



# PENSION FUND MANAGEMENT CHOOSING EXCELLENCE

Much has changed since the Employee Benefits Act (LPP) was enacted in 1985. Pension fund management has grown more complex, requiring highly specialized knowledge in the legal, taxation, accounting, financial, and communications sectors. Advice and guidance from experienced professionals is critical. In this respect, Kessler Benefits Inc. is the benchmark choice.

## MANAGEMENT CHALLENGES

Pension plans are currently under enormous pressure stemming from the significant and unique challenges they now face. These are just a few:

### Legal

- Legislative constraints and changes
- Growing responsibilities
- Pension reform
- Complex regulations

### Financial

- Administrative management expenses
- Wealth management expenses
- Miscellaneous expenses, payments, and fees
- Low/negative interest rates

### Structural

- Aging demographics
- Corporate restructuring
- Member/retiree cross-subsidization

## QUESTIONS/CONSIDERATIONS

To fully grasp these challenges, the fund's board must address the proper questions to optimize its fund's operations:

- Are we up to speed about the legislative environment of our fund?
- Do we have the the best investment advice?
- Are the members of our board adequately trained?
- Are we sufficiently knowledgeable about all stakeholders impacting our fund's future?
- Is our management adequately organized and resourced to ensure efficiency and stability?
- How can we reduce management overheads?
- What kind of information do active members and retirees actually need?

Through its wealth of experience, Kessler Benefits Inc. is a benchmark in Switzerland for pension fund management. We are here to optimally and comprehensively guide you to identify and implement effective solutions that are personalized according to your needs.

## OUR SERVICES

- Active member and annuitant functional management
- Fund administration
- Management and operations
- Fund accounting
- Investment management
- Personalized training
- Member advice

## YOUR TAKEAWAYS

- Focused on customer service and excellence
- Superior team of specialists
- Total independence
- Customizable and state-of-the-art management application (Xplan)
- Compliant with ISAE 3402 internal control system
- Personalized approach

## MANAGEMENT OUTSOURCING BENEFITS

Based on size considerations, the board would do well to consider full management outsourcing as an option.

Here are its key benefits:

- External delegation of specific and complex tasks, including their inherent risks
- Accessible expert professionals
- Privacy and neutrality
- Improved task organization, process streamlining, internal control system
- Transparent budgeting and costs

Choosing an external management partner requires in-depth consideration of the following:

- Reputation, experience, independence
- Number, background of employees
- Invoicing method
- Management applications used
- Availability and flexibility
- Remote accessibility options
- Internal control system

We will be happy to discuss these points further with you.

## THE IMPACT OF DIGITIZATION

Currently, most pension fund members want to:

- See their pension statement at any time;
- Make their own annuity projections and calculations online; and
- Have clear and precise answers to their pension-related concerns.

Digitization now permits optimizing certain processes, and especially improves services and information provided to members. This is why Kessler Benefits Inc. innovates through leveraging new technologies. We offer our customers state-of-the-art IT tools to improve efficiency both for employers and pension funds alike.

Security issues and the new General Data Protection Regulation (GDPR) are also hot topics, requiring us to fully meet our customers' expectations by updating methods of personal data collection.

### INTERESTED? PLEASE CONTACT:

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## ABOUT KESSLER

Kessler is the leading Swiss enterprise specializing in comprehensive risk, insurance and pension benefits consulting. We advise over 1,000 medium-sized and large Swiss companies from the service, trading and manufacturing industries, as well as the public sector. Thanks to our expertise in each of these economic sectors, our highly qualified staff and our leading market position, we contribute significantly to the long-term success of our clients. As a reliable partner, we inspire our clients and open up new perspectives through the safe and successful management of risks. Founded in 1915, Kessler has 300 employees working at its headquarters in Zurich and its other sites in

Basel, Bern, Geneva, Lausanne, Lucerne, Neuchâtel, St. Gallen and Vaduz. As the Swiss partner of Marsh since 1998, we are part of a network with specialists in all areas of risk management and great experience in handling global insurance programs. Marsh, the world's leading insurance broker and risk advisor, operates in more than 130 countries and is part of Marsh McLennan (NYSE: MMC).

Further information can be found at [www.kessler.ch](http://www.kessler.ch), [www.marsh.com](http://www.marsh.com), [www.mmc.com](http://www.mmc.com).