

BlackRock® |

Reframing retirement

**Rename, optimize and ignite
your well-being in retirement**



FOR PROFESSIONAL AND QUALIFIED INVESTORS ONLY

RETH0025E-S-4521307-1/32

Learning Objectives

1

History of Retirement

Learn how retirement has changed and what this means for your clients

2

Challenges of Retirement

Discover the challenges clients face in retirement and how to address them

3

Wellbeing in Retirement

Understand the importance of relationships and purpose in retirement

What we want to cover today

**The manufactured
concept of retirement**

**What retirees
really want**

**“Re-wirement” begins
with well-being**

**How can you create
your best retirement?**

The manufactured concept of retirement

Historically, we gently transitioned life stages



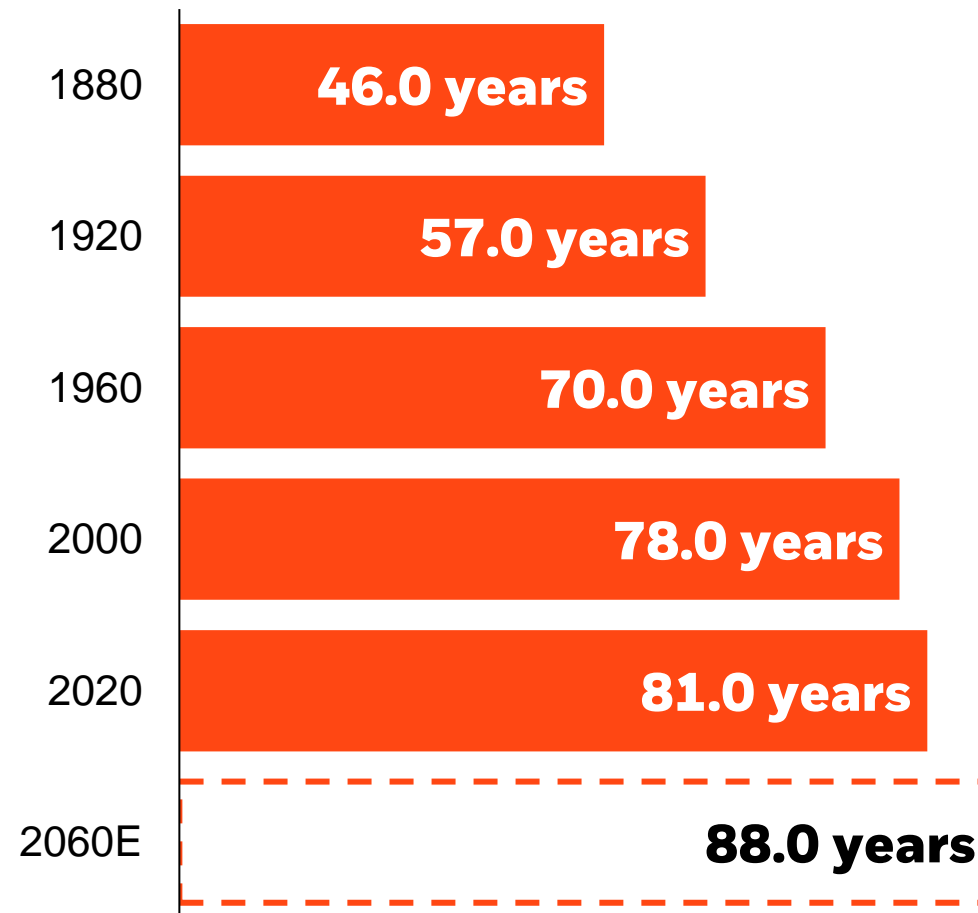
Retirement served a purpose

1881 Otto von Bismark created a disability insurance program for workers over 70

1908 the Old Age Pensions Act was introduced for individuals over 70 and deemed of 'good character'.

But does it still make sense?

Life expectancy has continued to increase



There is no guarantee that any forecasts made will come to pass
Sources: Human Mortality Database, Our World in Data, 10/09/2024; The Office for National Statistics (ONS), National life tables: UK, 10/09/2024



Retirement fears abound

**Relationship
issues**

**Expected to care
for others**

**Financial
problems**

Poor health

Loss of control

**Partner is
“around” more**

Loneliness

**Decline in
independence**

**Lack of
meaningful
engagement**

**Loss of status
and identity**

Grief

New routines

Retirement can bring big issues

23%

The proportion of men over the age of 65 who drink beyond the recommended guidelines (9% of women do too)

40%

The increase incidence of depression after retirement.

85%

The increase in seniors' divorce rate over last 25 years.

44%

The proportion of women over age 75 who are alone.

Sources: Age UK, The Office for National Statistics Data, An Inquiry into the Effects of Alcohol on Society, 2020; Healthcare, "Prevalence of Depression in Retirees: A Meta-Analysis," 2020; The Office for National Statistics Data, UK Divorce rate, 2024; The Office for National Statistics Data, Adults Living Alone 2020.

