



Keeping on track in challenging times

14 - 17 June 2021

DC pensions &
financial wellbeing



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Monday 14 June, 2021	09:30 - 10:15	DC fundamentals: Will your workplace pension deliver adequate retirement outcomes?	<p>We will be looking at the fundamentals of pension saving and how to understand if schemes are getting it right. This session addresses the key question about adequacy of DC pension provision.</p> <p>Aon's experts will consider how the PLSA's Retirement Living Standards can be incorporated into assessing whether a DC plan is likely to be on track to deliver sufficient outcomes for members at to retirement and what are the implications if it falls short.</p> <p>We will also look forwards at what can be done to move the dial towards better outcomes for any groups identified as needing more need help to be able to save enough to retire on an adequate income.</p>
	11:00 -11:45	In focus: Pension plan design change - case study	<p>In this session we hear from representatives of DC schemes that have recently undergone changes to their contribution design.</p> <p>Join us to hear about some of our client experience, including the rationale for making changes, how they set out objectives, the decision making process and how the changes were implemented and communicated to members.</p> <p>The session is for people who may be considering future changes to their plan design or simply want to know more about why changes might be made and how to go about making them.</p>
	14:00 - 14:30	In focus: Outsourcing your DC pension - what does this look like in practice?	<p>This session is for people who are interested in finding out more about what a move to a new DC plan could entail and how things might change going forwards if using a Master Trust or a GPP.</p> <p>There is a clear trend away from DC own Trusts is being driven in part by regulatory pressures, partly by the potential to reduce costs for the sponsoring employer and partly because of the quality of the schemes offered by some providers.</p> <p>We will aim to provide a clear picture of what a looks like in practice. Aon's experts will talk through the steps involved in the initial transition, as well as looking at the likely changes in the ongoing involvement for the sponsoring employer following such a move.</p>
Tuesday 15 June, 2021	09:30 - 09:45	DC fundamentals: Hot Topics	<p>What's coming up for DC pensions? A lightning talk to provide you an update on future developments for DC pensions including any breaking news.</p>
	10:30 - 11:15	DC fundamentals: Helping members prepare for their best retirement	<p>Much of the attention of trustees and sponsors of DC plans is on the process of accumulation – how to help members build up as big a pot of money as they can. An area that has been less 'front and centre' are members' needs during the years leading up to and into retirement. How many pension plans can say that they are doing all they can to help their members with the most complex financial decision they are ever likely to have to make in their lives?</p> <p>This session explores this retirement support gap. We explore just how much one bad decision could cost someone at retirement in £'s and pence! Using real examples from different plans, how we might collectively go about addressing the gap to make sure members get the best outcomes.</p>
	14:00 -14:30	In focus: How do you know if your pension plan is delivering good value?	<p>Do low charges guarantee good value? How does investment performance factor? Can pension plans measure and compare metrics such as different levels of communication and online support or levels of governance oversight?</p> <p>Hear from our experts on how pension schemes measure value for their members as well as how this might need to change following the introduction of new regulations in 2021.</p>



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Wednesday 16 June, 2021	09:30 - 10:15	DC fundamentals: Driving engagement in pensions and finances	<p>There is a disconnect between the services that pension schemes offer and how individuals engage with those services.</p> <p>A panel of Aon communications experts will share and discuss their top tips on engagement mechanisms and techniques. This will include how "nudges" can be employed to effectively change behaviours and ultimately derive greater value for employers and trustees on the services offered.</p>
	11:00 - 11:45	In focus: Financial Wellbeing – making it effective in the workplace	<p>Financial wellbeing is a key initiative for many employers, yet many struggle to deliver an effective strategy that has a demonstratable positive impact for a diverse workforce.</p> <p>We share experiences on building and developing an approach to financial wellbeing across a potentially diverse workforce. We believe it is key to integrate existing elements, such as pension provision and Employee Assistance Programs, while aligning these with a clear strategy and being careful not be distracted by the next "big thing" in Wellbeing.</p>
	14:00 - 14:45	In focus: The Aon Master Trust and Aon's GPP - A member's perspective	<p>What does the Aon pension solutions look like?</p> <p>This session provides an opportunity to see what the Aon Master Trust and Aon's GPP looks like from a member's perspective. We will demonstrate some of the online tools and communication materials that members would receive, look at the investment options and retirement support.</p> <p>Relevant for pension schemes considering making a change or just interested in comparing against their current provision.</p>
Thursday 17 June, 2021	09:30 - 10:15	DC fundamentals: What next for DC Investing?	<p>With increased regulation and focus on low cost solutions is there room for innovation in DC investing? Can member outcomes truly be improved, and cutting-edge strategies integrated?</p> <p>Through the introduction of Aon's target driven investment strategy DC schemes can provide improved retirement accounts and more certainty for their members.</p> <p>The session will outline, through case studies, how such an approach can be implemented by all DC arrangements. We will also explore how underlying asset classes and approaches to member engagement can be enhanced with this new approach.</p>
	11:00 - 11:45	In focus: I'm hesitant to think about Social(ising)...	<p>With the bulk of recent regulatory and media attention (rightly) focused on climate change as one of the most pressing issues of our time, is there room for 'social' issues to be considered in DC investment strategies?</p> <p>In this thought-provoking session Aon's responsible investing experts and specialist external fund managers will talk about how social factors are front of mind for investors and the power for change that pension savings can be.</p>
	14:00 - 14:45	In focus: Responsible Investing: we are here to help!	<p>We want to hear from you!</p> <p>Ask us all the tough questions that you may usually be too polite to pose about responsible investing (don't worry, we will keep all contributors anonymous).</p> <p>From questioning whether DC savers actually care about responsible investing to honestly talking about what 'net zero' means in DC.</p> <p>Aon's panel of experts are here to help overcome any hurdles you've encountered for your DC scheme or just answer the burning questions you've always wondered about and never had the chance to ask.</p>

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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