W1M

Adviser Solutions

Retirement Managed Portfolio Service →

Wealth & Investment Management

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W1M Retirement MPS

A managed investment solution designed to support sustainable withdrawals in retirement.

Why retirement needs a different investment strategy
Your clients are living longer. Fifty years ago, people could expect to spend approximately 13 to 18 years in retirement. Today, many clients may need their savings to last 20 to 30 years, or longer.

Retirement therefore presents a different investment challenge. Clients need income today, but they also need their capital to keep working for the future. A strategy that focuses too heavily on capital preservation may fail to keep pace with inflation, while one that focuses too heavily on growth may expose clients to damaging market falls at the wrong time.

Retirement income is also a key FCA supervisory focus, requiring advisers to evidence clear, sustainable withdrawal strategies and strong Consumer Duty-led client outcomes.

A robust retirement strategy therefore needs to address three key risks:

Longevity risk	→	The risk that clients outlive their savings
Inflation risk	→	The risk that rising prices erode future spending power
Sequencing risk	→	The risk that poor market returns early in retirement permanently impair a client's retirement pot

Achieving good client outcomes in retirement means addressing all three risks, not just one. The challenge is to balance long-term growth with more defensive, income-producing assets that can support withdrawals when markets are under pressure.

A retirement solution built with you and your clients in mind

The W1M Retirement MPS repurposes our existing track record and expertise.

The growth engine: our existing 4 building blocks

- Responsible for addressing longevity and inflation risk
- Provides diversified exposure to long-term growth assets such as equities

Portfolio profile*:

- 75% Equities
- Aims to achieve CPI +4%

*as a 30th June 2026

+

Sequence risk management: our 5th building block

- Short-dated fixed income helps shield the pot from market sell-offs'
- Enhanced short duration bond fund

Portfolio profile*:

- Circa 90% short dated fixed income
- Up to 10% protected equity

*as a 30th June 2026

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The W1M retirement solution...

- Long-term real return to address risks posed by longevity and inflation
- Short-term stability for sequencing risk
- A simple framework that clients can understand and which you can explain clearly

A simple structure.

A clear purpose.

Purpose-built for retirement.

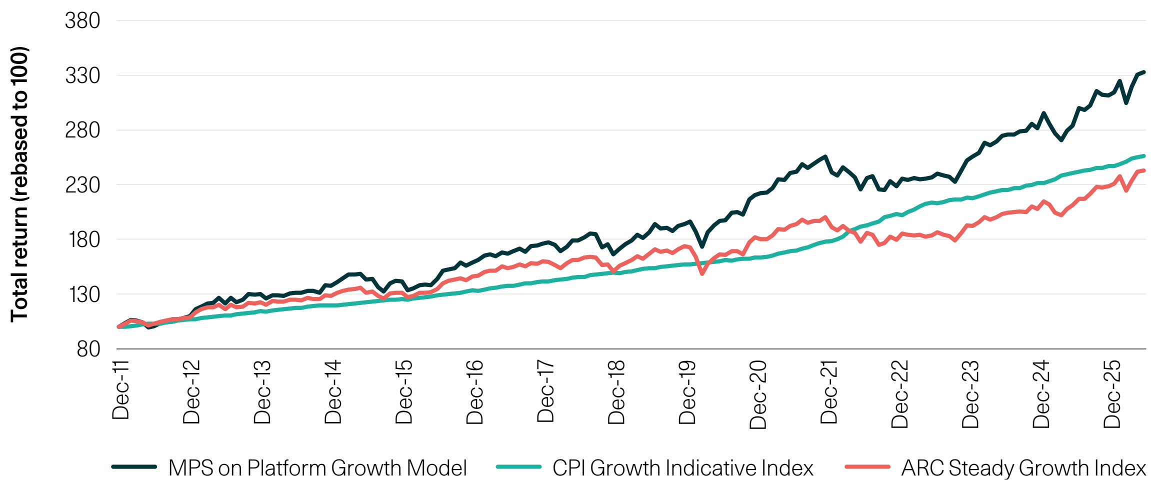
"By creating a dedicated fifth building block designed to give consistent long-term, low-volatility returns, our Retirement MPS aims to reduce the need to sell growth assets during periods of market stress."

