

Revolutionising the pensions endgame

Russell Lee, Head of Client Solutions

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What do we call it?

Insured Self-Sufficiency (ISS)

What does it do?

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on the Scheme's balance sheet
to an insurance-like degree of certainty...

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...but at less of a funding strain than buy-in

ISS provides enhanced returns *and* downside protection

Ideal for...?

Ideal option for sponsors who wish to reduce the risks and costs associated with their pension scheme and accelerate its glide path to being fully funded.



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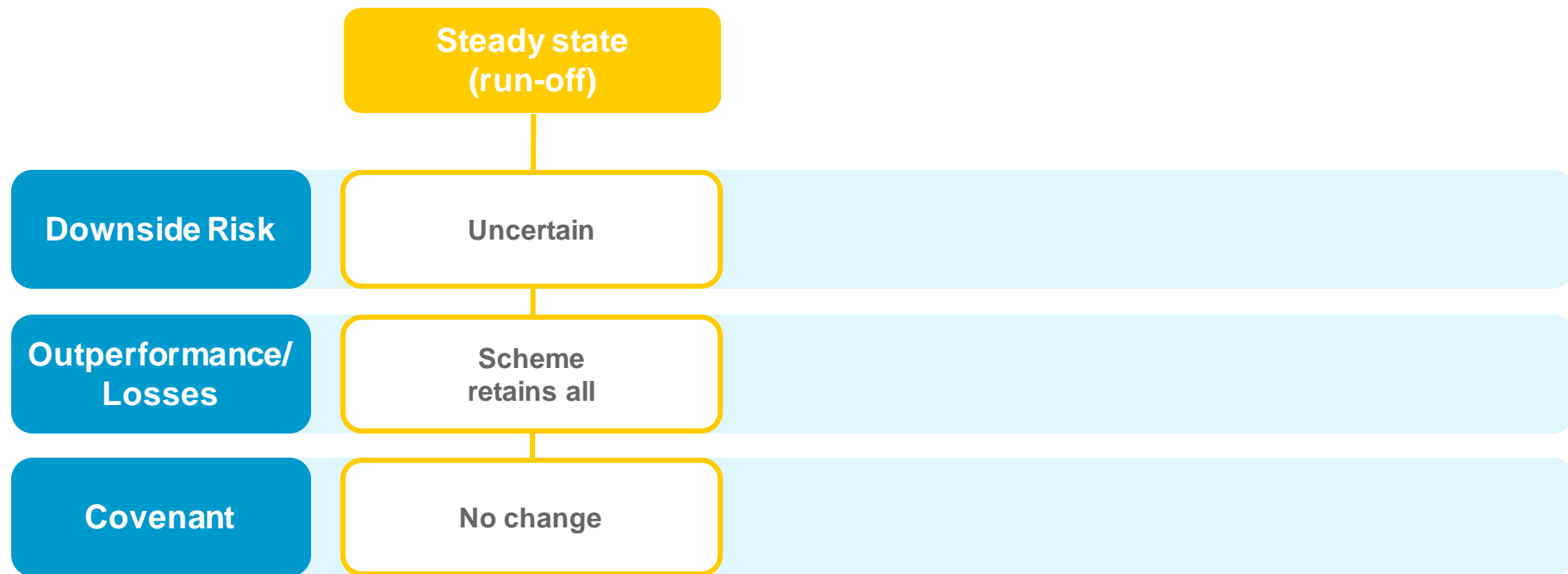
Reduce risks through insurance ALM framework

