

For investment professionals only

# Thesis Managed Income Service

How Thesis Managed Income Service can help your clients with their Decumulation planning.

When it comes to retirement planning, there are now many options available to choose from, and it can be confusing. Below are some of the most commonly used 'solutions' and how they address typical client challenges.

	Provides flexibility	Provides liquidity	Addresses sequencing risk	Addresses pound-cost ravaging	Provides a diverse portfolio	Cost effective solution	Efficient admin	Provides income security for life	Preservation of funds for dependents
Model Portfolio Service (MPS)	✓	✓	✗	✗	✓	✓	✗	✗	✓
Thesis Managed Income Service	✓	✓	✓	✓	✓	✓	✓	✗	✓
Adviser 'pots'	✓	✓	✓	✓	✓	✓	✗	✗	✓
Target Return Funds	✓	✓	✗	✗	✓	✓	✓	✗	✓
Smooth Funds	✓	✓	✓	✗	✓	✓	✓	✗	✓
Guaranteed Income - 'Annuity'	✗	✗	✓	N/A	✗	✓	✓	✓	✗
Natural Income	✗	✓	✗	✗	✓	✓	✓	✗	✓
Alternative Retirement Planning e.g. Buy to let investment	✓	✗	✓	N/A	✗	✗	✗	✗	✓

## How can Thesis Managed Income Service help your clients?

Client scenario	Can Thesis Managed Income Service help those clients?
Clients who are concerned about post-retirement market volatility.	Clients' pension 'pots' are retained in growth assets and defensive assets sold each quarter to provide an income.
Clients concerned their pension pot may not keep up with inflation, leaving insufficient funds to finance retirement.	Maintaining a 'pot' of growth assets during the early years of retirement to reduce the risk of damaging clients' wealth.
Client needing easy access to capital.	Clients can access their capital if required.
Client wanting flexible income level.	Thesis Managed Income Service allows clients to adjust the level of income that they wish to take.
Preservation of funds for family and dependents.	The Portfolio remains in control of the clients, and can therefore be passed upon death to whoever they select.
Clients that are asset poor who require their retirement income to cover essential costs.	Thesis Managed Income Service is not appropriate for this type of client.

To find out how Thesis can deliver the right investment management services for your clients, please contact our Business Development team.

## Business Development team



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