

# Life styling reinvented:

Pre-funding retirement with natural income

FOR INVESTMENT PROFESSIONALS ONLY. CAPITAL AT RISK.  
MARKETING COMMUNICATION.

# Natural Income – Myth busting



- Unreliable/volatile income



- Reduced investment universe



- Natural income not enough for many clients

# 5 ways to optimise income management

1 Multi Asset

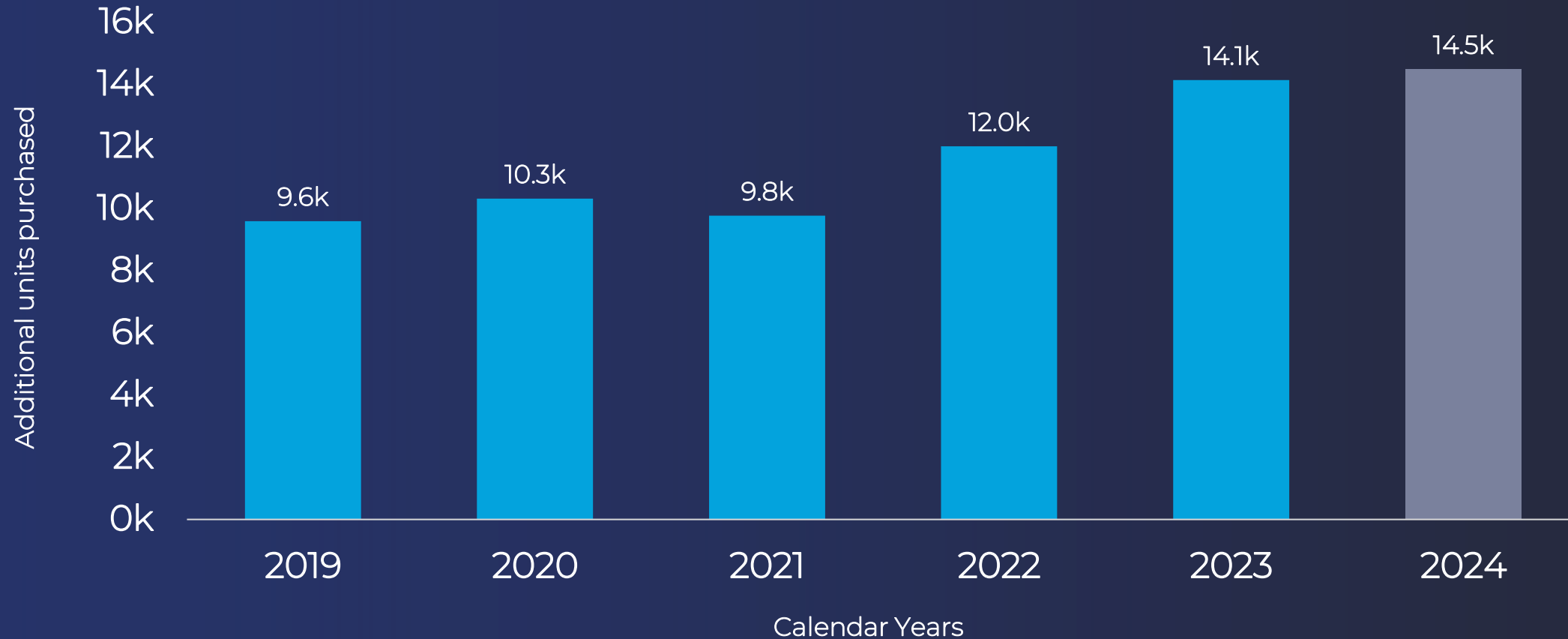
2 Fund structure

3 Directly invested

4 Active

5 Pragmatic asset allocation

# Income life styling – make volatility your friend



Based on £250,000 invested within the Premier Miton Cautious Monthly Income Fund in January 2019, Income Units reinvested