Improve returns by Real Asset sourcing

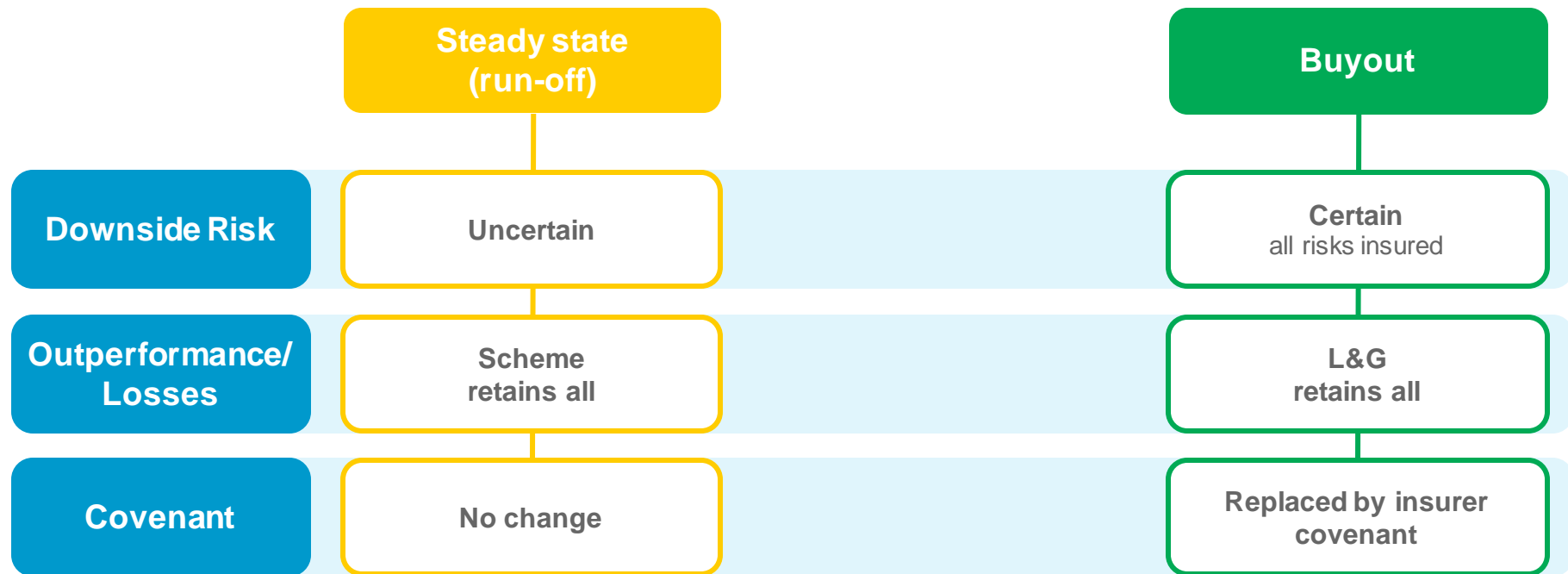
Improve funding by removing the need for excessive prudence

Downside protection through L&G insurance

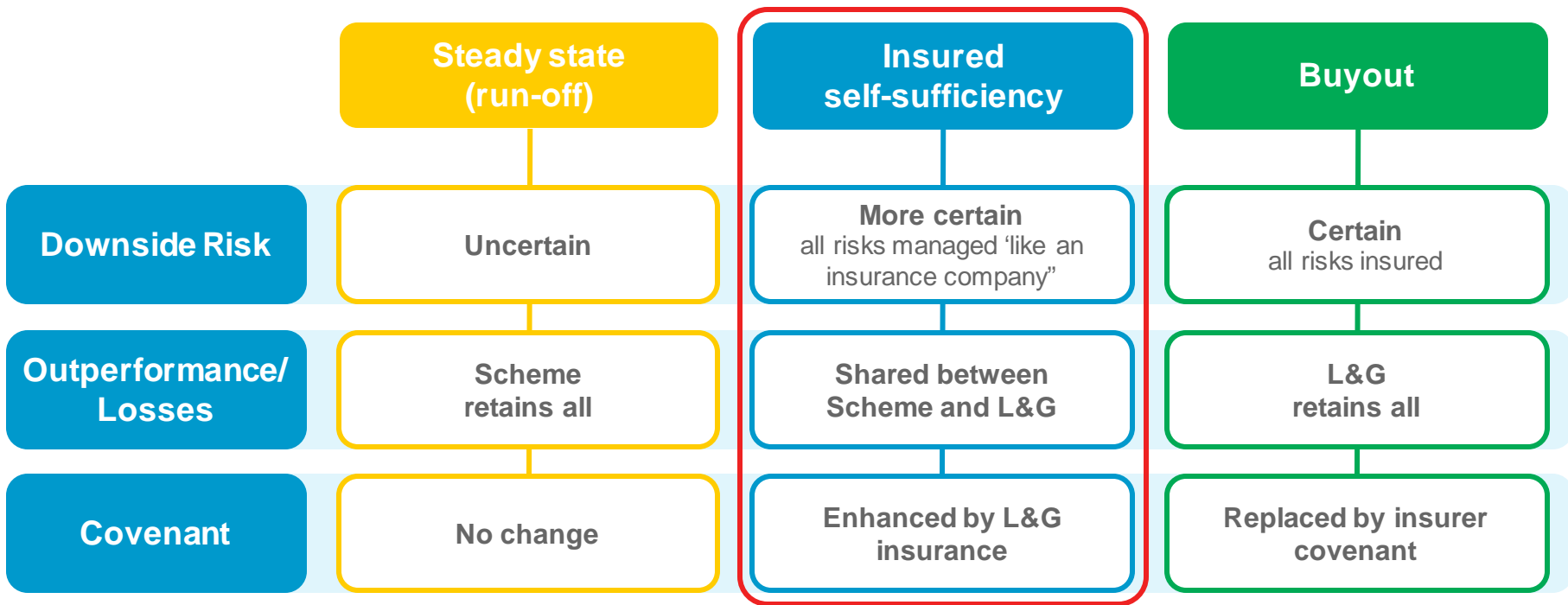
An innovative new approach between steady-state and buy-out



