

# Alpha Beta

PARTNERS



**Alpha Beta Partners**  
Thought Leaders in decumulation

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## An Autonomous Retirement



The Dragon's docking showcased one of the biggest features of SpaceX's capsule: its automated docking system. The vehicle is designed to autonomously approach the ISS and latch on to a standardized docking port, without any input from its human passengers.

The world watched mesmerised earlier this year as Elon Musk's SpaceX rocket docked autonomously with the International Space Station (ISS).

The astronauts on a live TV feed could be seen doing little but watching their iPads as the SpaceX capsule and the ISS, travelling at whatever millions of miles per hour, successfully docked together.

Autonomous cars and even planes will shortly be available. What about an autonomous retirement for those who, for whatever reason, do not engage?

The autonomous retirement is already here!

One of the key breakthroughs was the development of a term which accurately measures the likelihood and historic extent of sequence risk from any given asset allocation, such as any risk rated portfolio say from 2 to 7. This development now enables the scientific calculation of income drawdown rates from a given asset allocation.

All that is required from a retiree entering drawdown is to provide the starting pension pot balance and their attitude to accepting a lower amount of income at some point in the future, for example:

- I have zero ability to accept a lower amount (core income),
- I can accept a 50% chance that I might have to take a lower amount of income at some point in the future (flexible income),
- Somewhere in between.

The AB Pension Pathway app with 'AB Lifetime inside' and linked to Retirement Line, the UK's largest independent broker of annuities, then automatically (re) calculates each year:

- that amount of income that can be withdrawn,
- that residual pension pot balance needed with which to purchase a delayed annuity - to provide the same amount of income for life, no matter how long that may be.
- the date at which the retiree should convert from portfolio drawdown income to annuity income.

The AB Pension Pathway then delivers the retiree exactly to their destination and exactly on time.

Just like the SpaceX capsule, all can be switched to manual at any time if personal circumstances change.

All this tech will very shortly be embedded in the **AB Pension Pathway app**.

Together we can engineer a new solution to managing income in retirement.

The **AB Pension Pathway app**, developed together with Whole Money Ltd and leading academics at Cass Business School provides all the calculations, illustrations, comparisons needed and an evidence based annual withdrawal statement to enable the end to end provision of a client recommendation.

Let's talk decumulation together and together with our academic and R&D partners.

For a demo of the Pension Pathway please contact:

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