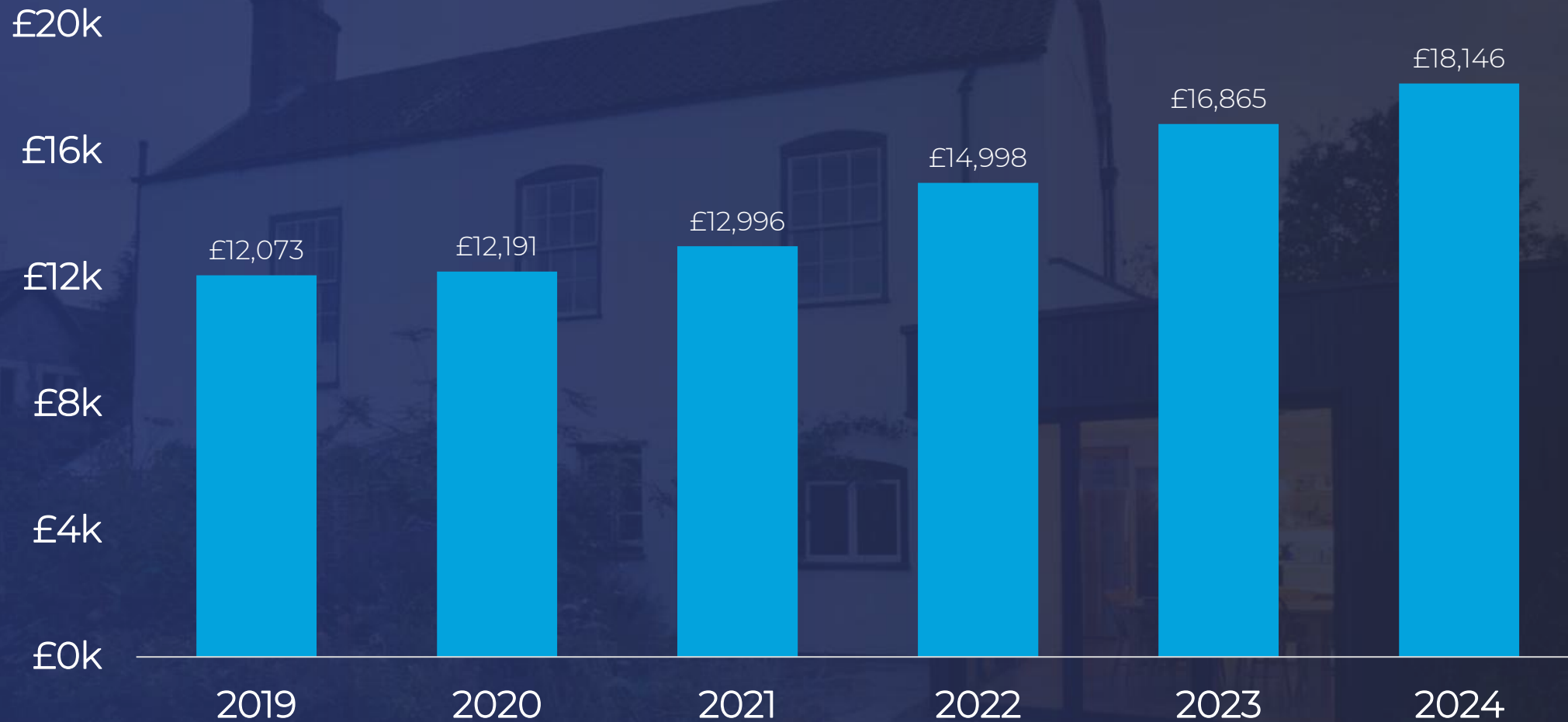
# Income life styling – the numbers

- £250,000 invested
- Jan 2019 – £713 payment
- December 2024 – £1,238 payment
- Income increased every year