If you are 60, you still have...



22 years
8,035 days
192,848 hours
11,570,882 minutes
694,252,944 seconds

Retirement doesn't exist in many blue zones



Loma Linda, CA

Longest living people in the U.S.

Nicoya Peninsula, Costa Rica

Many 90+ wake up at 5:30 to work in the fields

Sardinia, Italy

Drink two glasses of wine a day

Ikaria, Greece

"Island of long life" – 1/3 of population over 90

Okinawa, Japan

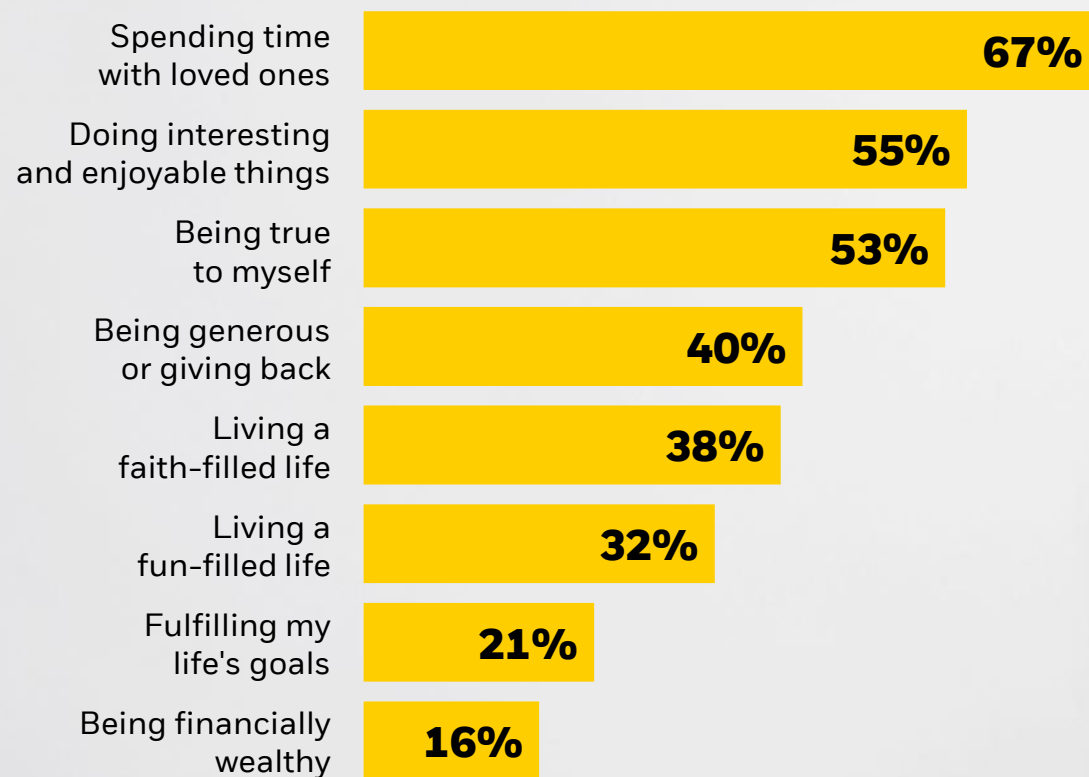
Friends play an important part in longevity

Sources: American Journey of Lifestyle Medicine, "Blue Zones: Lessons From the World's Longest Lived," 2016.

What retirees really want

What do retirees tell us?

