

MEMBER EDUCATION ON INVESTMENT OPTIONS

THE SERVICE

It is important for members of Defined Contribution (“DC”) pension schemes to have clear information and a sound understanding of their investment options so that they can invest appropriately for their retirement.

We can provide relevant, high quality education material and services for members of DC schemes at the request of the trustees or sponsoring employers of the scheme. We are also able to address particular issues of interest to the parties concerned.

Typically we may be asked to present or to provide written material on the following topics

- The relevance of the Default Option
- Discussion of member needs and preferences
- Introduction to major asset classes and investment options available to members
- Discussion of the risk/return characteristics of core asset classes
- Reference to the fund manager and review of fund performance
- Planning ahead for retirement
- Importance of members choice

The service can be delivered in person, generally at a one hour presentation, or via a recorded presentation, or through production of material to be sent out to members of the pension scheme.

WHO WOULD FIND THIS SERVICE USEFUL?

- Trustees of Defined Contribution (“Money Purchase”) pension scheme
- Employers with Defined Contribution pension schemes

WHEN MIGHT THIS SERVICE BE USEFUL?

The information provided will be tailored to the current needs of members. Situations in which member communication is of particular importance include:

- Annual presentations for new members
- Implementation of a new pension scheme
- Changes to an existing pension scheme
- Member update on investment performance
- Ongoing training
- In support of regulatory rules and guidance

CHARGES

The cost of the service will be agreed in advance and will depend on location and content.

BWCI GROUP

The BWCI Group is the largest group of actuaries and consultants in the Channel Islands, with offices in both Guernsey and Jersey. It is a member of Abelica Global, the international network of leading independent actuarial consulting 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

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

Practical

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

Innovative

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

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