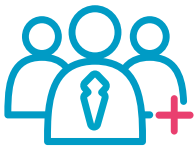


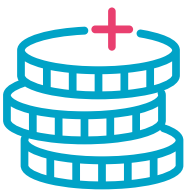
# LCP Media Briefing

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:



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



- LCP was lead adviser on 30 buy-in and buy-out deals during 2020 totalling **£8bn**, including LV=, 3i and the Littlewoods Pension Scheme.



- We continue to develop our technology - LCP Visualise, our groundbreaking pension analytics tool, has now been adopted by clients with assets totalling **£245bn**.

## PRESS CONTACTS

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

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## EXPERTISE AND MARKET INSIGHT

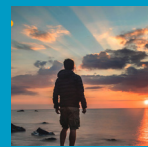
Aside from a robust roster of expert commentators (see overleaf), we are pleased to provide useful sources of data and content to support your articles or spark ideas to further develop:



### 'Accounting for Pensions' 2020 report

Now in its 27th year, our landmark Accounting for Pensions report analyses the pension disclosures for FTSE 100 companies.

[View the most recent report](#)



### 'Pensions de-risking 2020' report

Our report look at how resilient the buy-in, buy-out and longevity swap market has been to Covid-19, and the opportunities available to pension plans looking to insure their pension liabilities.

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### 'Investment management fees' survey

Our survey finds that fees have once again fallen in many of the key asset classes used by UK institutional investors.

[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](#)

CURRENT ISSUES AND TOPICS	AVAILABLE EXPERTS
<b>POLICY AND REGULATION</b>	<ul style="list-style-type: none"> <li>• Pensions regulation, including auto-enrolment</li> <li>• UK Government White Paper on Defined Benefit regulatory reform</li> <li>• Work &amp; Pensions Committee investigations</li> <li>• Rules on DB transfer advice from the Financial Conduct Authority (FCA)</li> <li>• Competition and Markets Authority (CMA) investigation into the asset management industry</li> </ul> <p> <b>Bob Scott, Senior Partner</b>  <a href="mailto:bob.scott@lcp.uk.com">bob.scott@lcp.uk.com</a>            +44 (0) 20 7432 6605  <b>Jeremy Dell, Partner</b>  <a href="mailto:jeremy.dell@lcp.uk.com">jeremy.dell@lcp.uk.com</a>            +44 (0) 20 7432 6744  <b>David Everett, Pensions Research Partner</b>  <a href="mailto:david.everett@lcp.uk.com">david.everett@lcp.uk.com</a>            +44 (0) 20 7432 6635  <b>Sir Steve Webb, Partner</b>  <a href="mailto:Steve.Webb@lcp.uk.com">Steve.Webb@lcp.uk.com</a>            +44 (0)7875 494184         </p>
<b>PENSION SCHEME DE-RISKING (BUYOUTS &amp; LONGEVITY)</b>	<ul style="list-style-type: none"> <li>• Longevity and mortality impact on pension schemes</li> <li>• De-risking strategy and timing</li> <li>• Growing insurer and re-insurer appetite for pensions de-risking offerings</li> <li>• Challenges in winding up a buy-out</li> </ul> <p> <b>Charlie Finch, Partner</b>  <a href="mailto:charlie.finch@lcp.uk.com">charlie.finch@lcp.uk.com</a>            +44 (0) 20 7432 0625  <b>Michelle Wright, Partner, Head of Trustee</b>  <a href="mailto:michelle.wright@lcp.uk.com">michelle.wright@lcp.uk.com</a>            +44 (0) 20 7432 3073         </p>
<b>SAVINGS &amp; RETIREMENT / PERSONAL FINANCE</b>	<ul style="list-style-type: none"> <li>• Savings impact of auto-enrolment programme</li> <li>• Increases in auto-enrolment contributions and their near/long-term impact</li> <li>• Driving engagement among younger generations in terms of retirement planning and savings</li> <li>• Myth-busting when it comes to pensions and retirement planning</li> <li>• The pros and cons of using a house as a pension</li> </ul> <p> <b>Alex Waite, Partner</b>  <a href="mailto:alex.waite@lcp.uk.com">alex.waite@lcp.uk.com</a>            +44 (0) 1962 872738  <b>Bob Scott, Senior Partner</b>  <a href="mailto:bob.scott@lcp.uk.com">bob.scott@lcp.uk.com</a>            +44 (0) 20 7432 6605  <b>Laura Myers, Partner, Head of DC</b>  <a href="mailto:laura.myers@lcp.uk.com">laura.myers@lcp.uk.com</a>            +44 (0) 20 7432 6639  <b>Heidi Allan, Senior Consultant</b>  <a href="mailto:Heidi.Allan@lcp.uk.com">Heidi.Allan@lcp.uk.com</a>            +44 (0)20 3314 4379  <b>Sir Steve Webb, Partner</b>  <a href="mailto:Steve.Webb@lcp.uk.com">Steve.Webb@lcp.uk.com</a>            +44 (0)7875 494184         </p>
<b>INVESTMENT</b>	<ul style="list-style-type: none"> <li>• Competition and Markets Authority (CMA) investigation into the asset management industry</li> <li>• Institutional Investment trends and market developments</li> <li>• Target Date Fund (TDFs)</li> <li>• Investment Strategies for Defined Contribution (DC) schemes</li> </ul> <p> <b>Ken Willis, Partner</b>  <a href="mailto:ken.willis@lcp.uk.com">ken.willis@lcp.uk.com</a>            +44 (0) 20 7432 6701  <b>Matt Gibson, Head of Investment Research</b>  <a href="mailto:Matt.Gibson@lcp.uk.com">Matt.Gibson@lcp.uk.com</a>            +44 (0) 203 824 7255  <b>Paul Gibney, Partner</b>  <a href="mailto:Paul.Gibney@lcp.uk.com">Paul.Gibney@lcp.uk.com</a>            +44 (0) 270 432 6653  <b>Laura Myers, Head of DC Investment</b>  <a href="mailto:laura.myers@lcp.uk.com">laura.myers@lcp.uk.com</a>            +44 (0) 20 7432 6639         </p> <ul style="list-style-type: none"> <li>• Growth of Responsible Investment (Environmental, Social, Governance)</li> </ul> <p> <b>Claire Jones, Partner</b>  <a href="mailto:Claire.Jones@lcp.uk.com">Claire.Jones@lcp.uk.com</a>            +44 (0) 1962 873373         </p>