**+66%**

Increase in average  
annual income

# Pre-funding retirement – accumulating income **Premier Miton** INVESTORS

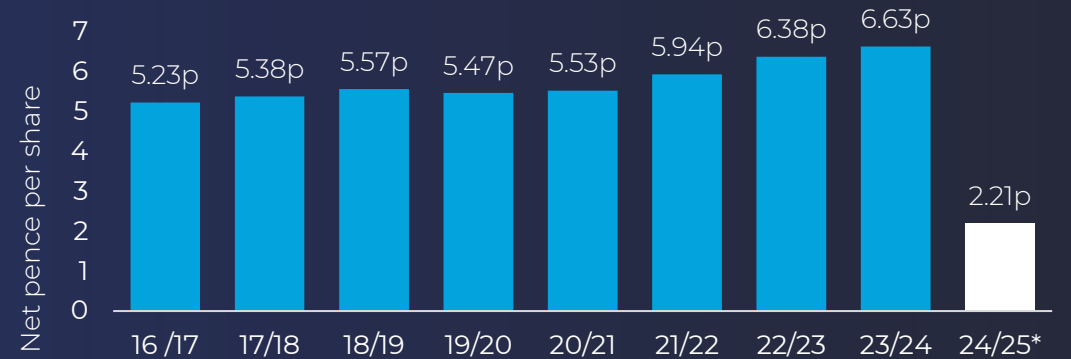


Source: Premier Miton, data from 31.12.2018 to 31.12.2024. Based on £250,000 invested January 2019 in the Premier Miton Cautious Monthly Income Fund. Income Units reinvested. The level of income paid may fluctuate and is not guaranteed. Past performance is not a reliable indicator of future returns.

# Premier Miton Cautious Monthly Income

-  Monthly payments
-  Growing income
-  Multi asset
-  Directly invested
-  Pragmatic

Income  
Annualised  
historic yield  
**5.4%<sup>1</sup>**

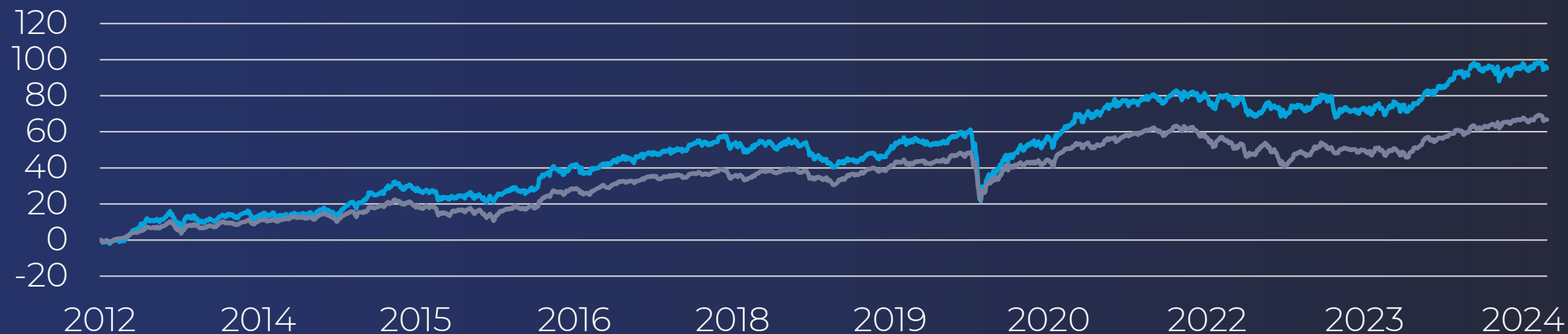


Financial year ending 30 June 2024

Source: <sup>1</sup>Annualised Historic yield as at 31.12.2024. The historic yield reflects distributions declared over the past twelve months as a percentage of the fund price as at the date shown. It does not include any preliminary charge and investors may be subject to tax on their distributions. Charges taken from capital. \*2024/25 distribution history includes five out of twelve payments. Source: Premier Miton, based on class B income units. Dividend history based since the fund became an income paying fund in November 2015. Correct as at date of publication 31.12.2024.

# Performance summary

Performance since launch of unit class on 18 October 2012



— Premier Miton Cautious Monthly Income B Inc GBP TR in GB  
— IA Mixed Investment 20-60% Shares TR in GB

Total return %	1 year	3 years	5 years	10 years	Class launch
Fund	6.9	7.4	24.4	61.8	95.2
Sector	6.1	2.6	13.8	44.5	66.7

Source: FE Analytics. Based on UK Sterling class B Income Units, on a total return basis to 31.12.2024. Performance is shown net of fees with income reinvested. Fund does not use swing pricing. Performance is based on net income reinvested, bid to bid basis. Past performance is not a reliable indicator of future returns.