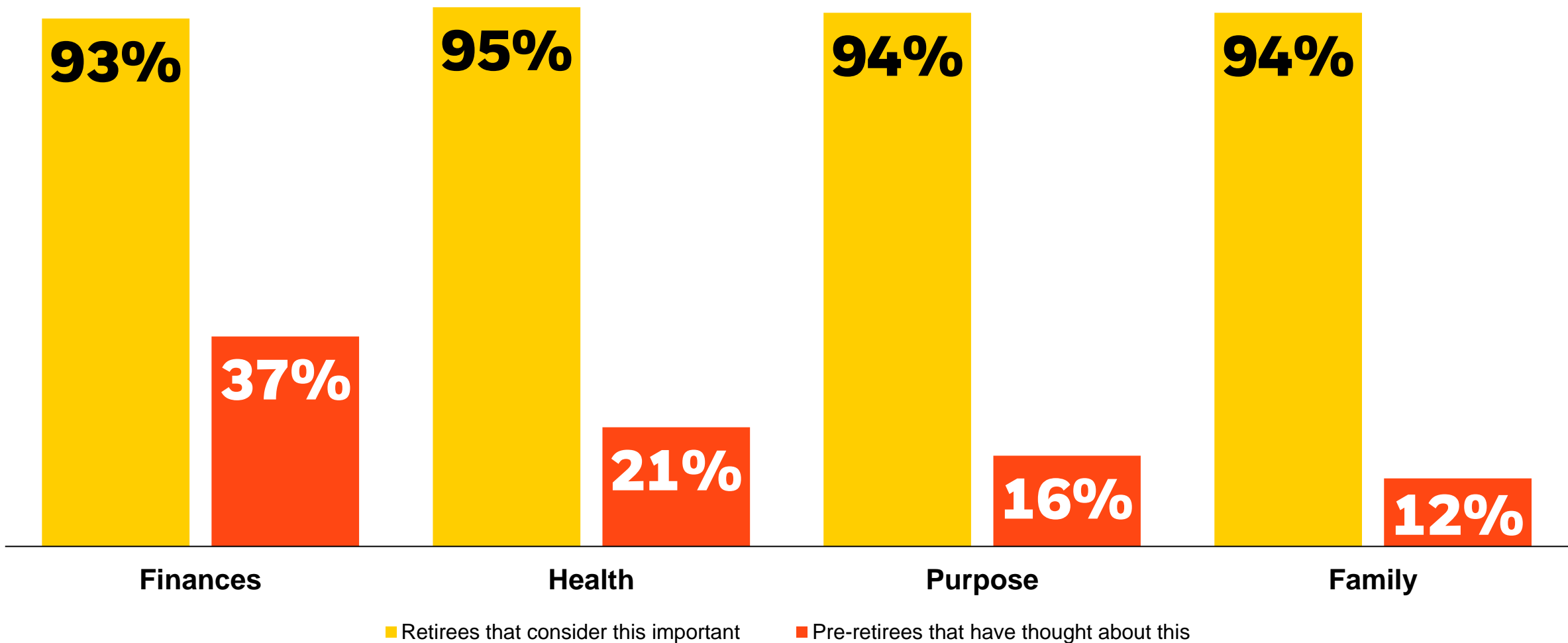
Greatest sources of purpose, meaning and fulfillment in retirement



Source: Edward Jones, "The Four Pillars of the New Retirement: What a Difference a Year Makes," 2021; Designing 4 Better.



Key retirement priorities that pre-retirees haven't considered



Source: Edward Jones, "The Four Pillars of the New Retirement: What a Difference a Year Makes," 2021.



What are retirees really thinking about?

**Family &
connections**

Giving back

Health & vitality

**Interests &
accomplishments**

Geography

Financial security

For illustrative purposes only.

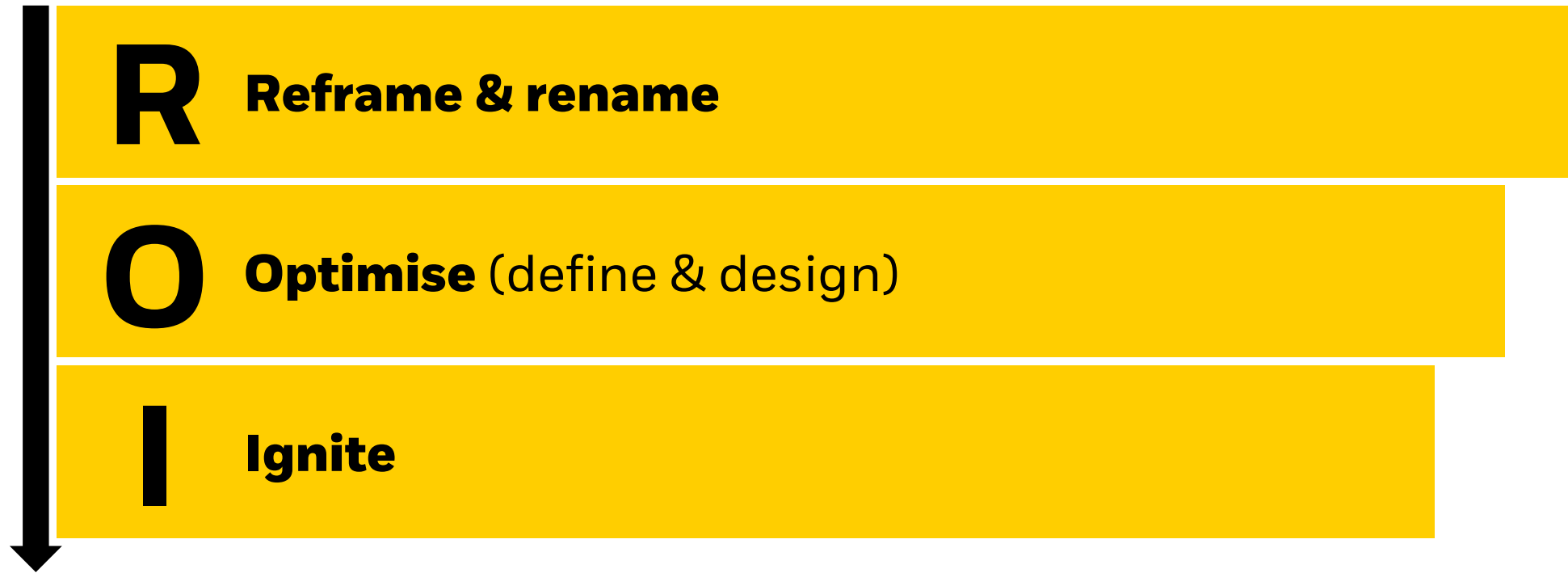
**How can you create
your best retirement?**

Psychological research finds these key elements for well-being



Source: Ilia Lindsay, Understanding the fundamentals of well-being, Komodo, 16/11/2023.

