

## DEFINED BENEFIT LIABILITY MANAGEMENT



### GUIDANCE & SOLUTIONS TO MANAGE AND 'DE-RISK' DEFINED BENEFIT PENSION LIABILITIES



So, you set up a defined benefit pension scheme many years ago but are now struggling with its liabilities and risks?

Perhaps you are keen to get to a position where you can transfer all liability and risk away, leaving you to focus your time and money on your business?

#### **We can help.**

We have extensive expertise of helping sponsors and trustees effectively and efficiently manage their pension risks and liabilities through various risk reduction and liability management solutions.

- Flexible Retirement Option projects
- Enhanced Transfer Value exercises
- Pension Increase Exchanges
- Benefit structure changes
- Risk reduction & liability management
  - feasibility
  - solutions
  - employee engagement
  - project management
  - actuarial liability impact & updates

*The costs and risks of running a defined benefit pension scheme can cause a real strain on a sponsor. Effective risk reduction and liability management can make a significant difference to your business*

By its very nature, all pension saving carries an element of risk – understanding these risks and how they interact is a key step in managing them.

There are many different types of risks associated with pension schemes – particularly within defined benefit arrangements – and there are also a number of different risk reduction and liability management techniques. Each has a different impact and effect on the risks and the financial position. De-risking measures and projects have become a key element of a pension scheme's management and many sponsors have implemented measures.

But, as a sponsor, where do you start and how do you know which methods might work for you?

**This is where we come in.**

Our independent consultants will review the feasibility of different options and techniques for you, and offer the guidance and project management services that you need to implement the best strategies for you.

Welcome to simplicity.

Contact us to see how we can you help you



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