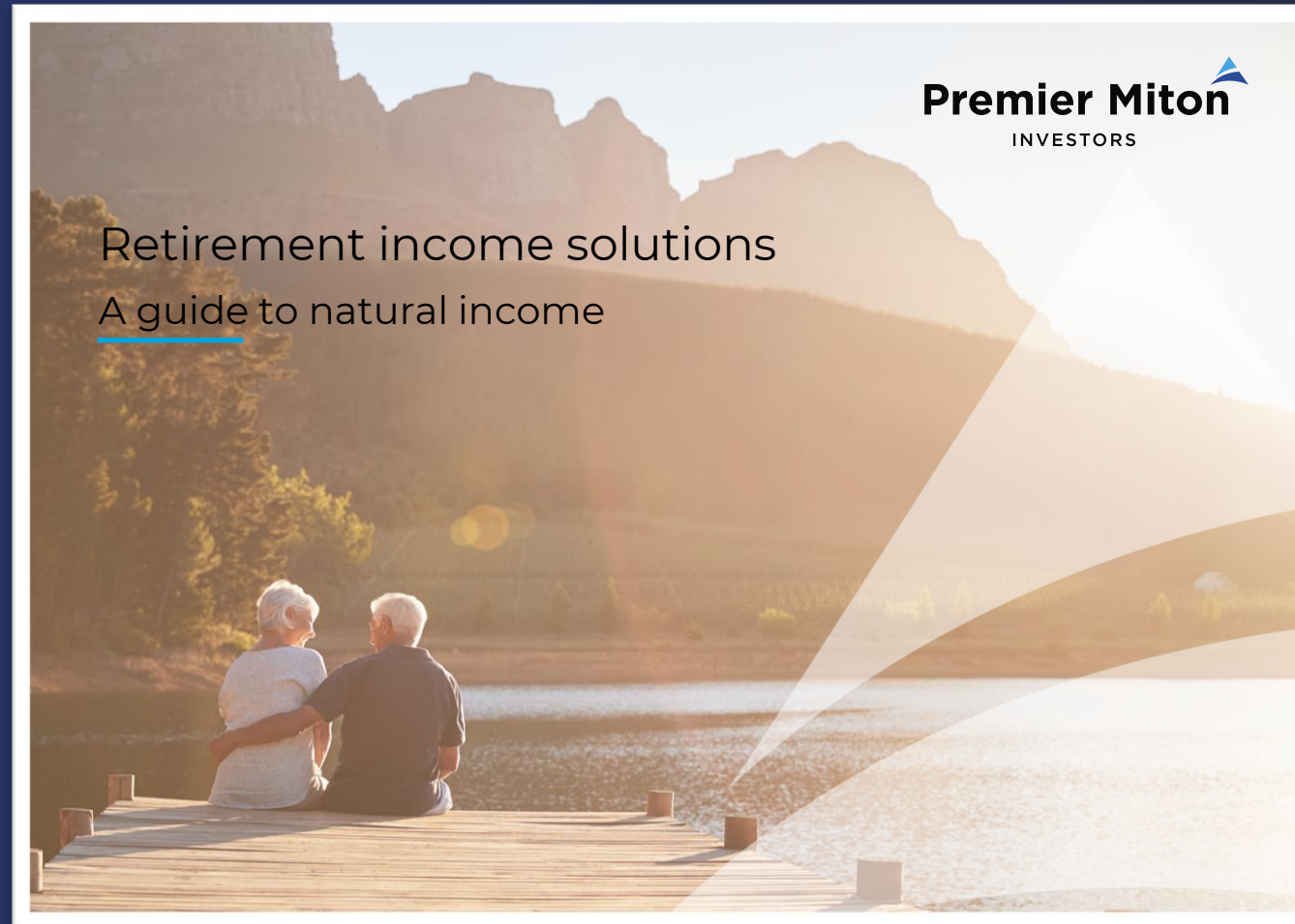
# Performance summary

Total return %	31.12.2019 – 31.12.2020	31.12.2020 – 31.12.2021	31.12.2021 – 31.12.2022	31.12.2022 – 31.12.2023	31.12.2023 – 31.12.2024
Fund	4.8	10.6	-4.8	5.6	6.9
Sector	3.5	7.2	-9.5	6.8	6.1

Source: FE Analytics. Based on UK Sterling class B Income units, on a total return basis to 31.12.2024. Performance is shown net of fees with income reinvested. Fund does not use swing pricing. Performance is based on net income reinvested, bid to bid basis.