George Bromfield | Head of Adviser Solutions

A solution optimised to manage the actual risks your clients face

In retirement investments need to grow ahead of inflation...

Performance since inception (31st December 2011)



Performance is taken from internally derived W1M figures. It is based on the performance of the underlying holdings for each model portfolio and takes into account asset allocation changes made during the period. The models are invested through a mix of four Waverton Funds: Sterling Bond, Strategic Equity, Absolute Return and Real Assets. A factsheet for each fund is available on request.

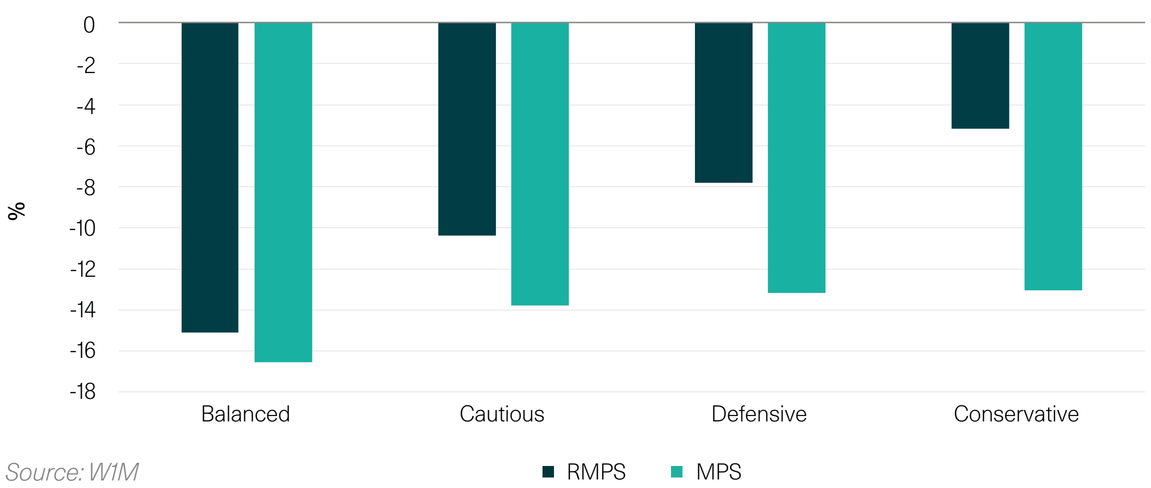
Figures are calculated on a total return basis, net of an average fee of 0.5% per annum to 31st March 2014 and 0.4% per annum thereafter. The performance does not allow for platform charges such as trading charges.

RC PCI is calculated on a net of fees basis. Please see Asset Risk Consultant slide for methodology. Please be aware that the ARC PCI will contain both Managed Portfolio Service (MPS) Portfolios (MPS) and direct investment portfolios.

Sources: Morningstar, RIMES, W1M as of 10/09/2026

...but also need to be resilient in market drawdowns.

