

# Defined Benefit Plans Require Careful Management

## The most successful DB plan management strategies align with an organization's overall strategy and employee benefits philosophy.

Comprehensive plan management is important to your enterprise, people strategy and employees. Developing and implementing a plan management strategy that balances your organization's costs and risk considerations with workforce planning needs and your employees' financial well-being will allow you to present a uniform vision to your employees. It can also provide a framework for future decision-making.

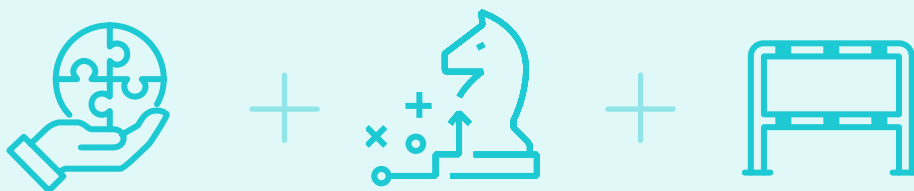
### Effective DB plan management

When managing a DB plan, sponsors typically focus on the following key goals:

- Minimizing plan costs while meeting all regulatory requirements
- Mitigating plan risks
- Maximizing effective use of plan contributions while balancing the needs of your business
- Selecting an investment program that meets financial goals and withstands market volatility

DB plan management is most effective when it also encompasses:

- Setting a strategy for the future of the plan as part of the overall benefits program
- Aligning the plan with your overall people strategy, including recruiting, retention and workforce management
- Elevating the individual participant's experience by providing highly engaging communications



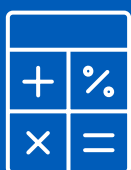
## Finding the right partner for successful DB plan management

Each organization's DB plan faces its own set of unique challenges. Whether you are starting a new plan, maintaining an ongoing plan or looking to wind down a plan, you need the right partner to ensure your DB plan supports your organizational goals.

We know that no two DB plans are the same. We'll develop customized solutions for your plan by diving deep into your plan's design, history and demographics as well as understanding the specifics of your organization and industry.

The graphic below illustrates the elements of our comprehensive approach to DB plan management and highlights the primary areas where we can help your organization.

### Actuarial Services



- Valuations and disclosures
- Cost projections
- Plan design/analysis
- Legislative changes
- Risk analysis
- Audit support
- Government forms

### Plan Administration, Compliance and Governance



- Plan documents, SPDs and plan amendments
- Assistance with in-house plan administration
- Benefit calculations
- Pension risk transfers
- Participant portals
- Nondiscrimination testing
- Vendor support

### Investments



- Stochastic forecasting
- Asset-liability modeling
- Funded status monitoring
- Investment policy and target asset allocation
- Capital market assumptions
- Investment manager oversight

### Communications



- Personalized benefit statements
- Plan communications strategy
- Plan change focus groups
- Brand and visual identity

### Contact



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