Dear Client,

As you approach an important stage in your retirement journey, we'd like to reassure you that your Retirement Annuity is being carefully managed with your long-term security in mind. The LifeStage process will now begin, gradually adjusting your investment each year to reduce risk and protect the savings you've built. By the time you retire, your portfolio will be aligned with the needs of a retiree - stable, balanced, and designed to support you in the years ahead.

We've attached a short FAQ to explain the process in more detail and answer common questions. As always, if you'd like to discuss your plan or have any concerns, please don't hesitate to reach out. We're here to guide you every step of the way.

Warm regards,
Your Advisory Team

LifeStage Process – Frequently Asked Questions

1. What is the LifeStage process?

The LifeStage process is a built-in feature of your Retirement Annuity. As you get closer to retirement, your investment gradually shifts from higher-risk growth assets (like equities) to more stable, lower-risk assets (like bonds and cash).

2. Why is this happening now?

You've reached the age where the process begins. Each year, a portion of your portfolio will be adjusted automatically, reducing exposure to market volatility and protecting the savings you've built.

3. How does this benefit me?

This gradual transition helps safeguard your retirement capital while still allowing for some growth. By the time you retire, your portfolio will be aligned with the needs of a retiree—more stable, less risky, and better suited to provide income in retirement.

4. Do I need to do anything?

No action is required from you. The process is automatic and designed to support your long-term financial security. Of course, if you'd like to review your plan or ask questions, we're here to help.