

AJ Bell Investments

Delivering a consistent income in retirement

Ryan Hughes – Managing Director

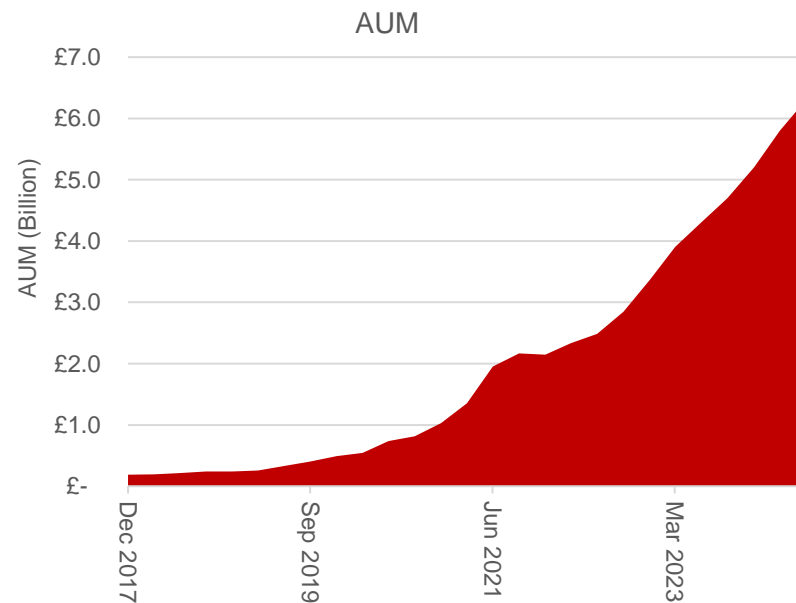
- One of the UK's largest investment platforms
- Assets Under Administration (AUA) = **£86.5bn**
- Over 500,000 customers
- FTSE 250 company with over 1,000 employees



Which? Recommended Provider six years running.
2019 - 2024

An award-winning investment team

- Established in 2016
- Assets Under Management (AUM) = **£6.8bn**
- Money Marketing
 - ✓ 2024 Winner – Best Investment Solutions Provider
- Citywire Investment Performance Awards
 - ✓ 2023 Winner – Best Growth Strategy
 - ✓ 2022 Winner – Best Medium Firm
- Professional Adviser Awards
 - ✓ 2024 Winner – Best Balanced Fund



Our mission



Simple

- An instant portfolio
- Globally diversified
- Straightforward assets
 - Cash
 - Bonds
 - Shares/equities

Low-cost

- Invested in low-cost passive strategies
- Constantly looking for efficiencies
- Keep more of your money invested

Transparent

- Full portfolio breakdowns at all times
- Regular communication
- Easy access to information

Aligned to how you want to invest



Growth

I want my investment value to increase over time

- Six funds focused on capital growth
- Targeted to different levels of risk
- Invested passively to track major markets



Income

I want to receive an income from my investment

- Two funds focused on generating income
- Targeting a long-term yield of between 3-5% per annum
- Income paid monthly to help with cash flow



Responsible Growth

I want to invest in sustainable companies

- One fund focused on investing responsibly
- Targeted long-term capital growth
- Investing in companies that can manage ESG risks

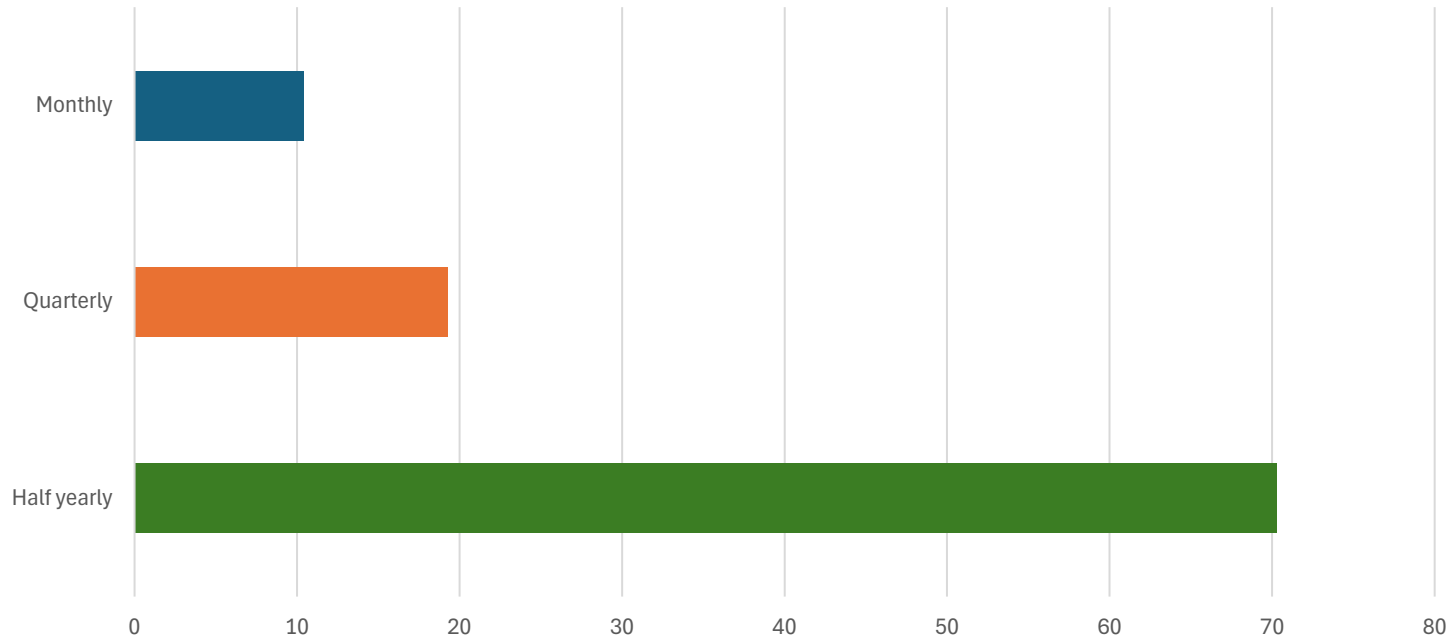
Generating income in retirement, a multitude of strategies

