



# Aon DC Conference

**18 September 2019**

Ironmongers' Hall, Shaftesbury Place, Barbican, London EC2Y 8AA

## Nudging members towards better DC decisions

**You are invited to join us** at our interactive half-day conference to share experience, knowledge and insight with Aon's DC pension experts and other pension professionals across the industry. This conference takes a truly member focussed approach. We will explore how we can support and influence members to make decisions, in particular how to set and achieve retirement targets based on their individual financial situation.

Our key note speaker, Hannah Lewis of Behave London will talk about what members want from workplace pensions and her experience in applying the principles of behavioural economics to influence behaviours in the world of pensions.

The conference topics will include Aon's latest thinking across different aspects of DC pensions as well as interactive sessions and discussions to hear what others are doing to support the overarching aim of improving outcomes for members.

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### Agenda

**08.30 – 09.00**      Registration and Breakfast/Refreshments

**09.00 – 09.05**      Welcome  
Sophia Singleton, Partner and Head of DC Consulting, Aon

**09.05 – 09.30**      Key Note – What members want  
Hannah shares some member perspectives on pension saving, looking at their understanding of DC pensions based on the communications we provide and other sources of information. She considers how individuals prefer to be communicated with, how they make important financial decisions and the ways in which we can help or inadvertently hinder them.  
Hannah Lewis, Behave, London

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**09.30 – 10.10    What members need**

Do people know how much they need to be able to retire?

What sort of lifestyle do people expect in retirement and how much will this cost?

In order to understand whether members are saving enough we need to know what an appropriate retirement target looks like. This interactive session considers whether we can help members by setting “rules of thumb” for retirement targets, or by giving members a simple and engaging technique to set their own targets.

**Karina Klimaszewski**, Senior Consultant, Aon

**10.10 – 10.30    Refreshments and networking break**

**10.30 – 11.10    Smart engagement**

In addition to measuring whether members are on track - using data and analytics, we can now measure how smart engagement tools can improve member outcomes.

Gone are the days where schemes can ignore low engagement, with posted communications going untraced, every online click can now be recorded. Through digital communications, including Aon’s pension app technology and personalised video, new levels of customisation are getting unprecedented results. Messages can be more relevant than ever before, triggered by events in members lives and updated based on engagement levels.

This session talks about how our pension engagement strategies have the capability be smarter than ever before.

**Jon Bryant**, Director – Employee Technology and Engagement, Aon

**Jenny Swift**, Principal Consultant, Aon

**11.10 – 11.40    How Responsible Investing is/can be engaging members**

The interest surrounding Responsible Investment has continued to snowball. Regulatory pressure has grown, including revised regulations surrounding trustees’ fiduciary duties with respect to Environmental, Social and Governance (ESG) factors.

Chris will focus on the opportunity that exists for responsible investment strategies to engage DC savers and engender pride in their pension scheme that should not be missed by trustees. We’ll take a look at practical approaches, based on international experience and case studies from the UK, that delegates can utilise with their own members.

**Chris Inman**, Head of DC Investment Advisory, Aon

**11.40 – 11.55    Refreshments and networking break**

## **11.55 – 12.15 DC in the wider employee context**

Helping employees to engage with and make DC decisions is challenging in a world where people are busy and getting information all day long. The challenges change as members' personal circumstances evolve. Employees don't just look to their workplace pension plan for retirement funding. Successful DC needs to recognise the competing demands on money and for savings and the role of pensions alongside other savings. So how can we better deliver retirement savings for members against this background?

**Tony Pugh**, Partner, Aon

## **12.15 – 12.55 Putting the theory into practise – driving better member outcomes**

An interactive session where delegates will get the opportunity to apply some of the ideas and techniques from across the days' sessions. We will use Aon's DC analytics tool to look at the projected member outcomes for a case study scheme in different ways.

- What can be done to help get members on track to meet their retirement targets?
- Does our approach change depending on how we look at the membership?

This session aims to equip delegates with practical techniques to take away to help improve outcomes for their own scheme members.

**Steven Leigh**, Senior Consultant, Aon

## **12.55 – 13.05 Summary**

Sophia wraps up the conference taking us through some of the highlights and key takeaways from the speakers and interactive discussions.

**Sophia Singleton**, Partner and Head of DC Consulting, Aon

## **13.05 – 14.15 Lunch and networking**



### **For pre-event enquiries or questions, contact:**

**Melissa Nelson MCIM**, Senior Proposition Manager — Retirement Solutions Aon  
+44 (0)793 948 4361 | [melissa.nelson@aon.com](mailto:melissa.nelson@aon.com)