



integrity
clarity
simplicity

Independent *adjective:* not influenced or controlled by others.

Who we are

Inside Pensions is an independent pensions consultancy, established to fulfil a need within the pensions field for truly independent services.

The growing pressure on employers and trustee boards has led to a demand for professional, knowledgeable individuals who are solution driven, to supplement the skills of the company and member nominated trustees.

Our team has been drawn together because of their background, experience and ability to assist the modern trustee board. Experience gained from managing pension arrangements in rapidly changing environments has given them the ability to present independent views in a clear and concise manner, and in the appropriate context.

What we do

We ensure our clients have the right people in place for their specific requirements. Our range of services is adaptable to client needs but essentially include:

Independent trustee services

- Attending trustee meetings
- Supporting the chairman/acting as chairman
- Working closely with the scheme secretary and other members of the trustee board to improve governance
- Bringing a wealth of experience and knowledge to the deliberations of the trustee board

Investment committee members

- Providing an independent voice to challenge investment advisers and fund managers
- Working with the chairman to ensure that the committee has the right blend of skills and knowledge
- Independent review of reports and performance monitoring mechanisms
- Supporting lay trustees in ensuring that important complex information is understood

Investment committee support

- Reviewing terms of reference
 - Enhancing overall investment knowledge of committee members
 - Updating Statement of Investment Principles
 - Drafting investment reports to members
 - Managing and co-ordinating advisers
 - Review of investment adviser services
 - Plan the work of the committee to reflect the requirements of the business plan
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What we believe

The Pensions Regulator has raised the bar in terms of trustee knowledge and governance requirements and has gone as far as to say that all schemes should appoint an independent professional trustee.

That has put a strain on the trustee board, the employer and their advisers. Reports in the pensions press have highlighted the growing instances of conflicts of interest amongst trustees. We believe that the best outcome is often delivered when the advisers, service providers, trustees and sponsors are working together to develop one plan that provides security of benefits for members in a cost effective manner.

Why use us?

Inside Pensions is different. We draw our team from people who have developed and implemented change strategies. They differ because not only have they provided advice but also acted on it, seeing it through to completion. They have pioneered best practice solutions, improved pension processes and are actually the authors of terms such as buy-in and managing liabilities.

Our team are experienced and qualified in scheme secretariat, pension management, finance and accountancy, project management and as trustees. Our added attraction is that we can work on an individual basis or as a team, whichever suits your requirements.

Independence is our byword and one that we will adhere to above all else. We do not provide legal, actuarial or administration services and will not use our trustee role as an opportunity to introduce these other services.

Appointing Inside Pensions as an independent trustee or investment committee member does provide access to other members of the team with different skill sets, which could be an advantage to you in the future.

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What our clients say about us

Recently we had a very complex pensions challenge which Inside Pensions dealt with professionally, demonstrating very strong flexibility, availability and innovation. At the same time they were able to communicate some complex technical issues to varying audiences in a credible manner.

We would have no hesitation in recommending them in the strongest terms and look forward to a continued relationship with them.

Alan Rowan
Managing Director

The logo for P&O Maritime Services features the letters 'P&O' in a bold, serif font, with a small flag icon to the right, and the words 'Maritime Services' in a smaller, sans-serif font below.

GHG appointed Inside Pensions as independent trustee to its defined benefit scheme in 2008. They have been instrumental in driving change, improving the governance of the trustee board and building the relationship and interface with the scheme sponsor.

Phil Weiland
Chief Financial Officer



General Healthcare Group

What our team has to say

Taking a difficult situation and helping the trustees resolve it, is of immense satisfaction. At Inside Pensions, we feel that advice is often left hanging and people think that someone is acting on it, when in fact they aren't. We get to grips with the advisers' recommendations and trustee decisions and ensure that action is taken, in a timely and therefore effective manner.

We also ensure that trustees are able to review progress achieved against the objectives on a continuous basis. That way, advisers' fees are not wasted.

Nancy Marshall, BSc

Interested in talking to one of our team?

Why not take the time to have a chat about how we can help you, either by providing an independent view through our trustee services, or by providing support to your investment committee.

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