The ROI approach to retirement



For illustrative purposes only. 06/09/2024



Reframe

Ask yourself

What do you envision for retirement?

Who do you think has retired “well”? Why?

How is your well-being?

Where would you like to improve?

What small steps can you take?

Consider

Volunteering, travel, friends & family

Friends, family members, colleagues

Rank out of 10 for each R-E-V-A-M-P category

Physical activity, friends, hobbies

A daily walk, join a club, coffee with a friend

For illustrative purposes only. 06/09/2024



O

ptimise – define

Ask yourself

How would you like to use your strengths?

What are some skills you want to leverage?

What sparks joy for you?

How does this differ from your partner?

Consider

Embed strengths in your daily life

Apply professional experience to non-profit

Go to a concert, bring someone flowers

Make room for both, appreciate differences

For illustrative purposes only. 06/09/2024



Optimise – design

Ask yourself

Who would you like to prioritize in your life?

Where do you want to invest your time?

What gives you a sense of meaning?

Where might best support your vision?

Consider

A grandchild, a friend, neighbours, a sibling

Charity, sports team, local community

Faith, walks in nature, family and friends

Close to family, close to hobbies, ease of life

For illustrative purposes only. 06/09/2024



Ignite

Ask yourself

What are small steps to test out some ideas?

How can you support your mind and body?

How can you navigate with your partner?

Where might best support your vision?

Consider

Spend time in places you want to explore living

Exercise, diet, mindfulness, nature

Decide when to do things together vs. separately

Warm climate, close to family/friends



**What's your
next step?**

Learning Objectives

1

History of Retirement

Learn how retirement has changed and what this means for your clients

2

Challenges of Retirement

Discover the challenges clients face in retirement and how to address them

3

Wellbeing in Retirement

Understand the importance of relationships and purpose in retirement

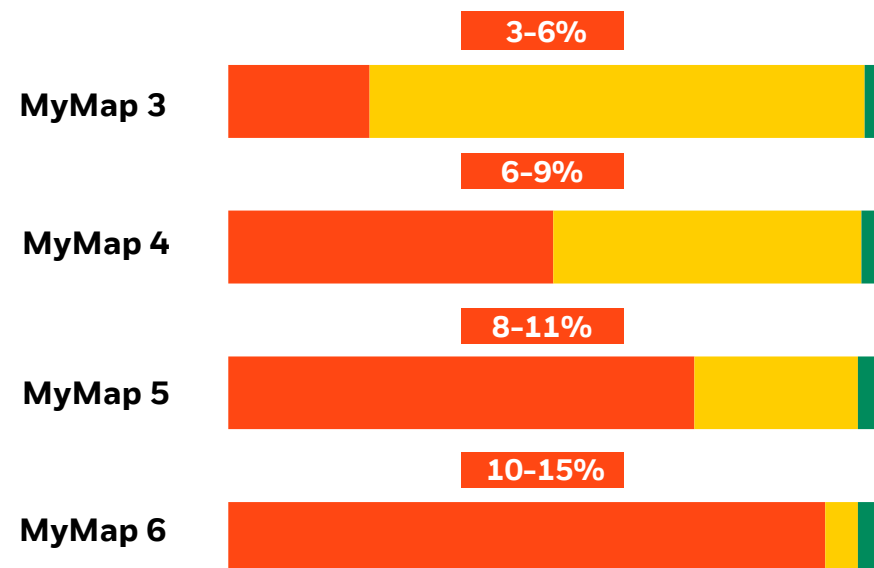
Why MyMap?

