

Benefit Communications – DC and Beyond
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DC vs DB Communications

- What decisions do members have to make?
- What are the consequences of those decisions?
- How might members' attitudes differ?
- Format of communications
- Frequency of communications

DC as just another reward?

- Do employees see DC differently from other benefits?
- Inclusion of DC schemes in flexible benefits programmes.
- Allow employees to opt-out completely?
- Use of Total Reward statements.

Trustee liability?

- Do Trustees need to cover themselves more in DC Schemes?
- How can they do this?
- Might this get in the way of actually helping members?