Past performance is not a reliable indicator of future returns.

# A plain English guide to natural income



# Fund risks

THE PREMIER MITON CAUTIOUS MONTHLY INCOME FUND MAY EXPERIENCE HIGH VOLATILITY DUE TO THE COMPOSITION OF THE PORTFOLIO OR THE PORTFOLIO MANAGEMENT TECHNIQUES USED.

Some of the main specific risks of investing in this fund are summarised here. Further detail is available in the prospectus for the fund

## Fixed Income:

Fixed income investments, such as bonds, can be higher risk or lower risk depending on the financial strength of the issuer of the bond, where the bond ranks in the issuer's structure or the length of time until the bond matures. It is possible that the income due or the repayment value will not be met. They can be particularly affected by changes in central bank interest rates and by inflation.

## Equities:

Equities (company shares) can experience high levels of price fluctuation. Smaller company shares can be riskier than the largest companies, companies in less developed countries (emerging markets) can be riskier than those in developed countries and funds focused on a particular country or region can be riskier than funds that are more geographically diverse. These risks can result in bigger movements in the value of the fund. Equities can be affected by changes in central bank interest rates and by inflation.

## Other investment risks:

Funds may have holdings in investments such as commodities (raw materials), infrastructure and property as well as other areas such as specialist lending and renewable energy. These investments will be indirect, which means accessing these assets by investing in companies, other funds or similar investment vehicles. These investments can also increase risk and experience sharp price movements. Funds focused on specific sectors or industries, such as property or infrastructure, may carry a higher level of risk and can experience bigger movements in value. Certain investments can be impacted by decisions made by third parties, such as governments or regulators.

## Other risks:

There are many other factors that can influence the value of a fund. These include currency movements, changes in the law, regulations or tax, operational systems or third-party failures, or financial market conditions that make it difficult to buy or sell investments for the fund.

# Important information

For Investment Professionals only. No other persons should rely on the information contained within. This is a marketing communication.

Please refer to the Prospectus and to the KIID before making any final investment decisions. A free, English language copy of the Prospectus, Key Investor Information Document and Supplementary Information Document are available on the Premier Miton website, or copies can be requested by calling 0333 456 4560 or emailing [contactus@premiermiton.com](mailto:contactus@premiermiton.com).

Whilst every effort has been made to ensure the accuracy of the information provided, we regret that we cannot accept responsibility for any omissions or errors.

The views and opinions expressed here are those of the presenter at the time of presenting and can change; they may not represent the views of Premier Miton and should not be taken as statements of fact, nor should they be relied upon for making investment decisions.

Reference to any investment should not be considered advice or an investment recommendation.

All data is sourced to Premier Miton unless otherwise stated.

This document and all of the information contained in it, including without limitation all text, data, graphs, charts, images (collectively, the "Information") is the property of Premier Fund Managers Limited and/or Premier Portfolio Managers Limited ("Premier Miton") or any third party involved in providing or compiling any Information (collectively, the "Data Providers") and is provided for informational purposes only. The Information may not be modified, reverse-engineered, manipulated, reproduced or distributed in whole or in part without prior written permission from Premier Miton. All rights in the Information are reserved by Premier Miton and/or the Data Providers.