MyMap Funds

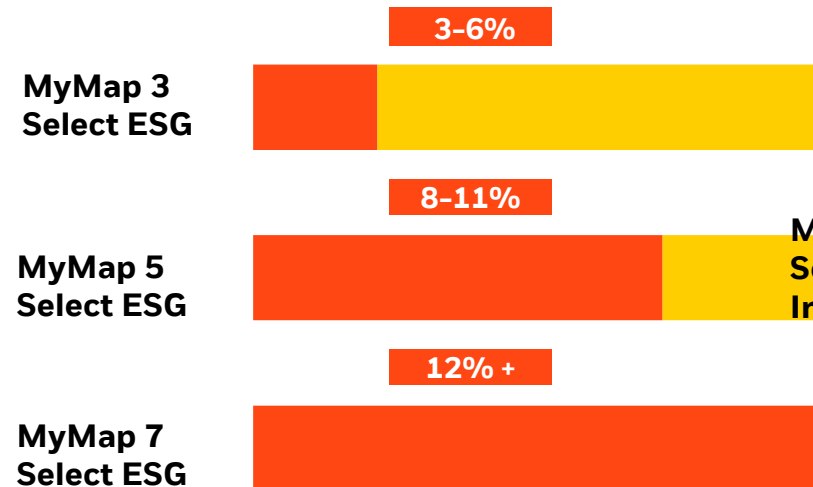
Volatility Targets

Equities Bonds Alternatives

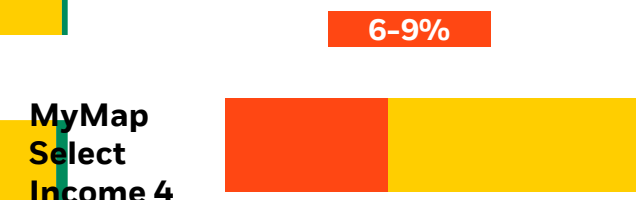
MyMap Fund Range



MyMap Select ESG



MyMap Select Income



Fees (OCF): 0.17%*

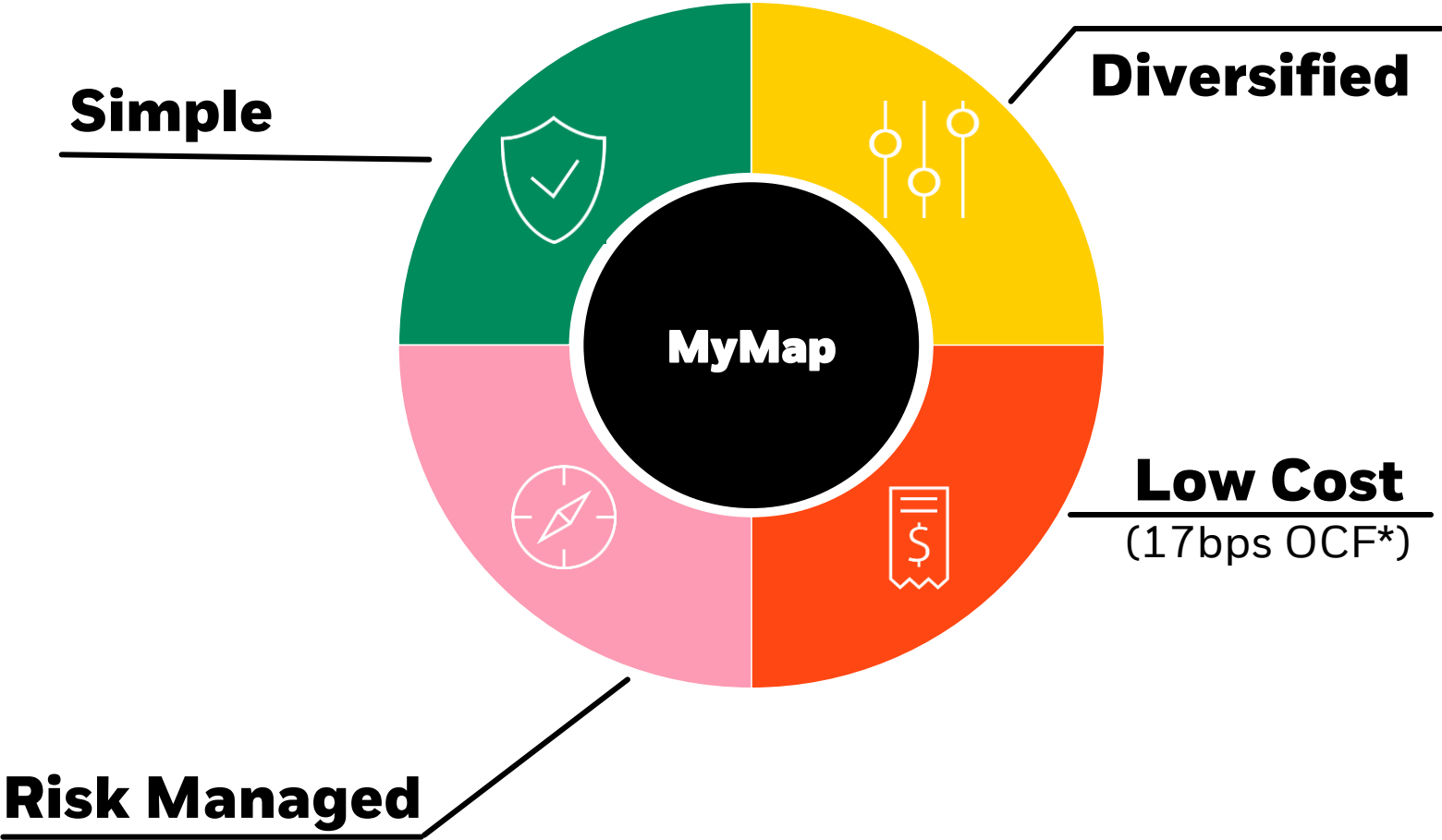
Fees (OCF): 0.28%*

For illustrative purposes only and subject to change – there is no guarantee that the above asset allocations will be met. Allocations may change over time. Source: BlackRock, as at 31/03/2025. Adherence to the volatility targets are measured by calculating the 5-year rolling annualised volatility of weekly return. Where 5-years of track record is not available, since inception weekly returns are used.

