



I want to shrink my PENSIONS RISK, but there are too many *Options!*

THE CHALLENGE

As a pension scheme sponsor, the maze of de-risking options can be daunting...

Read Alex Whitley's blog here



Review retirement process?	Review member option factors?	Longevity swaps?
Change investment strategy?	Close to new entrants / future accrual?	Investment de-risking triggers?
Buy-in / buy-out?	Non-cash funding (eg "SLPs")?	Pension increase exchange?
Enhanced transfer values?	Partial transfer values?	Review inflation metrics?
Salary capping/ reduce future benefit?	Medical top-slicing?	Advised transfer values?
Small pension cash out?		Plus many more...

CLEAR PENSION PRINCIPLES AND FRAMEWORK WILL HELP YOU



- For example:
- No P&L surprises
 - Don't commit further cash
 - Buyout in 10 years
 - Minimise management time

- For example:
- Key individuals think yields **will** increase
 - More pressing non-pensions projects
 - Ethos for innovation or "follow herd"
 - What competitors are doing

- For example:
- Scheme maturity
 - Historical funding and investment approach
 - Membership demographic
 - Trustee powers

ONCE YOUR PRINCIPLES ARE SIGNED OFF, IT ALL BECOMES A LOT EASIER

Don't be daunted by the mammoth list of options, and don't be sold projects which could be easily discounted upfront. Pre-agreeing your pension principles and objectives should save a lot of time and money and help you quickly determine which is right for your business.

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MORE INFORMATION

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