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TAXATION	<ul style="list-style-type: none"> <li>Overall pensions taxation landscape (Lifetime Allowance, Annual Allowance)</li> <li>HMRC changes to pension taxation rules</li> <li>Design of executive remuneration packages</li> <li>Managing risk of tax surcharges and penalties</li> </ul>	<p><b>Karen Goldschmidt, Partner</b>  <a href="mailto:karen.goldschmidt@lcp.uk.com">karen.goldschmidt@lcp.uk.com</a>            +44 (0) 20 7432 6622</p> <p><b>Sir Steve Webb, Partner</b>  <a href="mailto:Steve.Webb@lcp.uk.com">Steve.Webb@lcp.uk.com</a>            +44 (0)7875 494184</p>
TRUSTEES	<p>Integrated risk management for pension scheme trustees including:</p> <ul style="list-style-type: none"> <li>Employer covenant, investment and funding related risks</li> <li>Risk assessment and contingency planning</li> </ul>	<p><b>Michelle Wright, Partner, Head of Trustee</b>  <a href="mailto:michelle.wright@lcp.uk.com">michelle.wright@lcp.uk.com</a>            +44 (0) 20 7432 3073</p> <p><b>Jill Ampleford, Partner</b>  <a href="mailto:Jill.Ampleford@lcp.uk.com">Jill.Ampleford@lcp.uk.com</a>            +44 (0)20 7432 6757</p>
SCHEME MANAGEMENT	<ul style="list-style-type: none"> <li>DWP consultation on Master Trust regulations</li> <li>Chair's Statements</li> <li>Costs and Charge Caps</li> </ul>	<p><b>Laura Myers, Partner</b>  <a href="mailto:laura.myers@lcp.uk.com">laura.myers@lcp.uk.com</a>            +44 (0) 20 7432 6639</p>
HOT TOPICS FOR PENSION SCHEME SPONSORS	<ul style="list-style-type: none"> <li>Pensions implications from mergers and acquisitions</li> <li>Managing liabilities, including transfer values and partial transfers</li> <li>Accounting and governance issues</li> <li>Closing pension schemes to new members or accruals</li> <li>Impact of shifting inflation benchmarks from RPI to CPI</li> </ul>	<p><b>Phil Cuddeford, Partner</b>  <a href="mailto:phil.cuddeford@lcp.uk.com">phil.cuddeford@lcp.uk.com</a>            +44 (0) 20 7432 6676</p> <p><b>Gordon Watchorn, Partner, Head of Corporate</b>  <a href="mailto:Gordon.Watchorn@lcp.uk.com">Gordon.Watchorn@lcp.uk.com</a>            +44 (0)1962 872745</p> <p><b>Bob Scott, Senior Partner</b>  <a href="mailto:bob.scott@lcp.uk.com">bob.scott@lcp.uk.com</a>            +44 (0) 20 7432 6605</p> <p><b>Alex Waite, Partner</b>  <a href="mailto:alex.waite@lcp.uk.com">alex.waite@lcp.uk.com</a>            +44 (0) 1962 872738</p>
COVENANT CONSULTING	<ul style="list-style-type: none"> <li>Impact of changes to the funding regime on Covenant</li> <li>Effect of Covid-19 on Covenant considerations and PPF</li> </ul>	<p><b>Jonathan Wolff, Partner, Head of Covenant</b>  <a href="mailto:Jonathan.Wolff@lcp.uk.com">Jonathan.Wolff@lcp.uk.com</a>            +44 (0)20 3824 7301</p> <p><b>Francesca Bailey, Senior Consultant</b>  <a href="mailto:Francesca.Bailey@lcp.uk.com">Francesca.Bailey@lcp.uk.com</a>            +44 (0) 20 7432 3084</p>