

PAS - Transfer Value Analysis

Comprehensive Pension Transfer Analysis supports compliant Transfer Advice in a cost effective manner

Designed to:

- underpin advice in this complex area by supporting accuracy, flexibility, consistency helping our Clients meet their compliance obligations
- provide a single solution for both individual and Bulk Transfer Value exercises
- for those that use our service, obviate the need for expensive internal expertise

Organisations are required to demonstrate that any pension transfer advice given to their clients is supported by a compliant analysis. The rules surrounding such transfers are complex, detailed and prescriptive and should provide the investor with clear and understandable information that will enable them to make informed decisions.

To fulfil this requirement, advisers are expected to be pensions transfer specialists and perform highly complex calculations and projections that provide in-depth analysis. They are also expected to demonstrate compliance with current statutory regulation.

The challenge is how to perform such activity in a consistent and cost effective manner that will allow them to focus on their advice rather than the challenge of producing the analysis

Organisations considering offering enhanced transfer values for deferred members have a challenge to establish a transfer basis that is attractive and supported by the same level of detailed analysis that will enable the ex members to make an informed decisions

Our Transfer Value Analysis Software (TVAS) provides a full analysis of transfers from Defined Benefit pensions, helping our Clients meet their compliance obligations. TVAS can be used on individual cases to support transfer advice or in bulk to support bulk transfer exercises.

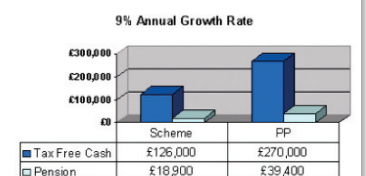
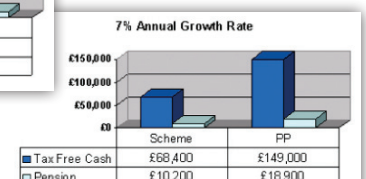
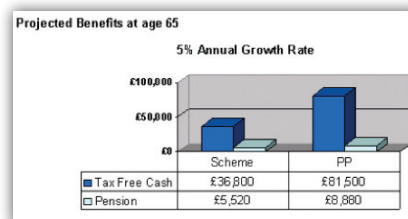
The PAS – TVAS Solution

To assist with the challenges, Pensions & Actuarial Services (PAS) have developed our Transfer Value Analysis System (TVAS) that will perform the complex modelling and report generation within a structured and auditable framework.

Our TVAS software:

- Calculates the required investment yield on the transfer value from a personal pension and compares it with the potential benefits from the occupational pension scheme
- Produces projections and comparison of the benefits that may emerge from the Transferred pension
- Creates a comprehensive report that covers all the aspects required for an FSA compliant assessment
- Contains library functionality for both Scheme and Policy records
- Allows for an unlimited number of pension benefit slices to be included
- Is intuitive to use and includes a comprehensive on-screen 'help' facility
- Includes specialised functions for bulk TVAS exercises including:
 - Data import functionality
 - Calculation of Transfer Values that math a specified Yield
 - Rapid Yield calculations for screening \ viability exercises
 - Batch running of calculations and/or report generation

PAS recognises that organisations may not have the capacity, volume of business or desire to run Transfer Values analysis themselves. To assist with this scenario, PAS can provide an outsource service to perform Transfer Value Analysis on their behalf using our TVAS software.



Contact us

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