



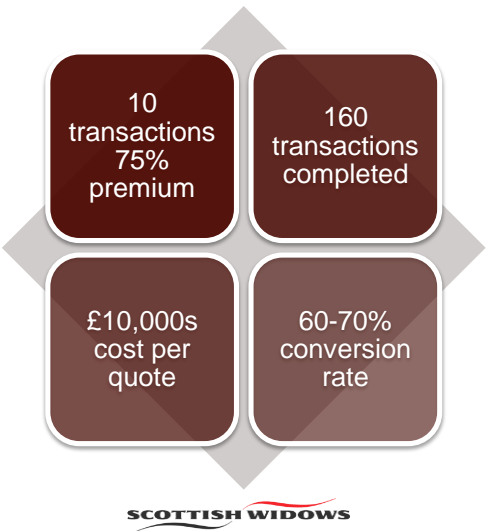
Institute  
and Faculty  
of Actuaries

# PENSIONS DE-RISKING AN INSURER’S PERSPECTIVE

**ROSIE FANTOM**  
SENIOR MANAGER, BULK ANNUITIES

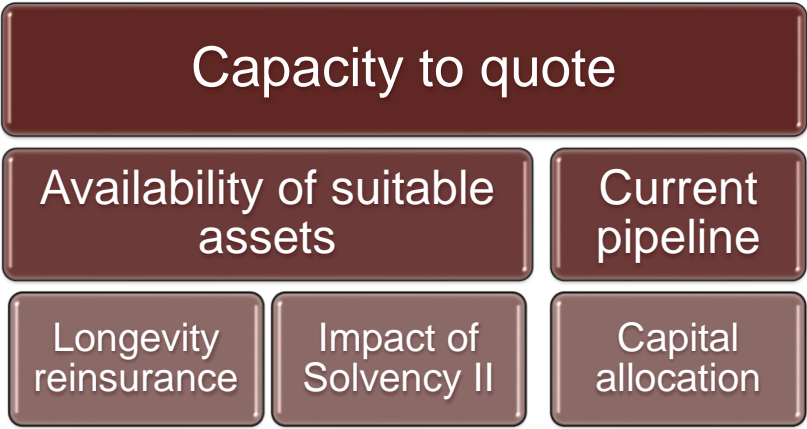


## INSURER’S PERSPECTIVE ON 2014



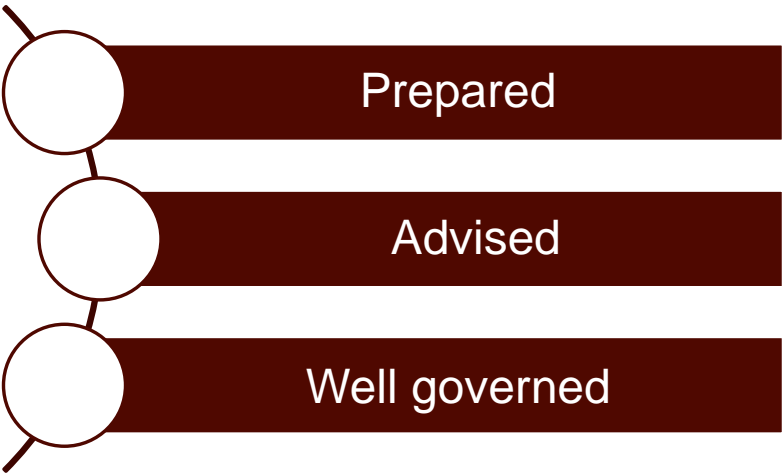
Source: LCP

CHALLENGES



3

OPPORTUNITIES FOR THE INFORMED



4



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