* **OCF (Ongoing Charges Figure)** shown here is an estimate of the annualised charges. An estimate is being used because the Fund (or unit class) was newly launched or it has been launched within the reported period. The Fund's annual report for each financial year will include detail on the exact charges made. Figures shown are charges for the D share class and charges may vary for units of other share classes.

Volatility risk There is no guarantee that the Fund will perform as expected and remain within the stated volatility tolerances. The fact the Fund remains within the stated volatility tolerances does not guarantee positive performance. The volatility management process may reduce the effect of falls in market prices but may equally moderate the effect of rises in market prices. When markets are volatile, managing volatility within tolerances will require the asset allocation of the Fund to be changed more frequently than normal. The cost of the transactions required to effect these changes will be met by the Fund and may affect returns.

MyMap Funds

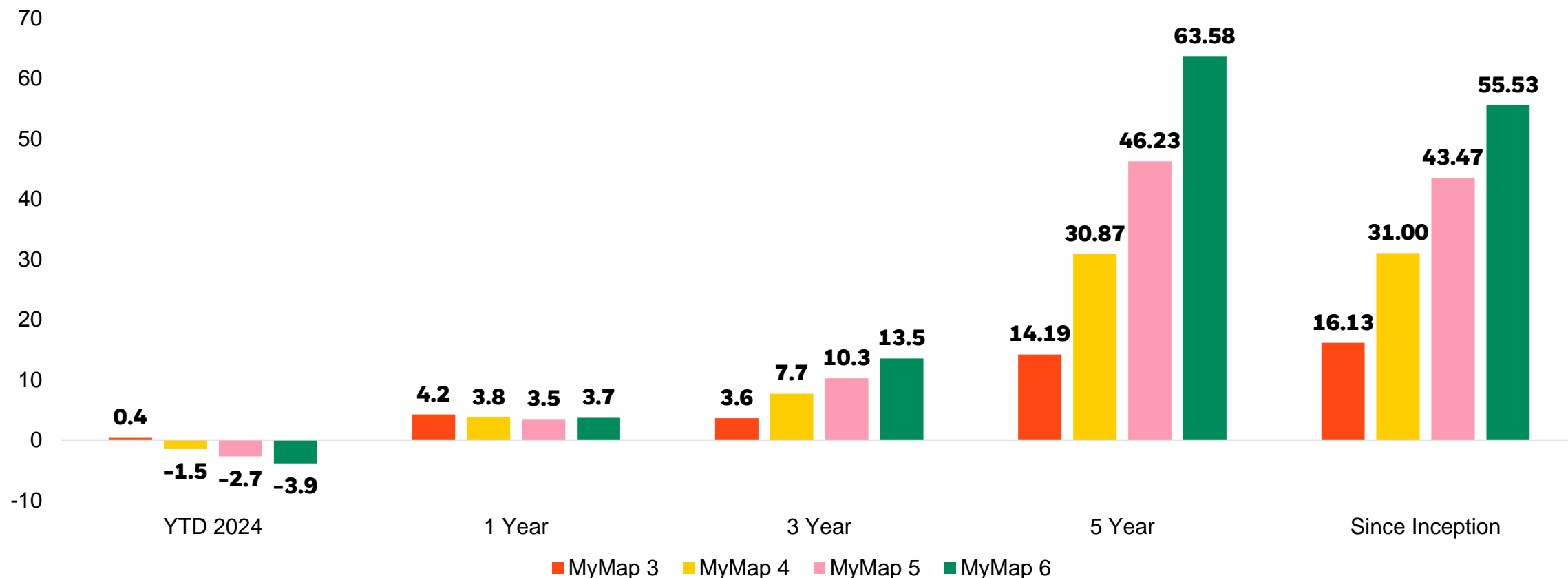


Risk: Diversification and asset allocation may not fully protect you from market risk. While proprietary technology platforms may help manage risk, risk cannot be eliminated. Risk management cannot fully eliminate the risk of investment loss.

*For the D Shareclass of MyMap 3, MyMap 3 Select ESG, MyMap 4, MyMap 5, MyMap 5 Select ESG, MyMap 6. MyMap 4 Select Income has a higher OCF of 28bps for the D shareclass.

