

actuarial services

Rowanmoor Pensions' actuaries provide actuarial services for small occupational pension schemes. As well as ensuring their duties and obligations under the Pensions Act are carried out with full compliance, Rowanmoor Pensions' actuaries establish close relationships with clients in order to understand and analyse their needs and provide a seamless high quality service.

- Appointment as scheme actuary as required under the Pensions Act 1995.
- Triennial actuarial valuations review the solvency level of the scheme and highlight the scope to maximise pension benefits.
- All necessary certification, to include in the scheme accounts and to submit to the regulatory authorities, is provided.
- All early and late retirement factors, cash commutation factors, transfer value calculations etc. are supplied.
- Outline advice on the scheme's liabilities will be given to the scheme's trustees and investment advisers.
- Active consultation with the scheme's investment advisers to formulate the investment strategy suitable for the scheme in line with its statement of investment principles.



A full actuarial consultancy service is available in addition to the actuarial services required under the Pensions Act. Rowanmoor actuarial services provide proactive, commercially aware, understandable solutions to the complexities of employees' remuneration and benefit provision.

- Advice to employers and trustees on pension scheme mergers, reconstructions and wind ups, or any other major alterations of scheme benefit structures.
- Production of disclosure notes for company auditors.
- Independent advice on potential mergers and acquisitions.
- Detailed asset and liability modelling.
- Advice on pension sharing on divorce.
- Advice on the valuation of life interests in will trusts.
- Actuarial adviser to defined contribution schemes.



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Rowanmoor Pensions

Rowanmoor Pensions is a trading name of Rowanmoor Group plc (No. 5792242), Rowanmoor Trustees Limited (No. 1846413) and Rowanmoor Investment Management Limited (No. 3445656) are wholly owned subsidiaries of Rowanmoor Group plc. All companies registered in England at Rowanmoor House, 46-50 Castle Street, Salisbury SP1 3TS.
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