

*You can put an edge
... to your hedge*

Derivatives and Hedge Funds

Derivatives and Hedge Funds are an increasingly popular method of investment; options and derivatives allow low cost investment in a security or index, such as FTSE 100. It is possible to pre-specify a future purchase price, reducing the capital outlay.

Options are valued using complex mathematics to show how they behave under certain conditions.

Whether your fund currently holds derivatives or you are considering new investment, consult with us for information in this highly technical area.

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Making financial sense of the future

Making financial sense ... of the future

Pension Scheme Solutions

With a significant proportion of a company's capital, both human and financial, involved in pension arrangements, the pressing need for reviewing all possible options is extremely important. The new regulatory regime imposes new guidelines which must be adhered to. We have developed substantial support packages to handle these issues. In addition to four main actuarial valuations, we can project the financial position forward into future years.

The Pensions Regulator is keen to see that schemes can cope with variations and alternative paths. We can look at strategic projections to forecast a range of possible future liability levels, and how the scheme can react to adverse changes both now and in future years.



Peter Crowley
MANAGING DIRECTOR

Windsor Actuarial is an independent firm of actuarial consultants, with considerable expertise in corporate pensions. We are committed to providing exceptional technical financial and statistical support to businesses and professionals. We continually refine our focus for our clients best interest; this can involve communicating complex financial scenarios in a clear, friendly accessible manner.

There is an ever-growing need for cost-effective and quality pension support for smaller and medium sized pension schemes. Windsor Actuarial meets that need by providing an exceptional and budget conscious service to our clients.

We are an owner-managed business, providing a complete range of actuarial advise. We provide the support our clients need and have a vested interest in ensuring our clients get the best service possible. The level of our personal commitment could not be higher.

Our clients include trustees and sponsors of pension schemes, insurance companies, financial advisers, solicitors and individuals.

Pension on Divorce

Apportioning accrued pension benefits on divorce can lead to unexpected consequences. Many final salary pension schemes calculate cash transfer values in a way that provides the recipient with a smaller pension than may have been expected. We can help to divide the monies between the parties in an equitable manner. This method is also invaluable when drawing up pre-nuptial agreements and asset division.

We provide clear, concise solutions ensuring a balanced and fair outcome for our clients.