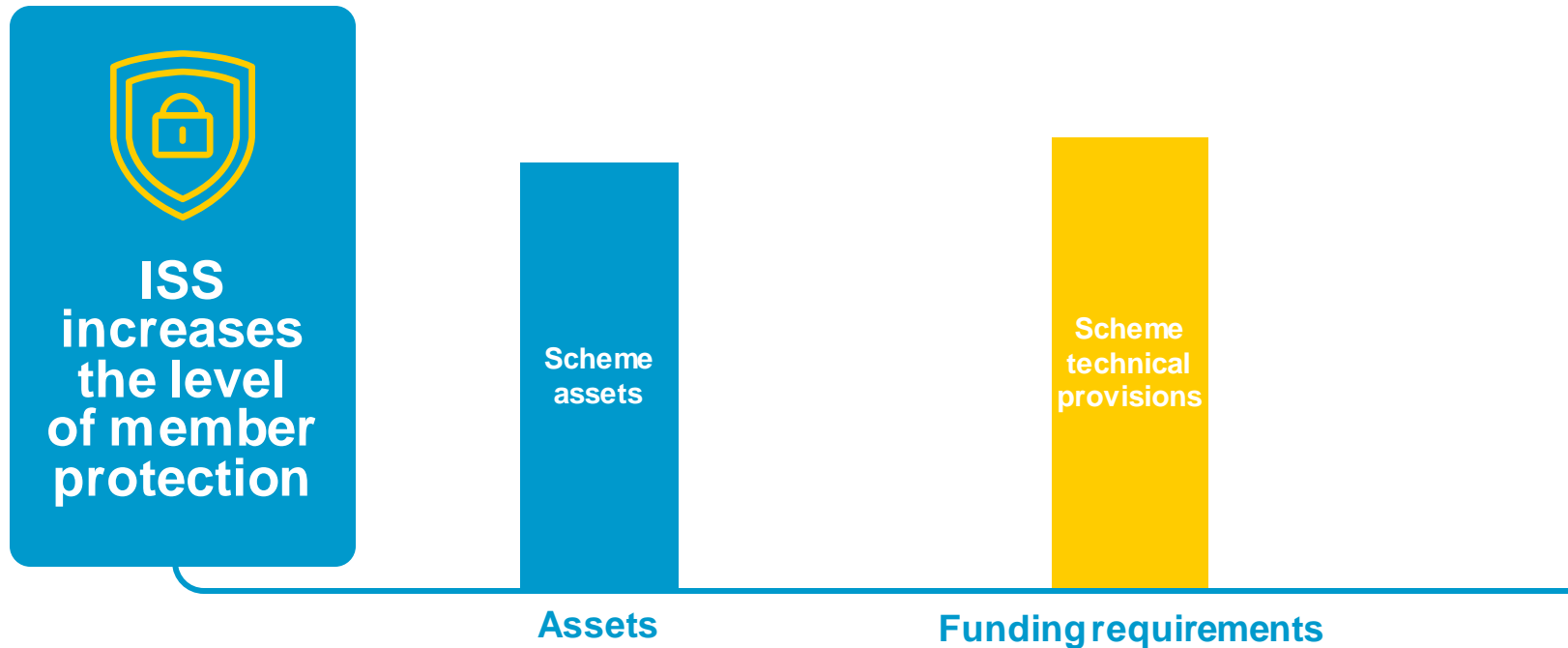
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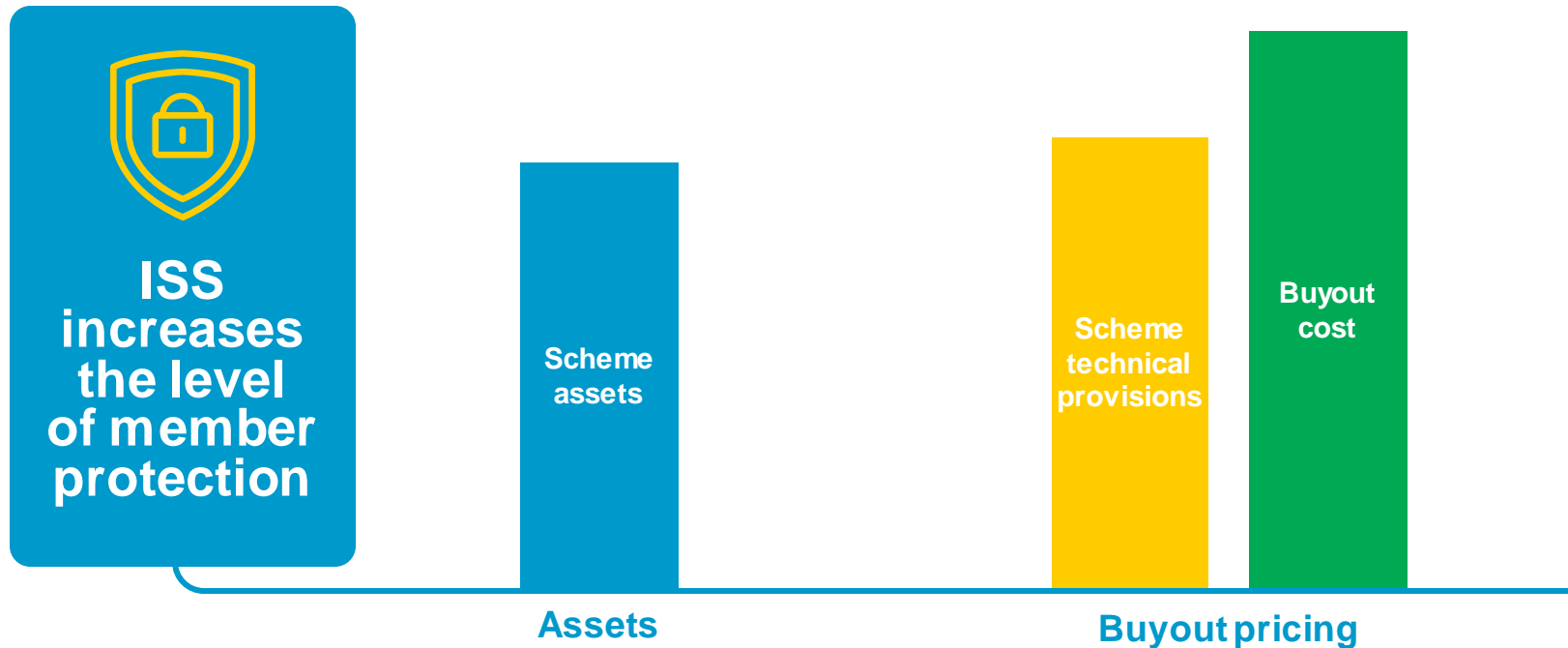
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What is the impact on scheme funding?