- Buy an annuity – certainty of income but removes flexibility
- Fixed asset allocation / fixed withdrawal – requires rebalancing to maintain the portfolio
- Adjusted income – matches expenditure to requirements
- Bucketing – allows for higher risk over the long term
- Blend of annuity & the above



Income distributions vary in the market

- Under fund rules, 100% of income received must be paid out each year



Making cashflow easier

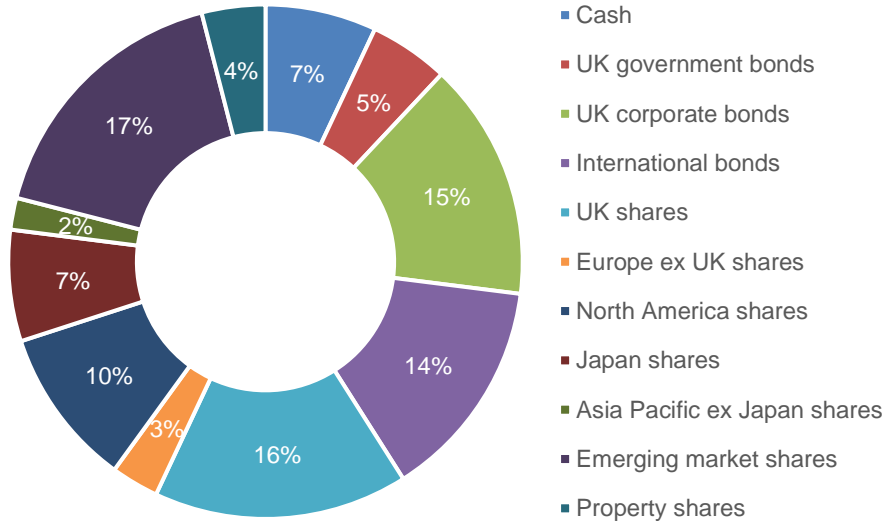
AJ Bell Income funds now pay a 'smoothed' income



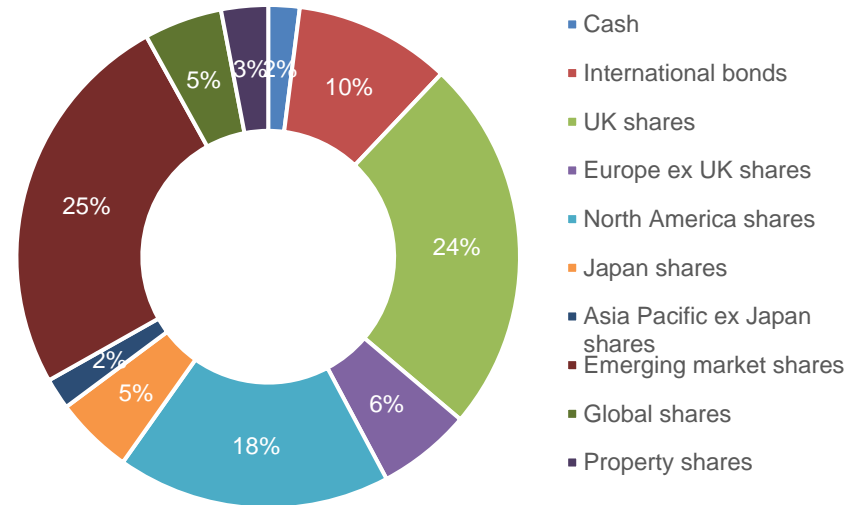
- Fund rules require all income to be distributed
- Most funds pay half yearly
- Possible to smooth out lumpy dividend flow
- 11 equal payments + 1 balancing payment
- Ideal for cashflow planning

Our multi asset Income range

AJ Bell Income



AJ Bell Income & Growth



How have we performed?



■ A - VT - AJ Bell Income & Growth I Inc TR in GB [36.99%]
■ B - VT - AJ Bell Income I Inc TR in GB [31.29%]

08/04/2019 - 20/11/2024 Data from FE fundinfo2024

And while taking income....



■ A - VT - AJ Bell Income & Growth I Inc TR in GB [107684.21]
■ B - VT - AJ Bell Income I Inc TR in GB [103244.29]

31/10/2019 - 31/10/2024 Data from FE fundinfo2024

Investment = £100,000
Income withdrawal = £4,000pa
Total withdrawal = £20,000
Fund value
• Income £103,244
• Income & Growth £107,684

Fund summary

- Looking to deliver **3-5% income per annum**
- Smoothed **income paid monthly** to aid cashflow planning
- **Highly diversified portfolios** across cash, bonds, equities & other assets
- **Actively managed** asset allocation to adapt to market conditions
- Costs reduced to **0.50% per annum**

Summary

- Multitude of approaches to generate income in retirement
- Few investment funds deliver monthly income making cashflow managing harder
- AJ Bell Income range looks to smooth income to make your life easier
- Multi asset approach gives instant, diversified portfolio
- Low cost approach ensures more of your money is working for you

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The value of your investments can go down as well as up and you may get back less than you originally invested. Past performance is not a guide to future performance and some investments need to be held for the long term.

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