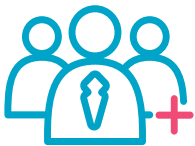


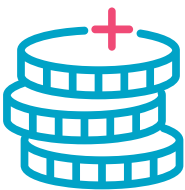
LCP Media Briefing

Informed, insightful and independent media commentators on pensions, investment and retirement planning issues

LCP is a firm of financial, actuarial and business consultants focused on advising clients on issues related to pensions, investment, insurance, energy and employee benefits. The firm has:



- More than **600** staff based at locations in London, Winchester, Ireland, and - operating under licence - the Netherlands.



- Advised on nearly **40%** of last year's pension scheme de-risking/buy-out transactions over £100m, including the largest pensioner buy-in and largest single transaction of the year.



- Supported more than **800** clients on a range of complex challenges and opportunities, bringing to bear insightful analysis, industry expertise, and game-changing technology.

PRESS CONTACTS

For all press enquiries, please contact either LCP's Marketing Communications team or Infinite Global, who will be happy to assist you:

Infinite Global

Scott Addison / Matthew Gilleard

LCP@infiniteglobal.com

T: +44 (0)20 7269 1430

M: +44 (0)7532 363 868

LCP

Lauren Keith

Lauren.Keith@lcp.uk.com

T: +44 (0)20 3922 1319

Rosalind Brennan

Rosalind.Brennan@lcp.uk.com

T: +44 (0)20 7432 3064

EXPERTISE AND MARKET INSIGHT

Aside from a robust roster of expert commentators (see overleaf), we are pleased to provide useful sources of data and content to support your articles or spark ideas to further develop:



'Accounting for Pensions' 2018 report

Now in its 25th year, our landmark Accounting for Pensions report reveals the state of FTSE 100 companies' pensions.

[View the most recent report](#)



'Pensions de-risking 2018' report

Our report reviews pensions buy-out market activity over the past year, and provides an outlook for the year ahead.

[View the most recent report](#)



'Investment management fees' survey

In our sixth survey on investment management fees we explore the fee paradox - managers' fee rates are down, but investors are paying more

[View the most recent survey](#)



'Vista' investment magazine

LCP's quarterly investment view magazine, designed to keep you abreast of our latest investment thinking.

[View the most recent edition](#)



Our Future Pensioner campaign

offers a fresh perspective on topical issues around pensions saving and engagement

CURRENT ISSUES AND TOPICS	AVAILABLE EXPERTS
POLICY AND REGULATION	<ul style="list-style-type: none"> • Pensions regulation, including auto-enrolment • UK Government White Paper on Defined Benefit regulatory reform • Work & Pensions Committee investigations • Rules on DB transfer advice from the Financial Conduct Authority (FCA) • Competition and Markets Authority (CMA) investigation into the asset management industry <p> Bob Scott, Senior Partner bob.scott@lcp.uk.com +44 (0) 20 7432 6605 Jeremy Dell, Partner jeremy.dell@lcp.uk.com +44 (0) 20 7432 6744 Richard Murphy, Partner richard.murphy@lcp.uk.com +44 (0) 1962 872716 David Everett, Pensions Research Partner david.everett@lcp.uk.com +44 (0) 20 7432 6635 </p>
PENSION SCHEME DE-RISKING (BUYOUTS & LONGEVITY)	<ul style="list-style-type: none"> • Longevity and mortality impact on pension schemes • De-risking strategy and timing • Growing insurer and re-insurer appetite for pensions de-risking offerings • Challenges in winding up a buy-out <p> Charlie Finch, Partner charlie.finch@lcp.uk.com +44 (0) 20 7432 0625 Michelle Wright, Partner michelle.wright@lcp.uk.com +44 (0) 20 7432 3073 </p>
SAVINGS & RETIREMENT / PERSONAL FINANCE	<ul style="list-style-type: none"> • Savings impact of auto-enrolment programme • Increases in auto-enrolment contributions and their near/long-term impact • Driving engagement among younger generations in terms of retirement planning and savings • Myth-busting when it comes to pensions and retirement planning • The pros and cons of using a house as a pension <p> Alex Waite, Partner alex.waite@lcp.uk.com +44 (0) 1962 872738 Bob Scott, Senior Partner bob.scott@lcp.uk.com +44 (0) 20 7432 6605 Laura Myers, Partner laura.myers@lcp.uk.com +44 (0) 20 7432 6639 </p>
INVESTMENT	<ul style="list-style-type: none"> • Competition and Markets Authority (CMA) investigation into the asset management industry • Institutional Investment trends and market developments • Target Date Fund (TDFs) • Investment Strategies for Defined Contribution (DC) schemes <p> Ken Willis, Partner ken.willis@lcp.uk.com +44 (0) 20 7432 6701 Matt Gibson, Head of Investment Research Matt.Gibson@lcp.uk.com +44 (0) 203 824 7255 Paul Gibney, Partner Paul.Gibney@lcp.uk.com +44 (0) 270 432 6653 Laura Myers, Head of DC Investment laura.myers@lcp.uk.com +44 (0) 20 7432 6639 </p> <hr/> <p> Claire Jones, Senior Consultant Claire.Jones@lcp.uk.com +44 (0) 1962 873373 </p>
DB ENDGAME INVESTING	<ul style="list-style-type: none"> • Self-sufficiency, consolidation, and long term objectives <p> Dan Mikulskis, Partner Dan.Mikulskis@lcp.uk.com +44 (0) 20 3314 4835 </p>