Delivering compelling returns across periods

Net total returns in GBP (%)

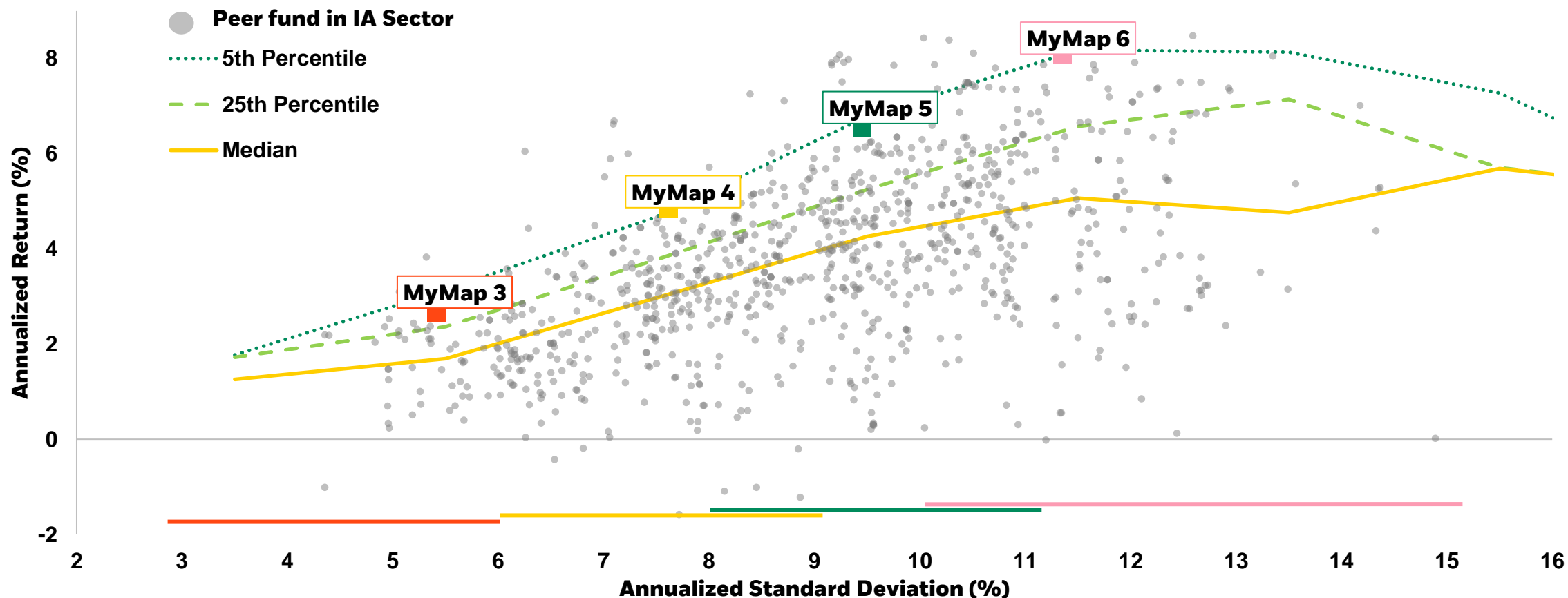


The figures shown relate to past performance. Past performance is not a reliable indicator of current or future results and should not be the sole factor of consideration when selecting a product or a strategy.

Source: BlackRock, as of 31/03/2025 in GBP. Fund performance is shown on an NAV basis, net of D share class fees.

Seeking to deliver compelling risk adjusted returns

MyMap versus IA Volatility Managed and Mixed Investment sectors – 01/06/2019 to 31/03/2025



The figures shown relate to past performance. Past performance is not a reliable indicator of current or future results. Source: BlackRock, Morningstar as at 31/03/2025. For illustrative purposes only. Returns are net of fees. Return and volatility is calculated based on monthly data. Inception date of MyMap 3, MyMap 4, MyMap 5 and MyMap 6 is 28 May 2019. Peer group performance shows net, total return performance of GBP denominated multi-asset portfolio's available for UK investors, illustrated by The Investment Association's Mixed and Volatility Investment sectors. The horizontal bars represent the MyMap's target risk bands

Performance – Return

Fund	Inception date	Mar-25	Q1 2025	2024	2023	2022	2021	2020	Since Inception ¹
MyMap 3 (acc) D share class	5/28/2019	-1.32%	0.37%	5.74%	-10.73%	3.23%	7.21%	2.64%	-0.20%
MyMap 3 Select ESG (acc) D share class	03/03/2023	-1.51%	-0.08%	5.58%	-	-	-	1.00%	-0.24%
MyMap 4 (acc) D share class	5/28/2019	-3.01%	-1.52%	9.91%	-11.98%	7.99%	9.60%	5.24%	1.30%
MyMap 4 Select Income (acc) D share class	7/26/2021	-1.88%	0.02%	7.97%	-6.78%	-	-	3.27%	0.54%
MyMap 5 (acc) D share class	5/28/2019	-4.13%	-2.71%	12.22%	-12.46%	12.35%	11.44%	7.20%	2.10%
MyMap 5 Select ESG (acc) D share class	06/10/2020	-4.48%	-3.59%	12.06%	-13.26%	12.97%	-	6.76%	2.22%
MyMap 6 (acc) D share class	5/28/2019	-5.16%	-3.90%	15.99%	-12.72%	15.67%	12.39%	9.00%	3.43%
MyMap 7 Select ESG (acc) D share class	03/03/2023	-5.85%	-5.16%	16.29%	-	-	-	9.06%	3.43%

The figures shown relate to past performance. Past performance is not a reliable indicator of current or future results and should not be the sole factor of consideration when selecting a product or a strategy.

