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making financial sense of the future


Annual Pensions Convention 2005

The De Vere Grand Hotel, Brighton, 5-7 June

DC Investment Issues

Challenges Facing Trustees

- Offer appropriate range of vehicles
- Offer freedom of choice of funds
- Offer freedom of choice of timing
- When do you fire an investment manager ?
- Lifestyle default




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DC Investment Issues

Lifestyle Matrix: Is this still relevant ?

- Scrap the matrix ?
- Amend the matrix ?
- Better education for members



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DC Investment Issues

What Do Members Want ?

- A big pension
- Security and certainty of pension
- Cash lump sum
- Discussion

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DC Investment Issues

What's Coming Next ?

- More choice
- More 'supermarkets'
- Higher fees
- More disappointment ?

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Member Communication

- More information
- Internet
- Self-administration ?

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The End

- Discussion
