

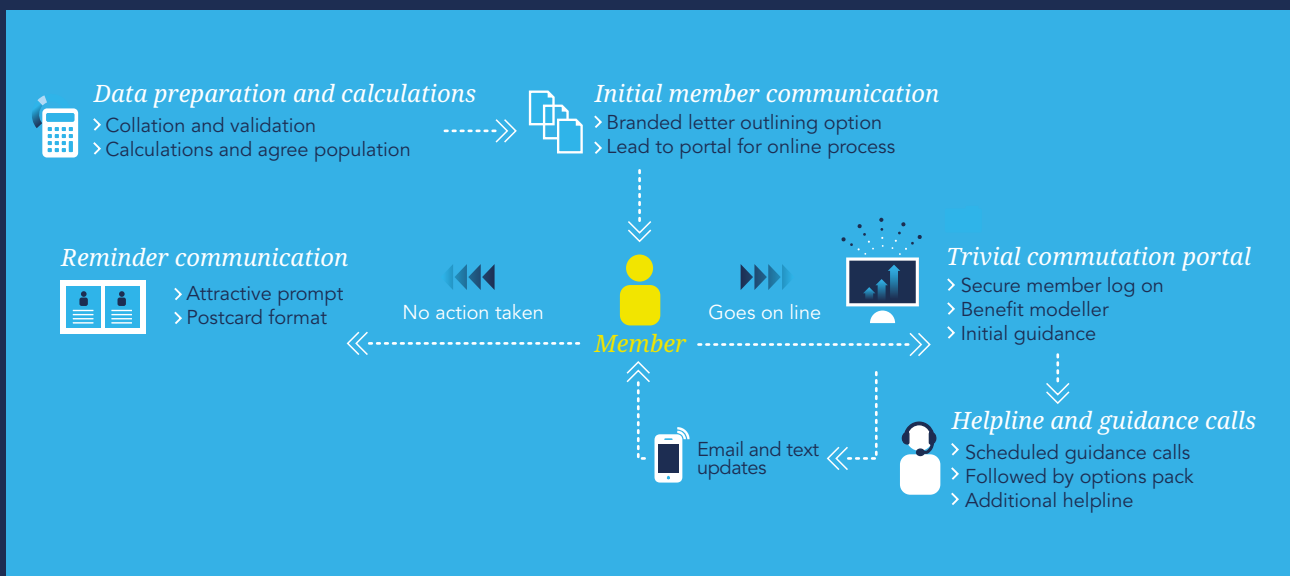
Trivial Commutation

Much has changed since April 2015, with pension freedoms and the new £30,000 trivial commutation threshold. As a result, many Trustees and employers need to revisit their current strategy to make the most of the new landscape for members and the Scheme.

The solution

ITM's approach to Trivial Commutation exercises provides a fully managed service delivering a member focused yet cost effective solution, through the intelligent use of technology supported by clear communications. This allows business as usual administration services to continue with minimum impact, whilst keeping you fully informed of progress via detailed reporting and proactive project management.

Trivial commutation process overview



Benefits of ITM's service

- ▶ Reduce administration costs by responsible reduction in membership
- ▶ Putting members first – attractive choice of benefits
- ▶ Effective liability reduction strategy
- ▶ Remove longevity risk
- ▶ Cost effective exercise with large financial benefit to schemes

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