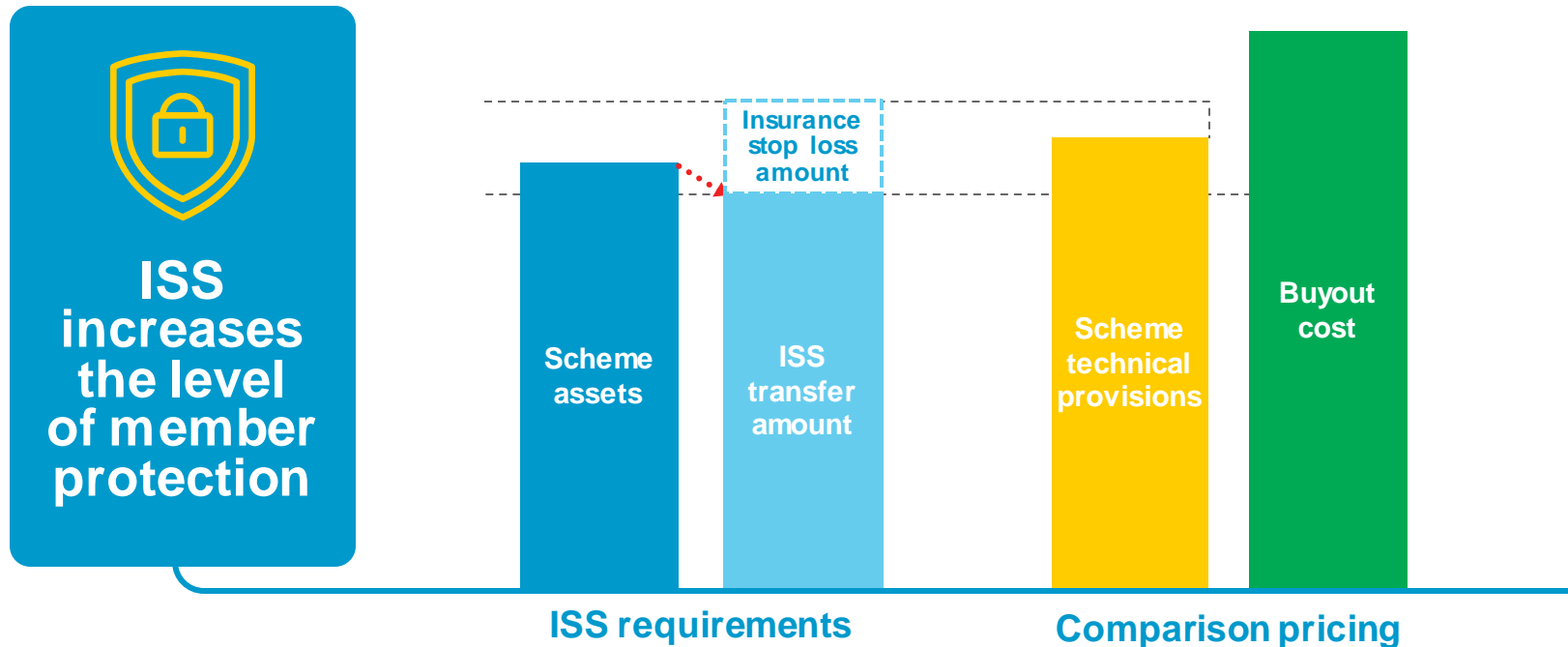


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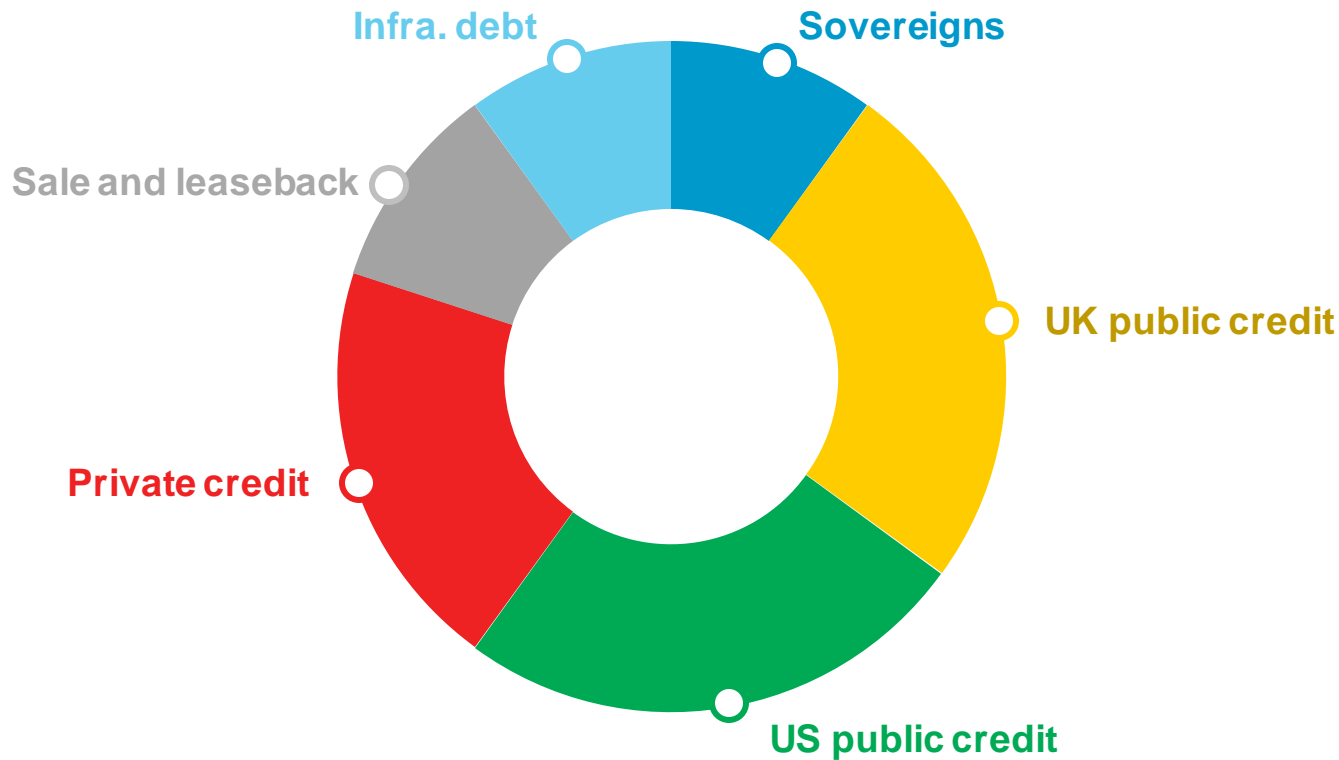


