

Retirement Reimagined: Multi-Asset Strategies for a Longer Life

Synopsis:

As Asia's investor base matures and longevity reshapes financial planning, retirement investing is no longer a niche; it's a critical pillar of wealth management. This masterclass explores how multi-asset solutions can address the dual challenges of accumulation and decumulation, delivering resilient outcomes for individuals and institutions.

Key themes of the Masterclass:

- **Why retirement changes everything:** Explore how rising life expectancy and behavioral biases demand innovative approaches beyond traditional investment products.
- **Make the right choice when planning for retirement:** Help investors make sense of investment products in a complex marketplace to address their retirement needs.
- **Exploring multi-asset frameworks for optimal outcomes:** Discuss the practical approaches to building and delivering retirement solutions.

Trainers:

- Andy Budden, Head of Solutions, Europe & Asia, Capital Group
- Zijian Yang, Solutions Investment Director, Capital Group

Lesson Plan:

| No. | Details | Time allocation |
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| 1 | <p>Why retirement changes everything</p> <p>Explore the global retirement challenges with a spotlight on Asia</p> <ul style="list-style-type: none"> • Snapshot of the global retirement challenges leading to retirement savings gap. • Why the challenges are more acute in Asia – driven by rising life expectancy, declining fertility rates and evolving family structures creating new challenges in elder care. • Explore the regulatory landscape changes that enabled the scalability of target date funds (TDFs) in US and Korea. | 25 mins |

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| | <p>Discuss why investing in retirement is complex and challenging for investors</p> <ul style="list-style-type: none"> • Why solving for accumulation (investing for retirement) is different to decumulation (investing in retirement), requiring different investment products. • Present research data that investors often lack the knowledge and confidence to invest in retirement, leading to poor decision-making. • Highlight the multitude of risks that investors face in retirement – cost of inflation, withdrawal rate on asset sustainability etc. • Highlight that there is no one-size-fits-all solution as retirement needs vary widely from person to person, requiring personalised solutions. <p>Trainers:</p> <ul style="list-style-type: none"> • Andy Budden, Head of Solutions, Europe & Asia, Capital Group • Zijian Yang, Solutions Investment Director, Capital Group | |
| 2 | <p>Make the right choice when planning for retirement</p> <p>Help investors make sense of investment products in a complex marketplace to address their retirement needs across accumulation and decumulation</p> <ul style="list-style-type: none"> • Discuss the recent product trends and innovation in the retirement income market in Asia. • Compare and contrast age-agnostic investment products (e.g., multi-asset income funds, traditional products, bank deposits) with specialised retirement solutions (target date funds, retirement income funds, annuities). <p>Simplify investment product choices for retirement planning</p> <ul style="list-style-type: none"> • Emphasise retirement solutions informed by robust investor research and behavioural insights • Ensure a clear alignment between investor’s retirement objectives and the underlying design and intent of investment products | 20 mins |

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| | <ul style="list-style-type: none"> • Move beyond headline fees to focus on overall value delivered | |
| 3 | <p>Explore multi-asset frameworks for optimal outcomes</p> <p>Discuss the practical approaches to building retirement solutions</p> <ul style="list-style-type: none"> • How a multi-objective optimisation approach that combines growth and safety, can lead to sustainable retirement outcomes • Portfolio construction considerations that are critical to success in retirement <p>The value of a simple, integrated approach to product-level delivery: Capital Group’s framework to build confidence in investing in retirement</p> <ul style="list-style-type: none"> • Ongoing retirement investing education to build knowledge and confidence amongst end-investors. • Equip advisors with the skills and tools they need for retirement conversations with their end-investors. • Anchor to the Capital Group retirement framework to build a scalable product that is tailored to specific market needs. | 30 mins |
| 5 | <p>Q&A</p> <ul style="list-style-type: none"> • Invite participants to ask questions regarding retirement investing or any specific challenges they face. • Encourage discussion by prompting participants if there are no immediate questions. <p>Closing</p> <p>Both facilitators share their perspectives on the future of retirement investing and its potential impact on the proliferation of specialised products and investment practices.</p> | 15 mins |