

Freedom & Choice



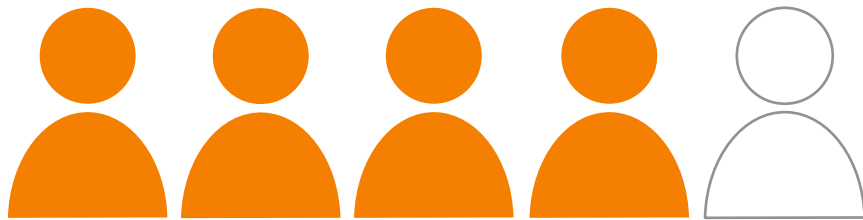
What is the pension regulator likely to do?

- Patrick Bloomfield FIA Partner
- 4 February 2016

How do you view Freedom & Choice?

1. It's an HR risk we need to engage with.
2. It's an opportunity to shrink our DB liabilities.
3. It's another cost, our provider needs to sort it out.

Will employees hold employers responsible?



80% expect
employer support



46% will hold
employers responsible

What to expect from the regulators

“we expect you to tell
your employees
about their options”



The Pensions
Regulator

Be active



Innovations in the market





Thank you

Any questions?