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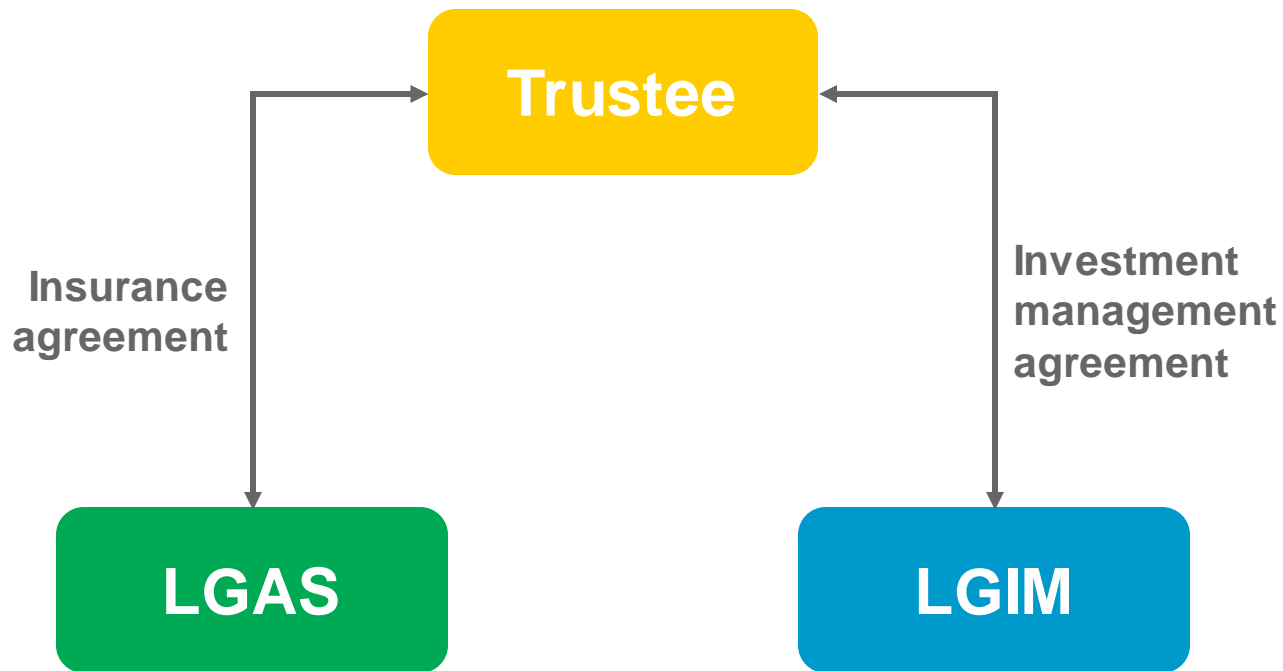
A cost-effective risk transfer solution



