

Introducing TRUST – a holistic investment and risk transfer service

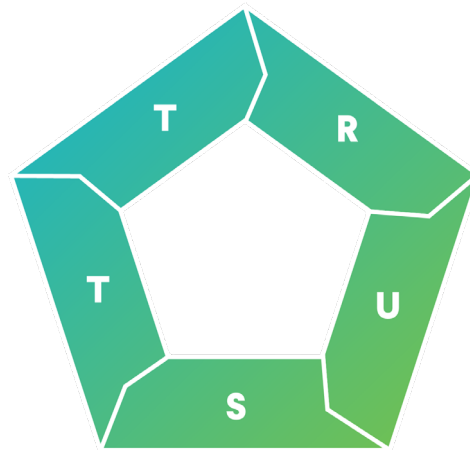
Who is this service for?

Purchasing a bulk annuity and transferring the majority of your assets to an insurer is the most important project you'll ever do. To maximise transaction value and minimise risk, you need to negotiate the best possible premium while structuring your assets to deliver the right balance of risk and return against an insurance price target.

Our service, TRUST, combines our market-leading investment and risk transfer expertise to deliver exactly this for smaller schemes (typically those with £150m or less in assets), as a single consulting service. The risk transfer market has evolved substantially over recent years, and use of experts to secure the best deal for schemes is now commonplace for all scheme sizes.

The benefits of TRUST

- ✔ **Tailored:** for every scheme we tailor the broking strategy to get the best engagement and pricing from insurers, marrying up your situation with the right commercial opportunities in the market.
- ✔ **Resilient:** we strategically position your portfolio to match fluctuations in insurer pricing, reducing the risk pricing moves away prior to a transaction.
- ✔ **Unified:** joined-up investment and risk transfer services deliver cost and efficiency savings. We know which actions add the most value and how to structure the process effectively.
- ✔ **Swift:** one investment and risk transfer team ensures time-critical actions are carried out swiftly, quickly capturing value-add opportunities and reducing execution risk.
- ✔ **Transparent:** our service is provided for an all-in fixed fee that's mindful of small scheme budget constraints, giving you cost certainty.



Why TRUST Hymans Robertson with your scheme?

Securing your members' financial futures is a weighty matter, requiring the right mix of expertise and market knowledge. Here are some key reasons why we're ideally placed to assist your scheme:

- ✔ **Market-leading risk transfer expertise.** Our team led on around one-third of completed transactions in 2024, more than any other adviser, and over 60% of our transactions are under £150m.
- ✔ **Integrated risk transfer, investment, and buy-out expertise.** Your teams work as one, collaborating through the entire process to ensure a successful outcome.
- ✔ **Unparalleled insurer insights.** We understand better than anyone how insurers price, and how they think, which is essential to achieving the best pricing and terms.
- ✔ **Increased insurer engagement and competition,** even for the smallest of schemes.
- ✔ **Holistic management of all the transaction risks,** through proactive engagement with insurers.
- ✔ **Significant experience with small schemes,** with advice that is bespoke yet pragmatic and efficient, by advisers with a wealth of experience with smaller schemes.
- ✔ **Research excellence.** You'll access the same investment research pool that benefits our clients with over £1bn of assets, leading to efficient and cost-effective pooling of resource.

Contacting us

To find out more about how we can support your scheme, please contact one of our experts below. We'd be happy to assist you.



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