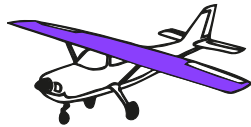


Risk adjustment nearing retirement



Understanding Risk and Investments

When you are young or quite a long way from retirement, you can afford to take on a bit more risk in your pension pot. Higher risk investments, such as equities, tend to be labelled that way because they bump up and down in value (this is what we refer to as volatility) more than lower risk ones, like bonds or cash. Whilst investing in things that are higher risk might sound scary, it doesn't necessarily mean that they aren't sensible or high quality. Instead, these investments are often included in portfolios to offer protection over the long term because, if they are good quality, they tend to result in higher investment returns over time.

As you move towards retirement, the risk level of your pension pot should reduce gradually over time. However, the risk is never eliminated completely. Even after retirement, your pension pot should continue to grow in line with inflation, so some higher risk investments may still form part (albeit a much smaller part) of your portfolio. The more your investments return, the longer your pot will last once you've retired.

WHAT DO WE MEAN BY RISK?

Risk, in the context of investing, is the uncertainty associated with the return the investments will provide in the future. Understanding investment risk or having a good adviser to help guide you is crucial to your long-term financial success.

The value of investments can fall as well as rise. Investors may get back less than invested. Past performance is not a guide to future performance and may not be repeated.

This document has been prepared by Titan Wealth, as the investment manager to My Future Life Strategy. Titan Wealth is a trading name of Titan Wealth (CI) Limited ("TWCIL") and Titan Wealth Custody Services (CI) Limited; both of which are licensed and regulated by the Guernsey Financial Services Commission to conduct investment business. TWCIL is also regulated by the Jersey Financial Services Commission to conduct investment and funds services business. For connected entities, please refer to www.titanwci.com. Calls are recorded and monitored for training and security purposes.

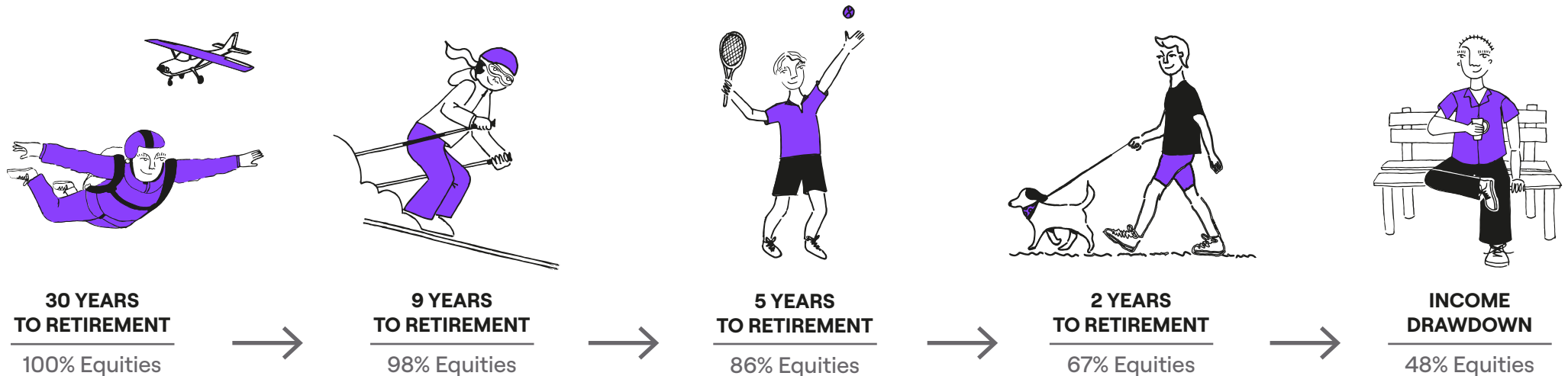
Risk adjustment nearing retirement

Remember, starting a pension is an exciting and positive step towards securing your financial future and nobody needs to be an expert to get started. Starting your pension as early as possible and gradually adjusting your portfolio as you near retirement will help maximise your savings.

“My Future Life Strategy” offers automatically adjusted investments depending on where you are in your journey of saving towards retirement. This option saves you the effort of having to actively manage your investments over time. Alternatively, “My Future Self-Select” offers more control for those who want to be more actively involved in selecting their investments.

If you would like to know more or have any questions, please visit:

www.sovereignemployeebenefits.com



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