

# PENSION SOLUTION COLLABORATION

thepensionsolution.co.uk

## Looking for a steady flow of new client referrals at no cost?

The PSC aims to provide a positive solution to IFA, FCA, SIPP Trustee and DFM concerns by providing tangible and measurable benefits to pension scheme beneficiaries.

Most existing pension arrangements are susceptible to large draw-downs and market shocks and do not match the investors risk profile.

Pension switches can be easily justified on the basis of improved risk management. Switching to a personalised fund management strategy applies a Value at Risk ("VaR") volatility managed approach. This reduces investment draw-down whilst improving returns in normal market conditions.

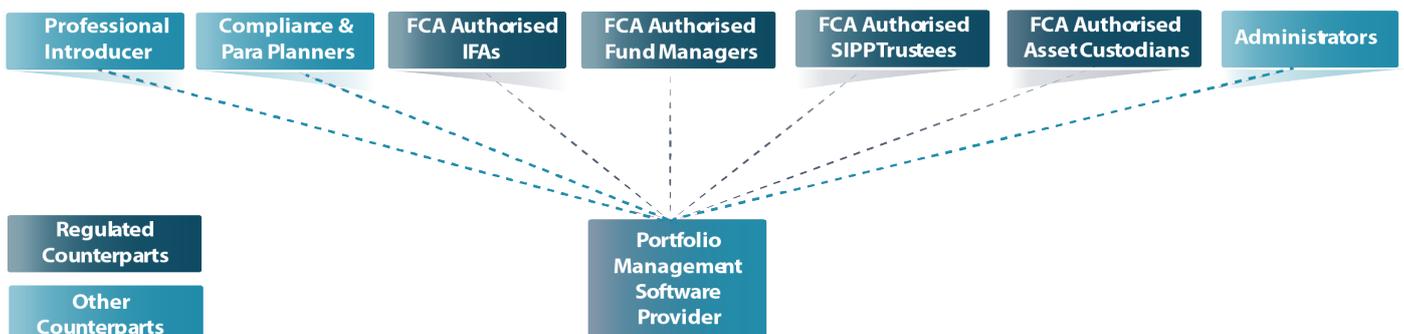
PSC panel member DFMs apply a digitally managed Value at Risk ("VaR") volatility managed personalised ETF strategy that won a Nobel Prize.

IFAs, SIPP Trustees, DFMs and Sub Custodians all receive a steady flow of new clients with no marketing investment.

For Defined Contribution (DC) switches, IFAs receive referrals from professional introducers and are provided with access to paraplanners who can prepare switching reports and compliance summaries for each client. This enables them to advise each client from a desktop review, meaning substantial fee increases with minimal time investment at a compliance low risk.

SIPP Trustees, DFMs and Sub Custodians on-board a steady flow of clients that have been fully advised by panel member IFAs following a fully justified switch or transfer.

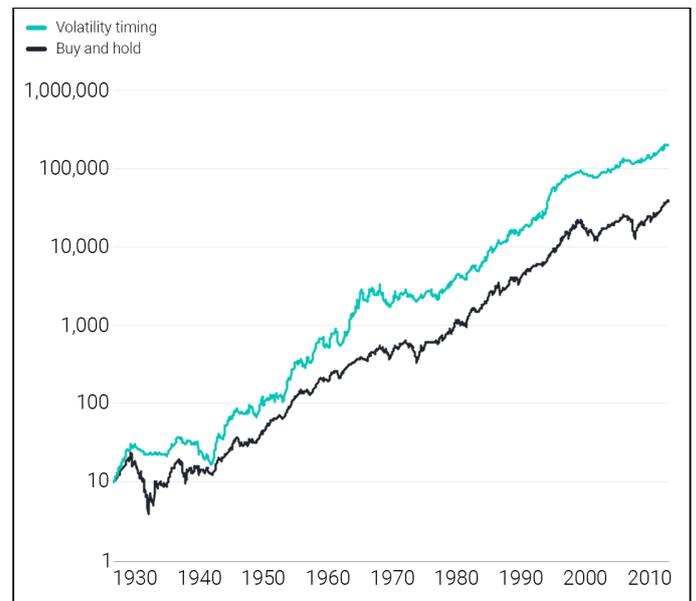
## Collaboration Structure



# VaR Risk Management

Risk is constrained via a weekly rebalancing of each model portfolio following a Value at Risk (“VaR”) volatility management strategy. Portfolios are highly diversified across multiple global asset classes.

As volatility changes, the technology makes adjustments to each portfolio to keep it within the VaR constraint. The technology measures risk itself and adopts a systematic approach to asset class weights, to ensure each portfolio truly reflects the investors comfort level for downside risk exposure.



## The Basic Process

