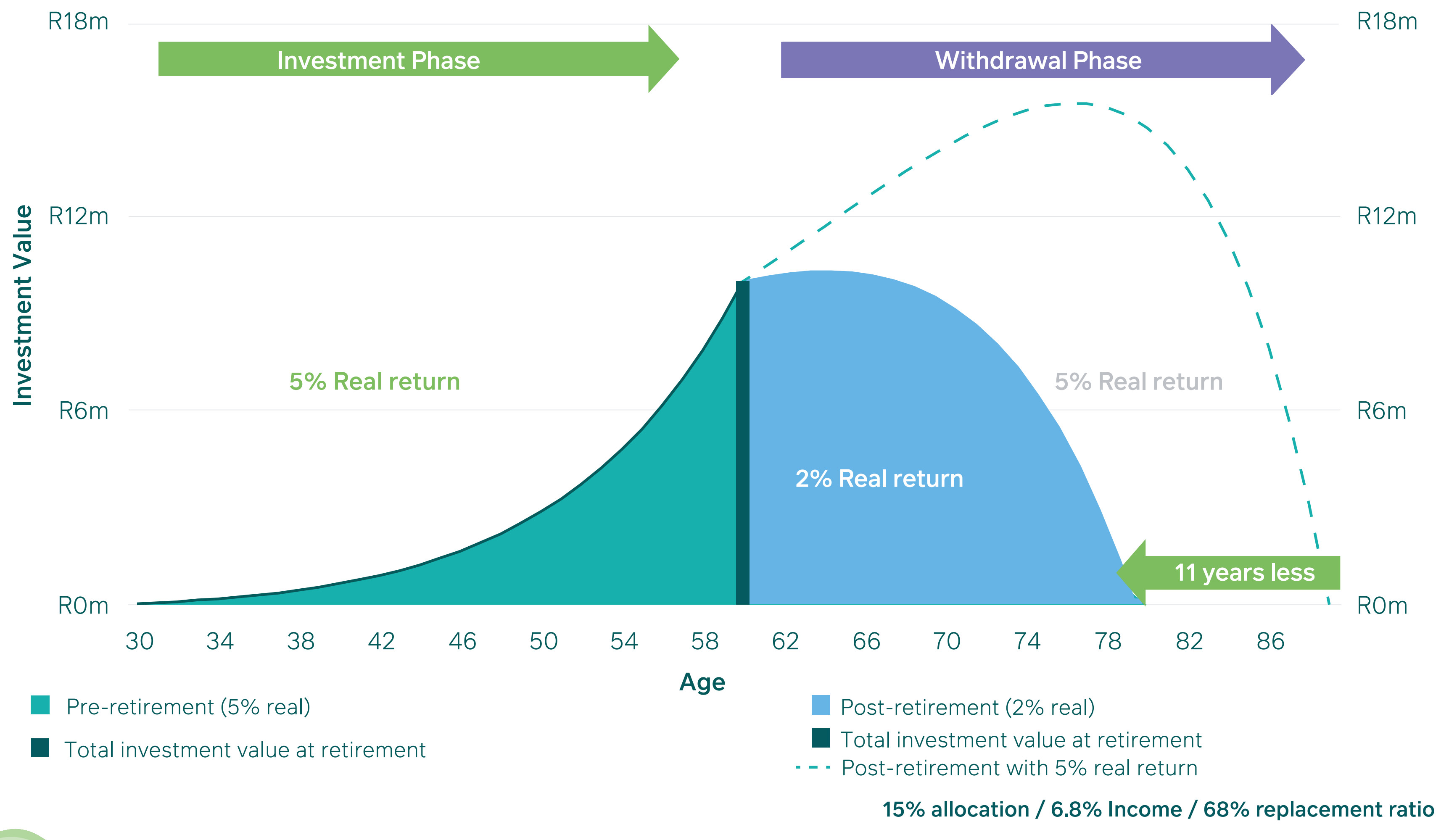
How should investors construct their portfolios to maximise their income in retirement?

The key is to keep growing, and not de-risk your portfolio.



87% of total investment returns are actually generated **after** retirement

Understanding the real cost of **de-risking** at retirement



Moving to a 2% real return portfolio at retirement from 5% means losing 11 years of potential income.

This longevity is the real cost of seeking "safety" at retirement

Investors should think twice before giving up growth in retirement.

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