

THE ANALYSIS AND REPORT

Where your investment requirements and objectives are clearly defined, then you may also need to review the investment strategy that would be most appropriate in meeting these objectives.

A set of objectives may include constraints and conflicting goals, and these would be taken into account in assessing a suitable balance. The investment strategy review would consider and make recommendations in the following areas.

For defined contribution pension schemes

- Member needs
- Members' reasonable preference
- Optimum number of funds in range
- Lifestyle options
- Default option

For other funds

- Asset allocation
- Total and relative risk
- Active and passive approaches
- Performance objectives and benchmarks

WHO WOULD FIND THIS SERVICE USEFUL

- Trustees of Defined Contribution ("Money Purchase") pension schemes
- Trustees of Defined Benefit ("Final Salary") pension schemes
- Employers with pension schemes
- Insurance and life assurance companies
- Trustees of charitable trusts

HOW LONG DOES THIS PROCESS TAKE?

The length of time taken will depend on the size and complexity of the fund to be reviewed. At the time of an enquiry a timescale will be mutually agreed between us and the client

CHARGES

The cost of the service is calculated on a time-spent basis and will depend upon your specific needs.

BWCI GROUP

Established in 1979 the BWCI Group is the largest group of actuaries and consultants in the Channel Islands with over 100 staff encompassing a wide range of disciplines.

The BWCI Group is a member of Abelica Global, the international network of leading independent actuarial firms.

FURTHER INFORMATION

For further information on this and other investment services provided by the BWCI Group please contact invservices@bwcigroup.com, or visit our website at www.bwcigroup.com.



Focused

because we are focused on our clients' needs and provide a service to suit their individual requirements.

Practical

because we deliver solutions in practical, commercial and cost-effective ways.

Innovative

because we seek innovative solutions to complex financial problems using advanced analytical tools and software.

Location	PO Box 68, Albert House South Esplanade, St Peter Port Guernsey, GY1 3BY
Tel	+44 (0)1481 728432
Fax	+44 (0)1481 724082
Web	www.bwcigroup.com

Location	Kingsgate House, 55 Esplanade, St Helier Jersey, JE2 3QB
Tel	+44 (0)1534 880112
Fax	+44 (0)1534 880113
Web	www.bwcigroup.com