Max drawdown



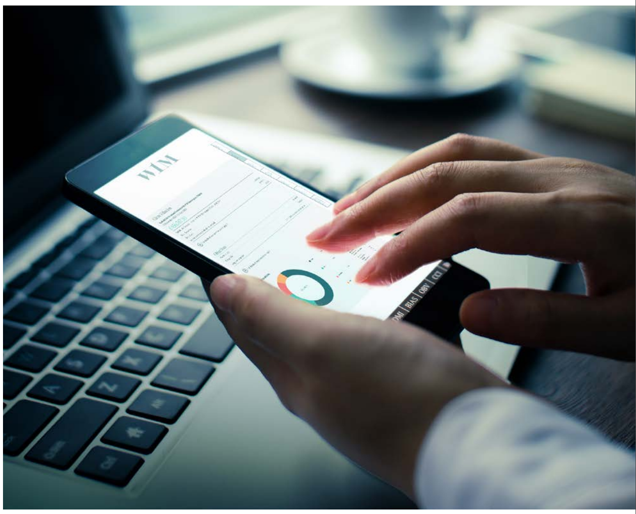
Source: W1M

A simple way to manage your client's retirement income

The Retirement MPS is designed to remove unnecessary complexity from retirement portfolio management. W1M rebalances the models on platform, helping reduce the need for advisers to manually move assets between different retirement “pots” at client meetings or fixed review points.

This gives you a more efficient and consistent framework for supporting withdrawals, while remaining flexible as client circumstances change. As income needs, risk appetite or capacity for loss evolve, you can review your client's model and withdrawal strategy without having to maintain a complex pot-based approach yourself.

It is a simple, platform-friendly and well-governed solution designed to support good retirement outcomes without adding unnecessary administrative burden.

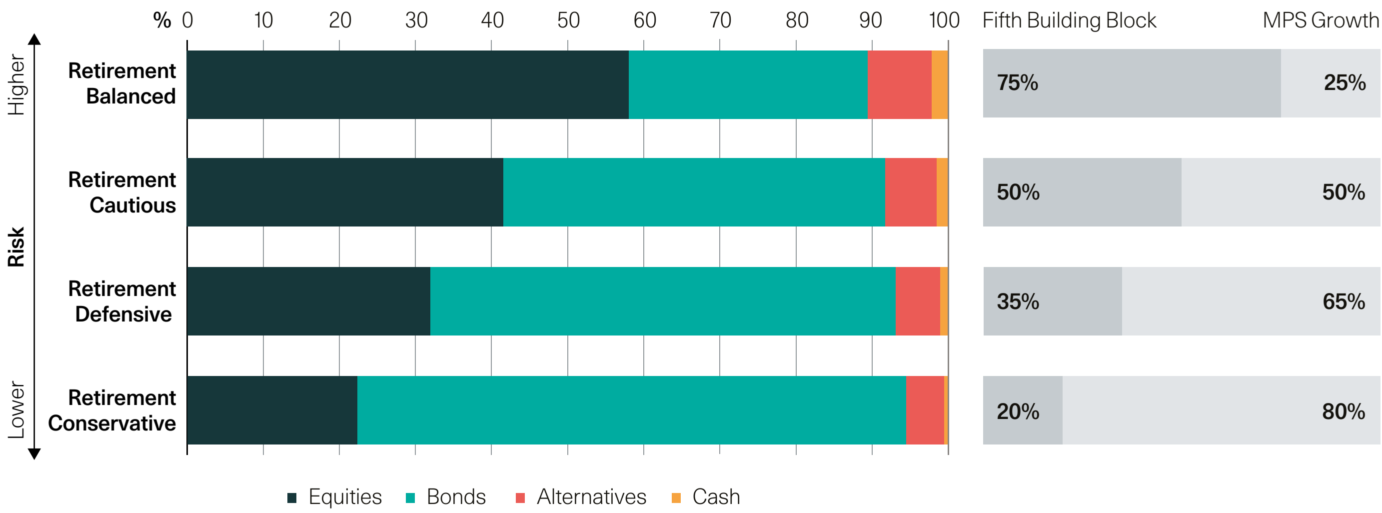


Our solution provides the flexibility for you to easily adjust income needs as your client's circumstances change.

Advisers are not required to determine when gains should be harvested, when assets should be moved between buckets or when cash reserves should be replenished. Rebalancing decisions are embedded within the portfolio construction process.

