

Could Superfunds be right for you?

The risk settlement options available to schemes are expanding year by year: 2020 saw the starting gun fired for Superfunds. With more solutions available, how do you decide which options are right for your scheme?

The short checklist below will help you assess whether consolidation solutions might be right for your scheme. To get the most accurate indication please complete all sections – this will generate the initial outcomes.

Yes No

1. **Are you unlikely to be able to secure benefits in full with an insurer in the near-future?** (e.g. within the next 3-5 years)
2. **Do you have concerns that the sponsor covenant may not support your scheme over the full period to buyout?** (e.g. the covenant is weak, uncertain or small in comparison to the size of the scheme, and you are concerned the sponsor will not still be operating in another 5-10 years, say)
3. **Does your scheme have a good mix of pensioners and non-pensioners?** (e.g. at least a third of your liabilities relate to deferred members?)
4. **Might the sponsoring employer (or parent company) be willing to make a cash contribution now to draw a line under its responsibility for the scheme?**
5. **Are the ongoing costs of running your scheme a concern?**
6. **Is it the ultimate goal of the trustee or sponsor to transfer scheme members to a secure third party?** (i.e. to remove risk from the sponsor's balance sheet)

If you change your answers after clicking on Submit, please press Submit again to get updated verdict.

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For further information on all risk settlement, please visit:

<http://www.aon.com/risksettlement>

About Aon

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