Source: BlackRock, as of 31/03/2025 in GBP. ¹Since inception figures are annualized. Fund performance is shown on an NAV basis, net of fees. *The inception date for MyMap 3, MyMap 4, MyMap 5, MyMap 6 is 28/05/2019, so the 2019 number does not demonstrate a whole year's performance.

Risk Warnings

Investors should refer to the prospectus or offering documentation for the funds full list of risks.

Capital at risk. The value of investments and the income from them can fall as well as rise and are not guaranteed. Investors may not get back the amount originally invested.

Past performance is not a reliable indicator of current or future results and should not be the sole factor of consideration when selecting a product or strategy.

Changes in the rates of exchange between currencies may cause the value of investments to diminish or increase. Fluctuation may be particularly marked in the case of a higher volatility fund and the value of an investment may fall suddenly and substantially. Levels and basis of taxation may change from time to time and depend on personal individual circumstances.

Fund-specific risks

MyMap 3 Select ESG Fund

Counterparty Risk, Credit Risk, Equity securities, Liquidity Risk

MyMap 7 Select ESG Fund

Counterparty Risk, Credit Risk, Equity securities, Liquidity Risk

MyMap 3

Counterparty Risk, Credit Risk, Currency Risk, Liquidity Risk

MyMap 4

Counterparty Risk, Credit Risk, Currency Risk, Liquidity Risk

MyMap 4 Select Income Fund

Counterparty Risk, Credit Risk, Currency Risk, Liquidity Risk

Risk Warnings

MyMap 5

Counterparty Risk, Credit Risk, Currency Risk, Liquidity Risk

MyMap 5 Select ESG Fund

Counterparty Risk, Credit Risk, Currency Risk, Liquidity Risk

MyMap 6

Counterparty Risk, Credit Risk, Currency Risk, Liquidity Risk

Description of Fund Risks

Counterparty Risk

The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.

Credit Risk

The issuer of a financial asset held within the Fund may not pay income or repay capital to the Fund when due.

Currency Risk

The Fund invests in other currencies. Changes in exchange rates will therefore affect the value of the investment

Equity securities

The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.

Liquidity Risk

The Fund's investments may have low liquidity which often causes the value of these investments to be less predictable. In extreme cases, the Fund may not be able to realise the investment at the latest market price or at a price considered fair.

Important Information

This material is for distribution to Professional Clients (as defined by the Financial Conduct Authority or MiFID Rules) only and should not be relied upon by any other persons.

This document is marketing material.

In the UK and Non-European Economic Area (EEA) countries: this is issued by BlackRock Investment Management (UK) Limited, authorised and regulated by the Financial Conduct Authority. Registered office: 12 Throgmorton Avenue, London, EC2N 2DL. Tel: + 44 (0)20 7743 3000. Registered in England and Wales No. 02020394. For your protection telephone calls are usually recorded. Please refer to the Financial Conduct Authority website for a list of authorised activities conducted by BlackRock.

BlackRock Investment Funds (BIF): BlackRock Investment Funds is an authorised unit trust scheme which is organised as an umbrella comprising separate funds with segregated liability (the “Funds”). The Funds are subject to the rules of the FCA as set out in the COLL Sourcebook. Key investor information documents (“KIIDs”) for each unit class in each of the Funds are available from the Manager at www.blackrock.com. Investors should understand all characteristics of the funds objective before investing. Prospective investors should carefully review the prospectus for the Fund and should consider the risk discussion under “Risk Factors” prior to making an investment decision. Any investment decision with respect to the Fund must be made solely on the definitive and final version of the Fund’s prospectus as at the date of the investment. Investors should understand all characteristics of the funds objective before investing, if applicable this includes sustainable disclosures and sustainable related characteristics of the fund as found in the prospectus, which can be found www.blackrock.com on the relevant product pages for where the fund is registered for sale. US Persons are not permitted to subscribe for units in the Funds. BlackRock may terminate marketing at any time. For information on investor rights and how to raise complaints please go to <https://www.blackrock.com/corporate/compliance/investor-right> available in in local language in registered jurisdictions.

Any research in this document has been procured and may have been acted on by BlackRock for its own purpose. The results of such research are being made available only incidentally. The views expressed do not constitute investment or any other advice and are subject to change. They do not necessarily reflect the views of any company in the BlackRock Group or any part thereof and no assurances are made as to their accuracy.

This document is for information purposes only and does not constitute an offer or invitation to anyone to invest in any BlackRock funds and has not been prepared in connection with any such offer.

© 2025 BlackRock, Inc. All Rights reserved. BLACKROCK, BLACKROCK SOLUTIONS and iSHARES are trademarks of BlackRock, Inc. or its affiliates. All other trademarks are those of their respective owners.