	CURRENT ISSUES AND TOPICS	AVAILABLE EXPERTS
HR BENEFITS & TECHNOLOGY	<ul style="list-style-type: none"> • Personal finance, benefits and wellbeing including technology, providers and start-ups • The role of technology in employee engagement and benefits • Workforce issues eg varied workforce / organisational structure challenges • Winning the 'war for talent' • Workplace communication/ engagement • Flexible benefits, health and risk benefits and total reward 	<p>Dipa Mistry Kandola, Head of Flexible Benefits Dipa.Mistry-Kandola@lcp.uk.com +44 (0) 20 7432 7763</p>
TAXATION	<ul style="list-style-type: none"> • Overall pensions taxation landscape (Lifetime Allowance, Annual Allowance) • HMRC changes to pension taxation rules • Design of executive remuneration packages • Managing risk of tax surcharges and penalties 	<p>Karen Goldschmidt, Partner karen.goldschmidt@lcp.uk.com +44 (0) 20 7432 6622</p>
TRUSTEES	<p>Integrated risk management for pension scheme trustees including:</p> <ul style="list-style-type: none"> • Employer covenant, investment and funding related risks • Risk assessment and contingency planning 	<p>Michelle Wright, Partner michelle.wright@lcp.uk.com +44 (0) 20 7432 3073</p> <p>Jill Ampleford, Partner Jill.Ampleford@lcp.uk.com +44 (0)20 7432 6757</p>
SCHEME	<ul style="list-style-type: none"> • DWP consultation on Master Trust regulations • Chair's Statements • Costs and Charge Caps 	<p>Laura Myers, Partner laura.myers@lcp.uk.com +44 (0) 20 7432 6639</p>
HOT TOPICS FOR PENSION SCHEME SPONSORS	<ul style="list-style-type: none"> • Pensions implications from mergers and acquisitions • Managing liabilities, including transfer values and partial transfers • Accounting and governance issues • Closing pension schemes to new members or accruals • Impact of shifting inflation benchmarks from RPI to CPI 	<p>Phil Cuddeford, Partner phil.cuddeford@lcp.uk.com +44 (0) 20 7432 6676</p> <p>Bob Scott, Senior Partner bob.scott@lcp.uk.com +44 (0) 20 7432 6605</p> <p>Alex Waite, Partner alex.waite@lcp.uk.com +44 (0) 1962 872738</p>