# Important information

## Jurisdiction disclosures:

Ireland: Nothing in these materials constitutes, is intended to constitute, shall be treated as constituting or shall be deemed to constitute, any offer or sale of securities in the Republic of Ireland which would constitute an “offer of securities to the public.” It is the responsibility of any person in possession of this document and any related materials to inform themselves of and to observe all applicable laws and regulations of the countries of their nationality, residence, ordinary residence or domicile. If you are in any doubt about the contents of this document, you should consult your financial consultant, stockbroker, lawyer, accountant or other professional adviser. By your acceptance and use of this document you (a) accept and agree to the foregoing; (b) represent that you are qualified as a “professional investor” (see paragraph below) to receive this document; and (c) agree not to copy or circulate this document or any information in them to any other person without the express consent of the Fund. This Fund shall only be marketed to professional investors in Ireland, as defined in the European Union (Alternative Investment Fund Managers) Regulations 2013 (the “Irish AIFMD Regulations”). This Fund shall not be marketed to retail investors, as defined in the Irish AIFMD Regulations. Neither the Fund nor the investment has been authorised by the Central Bank of Ireland. The document and the information contained herein are private and confidential and are for the use solely of the person to whom this document is addressed. If a prospective investor is not interested in making an investment, this document should be promptly returned. This document does not, and shall not be deemed to, constitute an invitation to the public in Ireland to purchase interests in the Fund. No person receiving a copy of this document may treat it as constituting an invitation to them to purchase interests in the Fund or a solicitation to anyone other than the addressee. The offer for sale of interests in the Fund shall not be made by any person in Ireland otherwise than in conformity with the provisions of the European Communities (Markets in Financial Instruments) Regulations 2007 (as amended) and in accordance with any codes, guidance or requirements imposed by the Central Bank of Ireland thereunder.

Jersey: An investment in the Fund mentioned herein is only suitable for sophisticated investors who understand the risks involved in acquiring such an investment. Neither the Fund nor the activities of any functionary with regard to the Fund are subject to all the provisions of the Financial Services (Jersey) Law 1998.

IOM: Class 2 Licenceholder or Authorised Insurers only. Premier Portfolio Managers Limited is registered in the United Kingdom and regulated by the Financial Conduct Authority. We are not regulated or licensed by the Isle of Man Financial Services Authority and do not have a place of business in the Isle of Man or carry on business in the Isle of Man.

Guernsey: This material has not been filed with the Guernsey Financial Services Commission (the Commission), nor has this material nor the offer relating to the Funds described in this material received approval or authorisation for its circulation or promotion by way of public offer in the Bailiwick of Guernsey. Accordingly, the circulation of the Offer in the Bailiwick of Guernsey is restricted. It may only be circulated by persons licensed to do so by the Commission (the “GFSC”) under the Protection of Investors (Bailiwick of Guernsey) Law, 2020 (as amended) (the POI Law) or promoted to those entities licensed under the following Guernsey regulatory laws: the POI Law, the Banking Supervision (Bailiwick of Guernsey) Law, 2020, the Insurance Business (Bailiwick of Guernsey) Law, 2002, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, as amended, the Regulation of Fiduciaries, Administration Businesses and Company Directors, etc (Bailiwick of Guernsey) Law, 2020 by non-Guernsey bodies who (a) carry on such promotion in a manner in which they are permitted to carry on promotion in or from within, and under the law of certain designated jurisdictions which, in the opinion of Commission, afford adequate protection to investors and (b) meet the criteria specified in section 44(d) of the POI Law or pursuant to an unsolicited expression of interest in the Funds from the person(s) receiving.

Marketing communication issued by Premier Miton Investors. Premier Portfolio Managers Limited is registered in England no. 01235867. Premier Fund Managers Limited is registered in England no. 02274227. Both companies are authorised and regulated by the Financial Conduct Authority and are members of the ‘Premier Miton Investors’ marketing group and subsidiaries of Premier Miton Group plc (registered in England no. 06306664). Registered office: Eastgate Court, High Street, Guildford, Surrey GU1 3DE.



® Premier Miton Investors

[premiermiton.com](http://premiermiton.com)

[info@premiermiton.com](mailto:info@premiermiton.com)

Watch our videos on **Asset TV**

[www.asset.tv/channel/premier-miton-investors](http://www.asset.tv/channel/premier-miton-investors)

Regular **INSIGHTS** on our website