Four retirement models

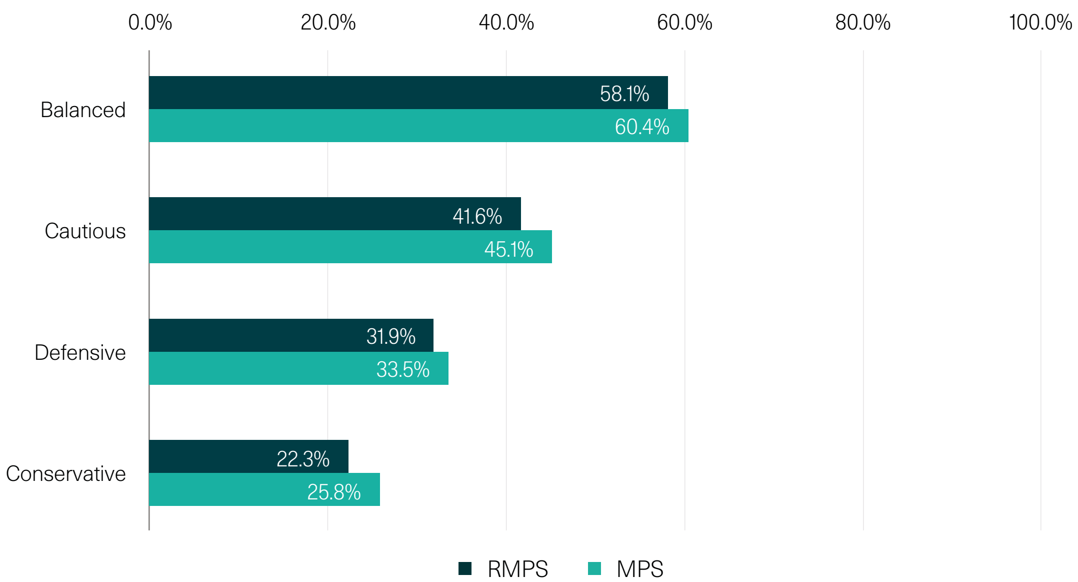
There are four models available, blending different proportions of MPS Growth and the Enhanced Short Duration Bond Fund, our fifth building block



As at 30 June 2026, subject to change

The W1M Retirement Solution (RMPS) is an evolution of our existing MPS, with similar levels of equity exposure in related MPS and RMPS mandates.

Comparison of equity asset allocation



As at 30 June 2026, subject to change

Why partner with W1M?

The Retirement MPS retains the signature style of W1M's MPS service.

1

Simple by design – avoiding unnecessary complexity

2

Dedicated building blocks – run by our investment team

3

Efficient rebalancing – through a simple, platform-friendly structure

4

Reduces administrative work for advisers – no need for you to move assets between different strategies

5

Flexibility – as client circumstances evolve, you can easily make adjustments to income needs or risk appetite

6

Global, active and direct – investment philosophy

7

Transparency – over what clients own – and what we choose not to own

8

Competitive value – minimal third-party fund costs

9

Consistency of holdings across platforms

10

Adviser support – to help explain, evidence and review client outcomes

Checklist for advisers

The following questions highlight why retirement is not simply accumulation in reverse. It requires a dedicated investment approach, built around the realities of drawdown.

- ☐ Is your retirement proposition genuinely designed for decumulation, or adapted from an accumulation model?
- ☐ Can you demonstrate that sequencing risk is being actively managed for clients drawing an income?
- ☐ Do your advisers follow a consistent framework for balancing income needs, risk and long-term sustainability?
- ☐ Can you evidence under Consumer Duty that your retirement clients are receiving good outcomes throughout retirement?
- ☐ Is your proposition flexible enough to adapt to changing market conditions and evolving client spending needs?
- ☐ If the FCA reviewed your retirement proposition tomorrow, could you clearly demonstrate its purpose, governance and value?

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Important information
For full details of investment risks please refer to the Prospectus. A copy of the full prospectus and the KIID is available from W1M Investment Management Limited or the Administrator, CACEIS Ireland Limited. W1M Wealth Management Limited is authorised and regulated by the Financial Conduct Authority of 12 Endeavour Square, London E20 1JN, with firm reference number 116404. Registered in England and Wales, Company Number No 2042285.

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