The value is generated from an optimised asset allocation

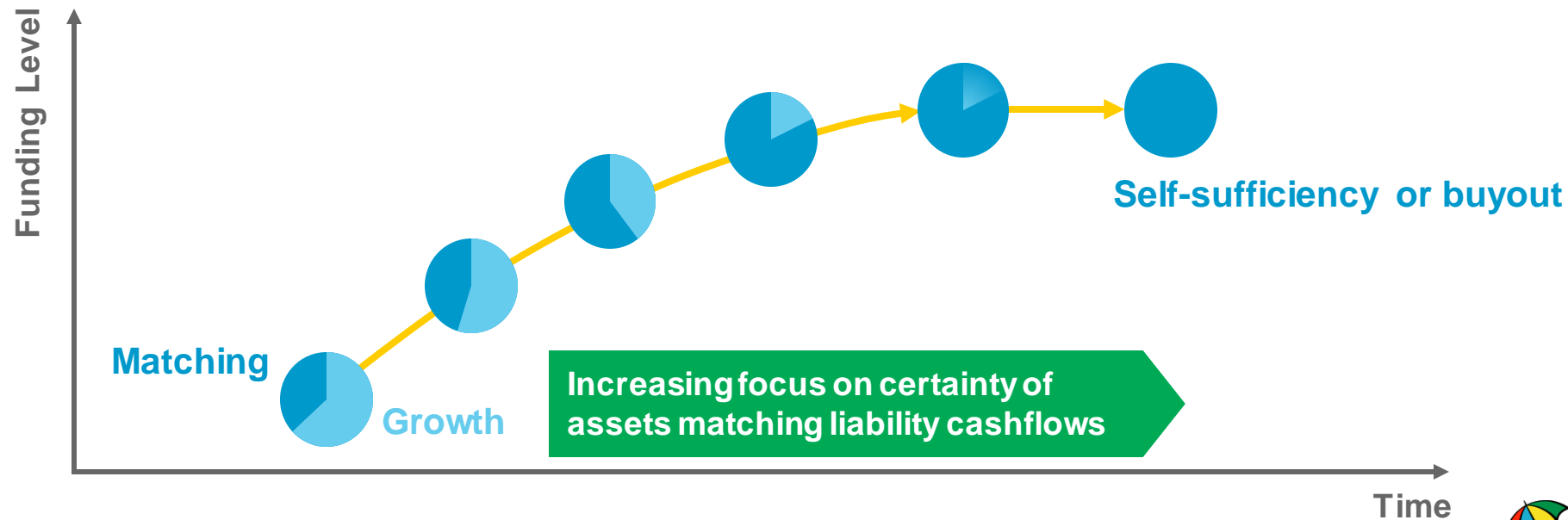


What is the legal set-up?



