



It's not Rocket Science

...but pensions are complicated. As actuaries, we can simplify things by helping you with pension calculations and modelling. We can also help you explain pension issues and run consultation exercises. This means more opportunities for you.

We're not IFAs and we are not tied to any IFAs, so if you involve us you protect your client relationship from other pensions advisers that may also offer IFA services.

Here are some of the ways we could help you offer more to your Employer or Trustee clients.

Liability management exercises for Defined Benefit (DB) schemes, such as:

- Pension Increase Exchange (PIE)
- Enhanced Transfer Values (ETV)
- Flexible Retirement Options (FRO)

We can:

- Model employer cost savings based on different designs and take up rates.
- Build calculators and modellers.
- Draft communications to members.
- Embed you in the process providing advice to members.

Changes to pension provision

- Model employer cost savings on closing DB schemes, changing benefits, introducing salary sacrifice.
- Calculate replacement DC contribution rates to compensate for DB scheme closure.
- Explain debt risk for employers in multi-employer schemes, such as the Local Government Pension Scheme or the Social Housing Pension Scheme.
- Calculate lifetime / annual allowance positions and show the impact on death benefits.

Traditional services to DB pension schemes

We also offer traditional actuarial and administration services on DB schemes

- Actuarial advice to the employer to help negotiate with the Trustee advisors and reduce contributions to schemes.
- Cost effective, fixed fee actuarial and administration services to the Trustees of the DB scheme.

We can also offer much, much more.
Ask us, we'd be delighted to help.

Why involve First Actuarial

- We are approachable, commercial and good at spotting ways to help your clients.
- We will open up new opportunities for you.
- We will help you keep your clients.



▶ Contact us

first actuarial



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