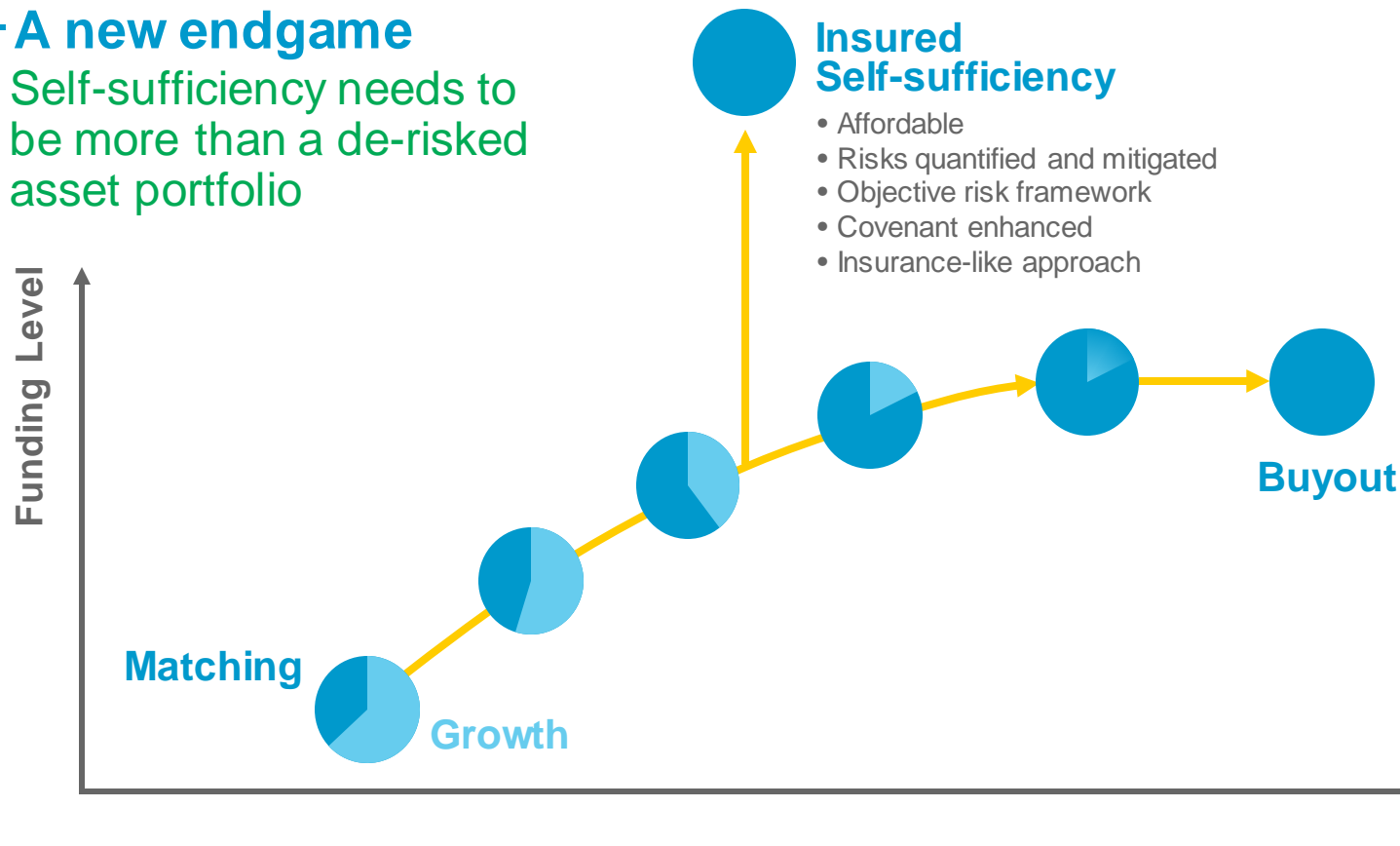
A new endgame

Self-sufficiency needs to be more than a de-risked asset portfolio



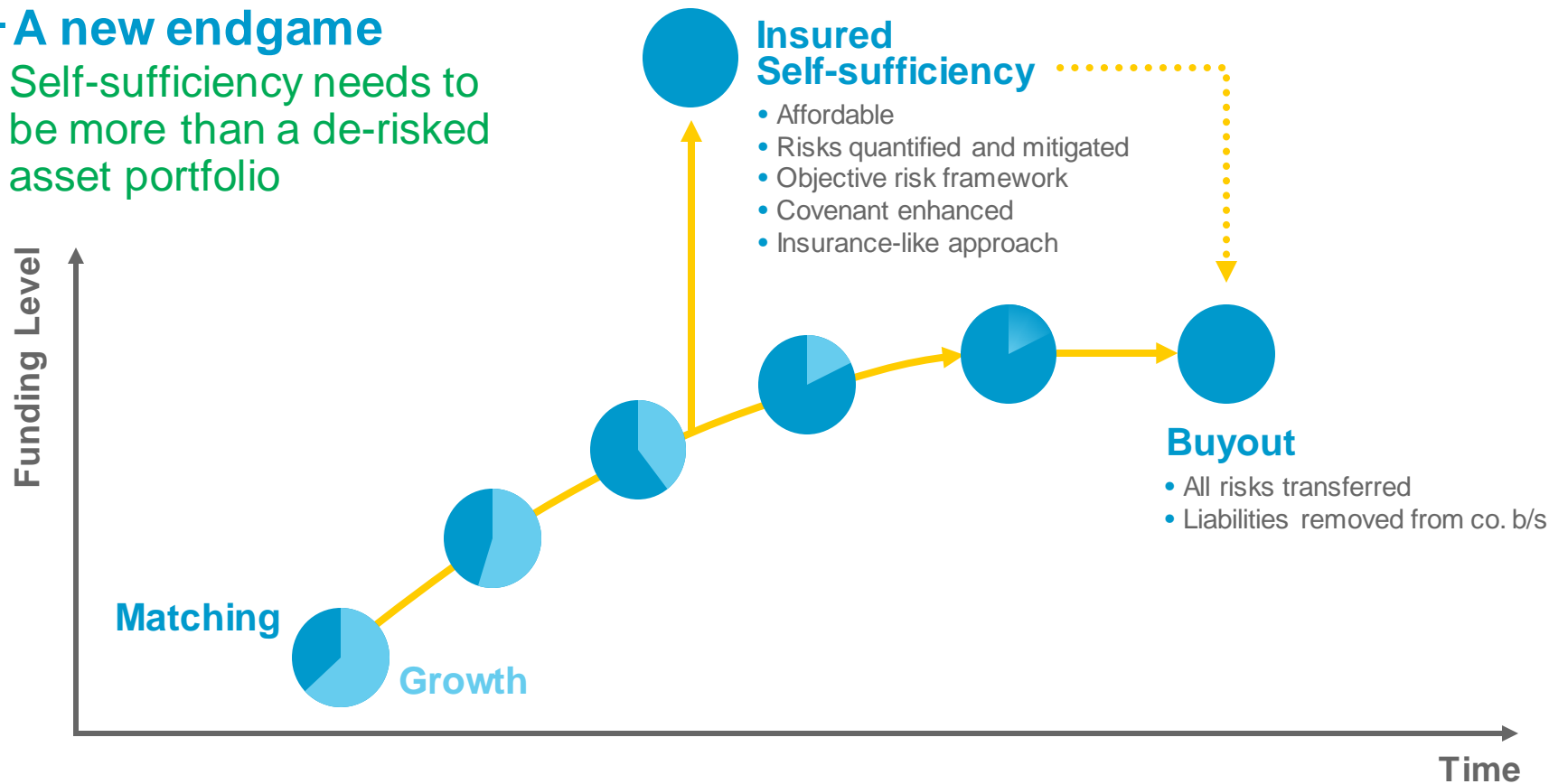
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