VP the Virtual Panel

OCT
11
FRI
10.30-11.30 UKT

FUTURE FOCUSED DC SERIES
THE DECUMULATION DILEMMA

Please join us for the second of our Future Focused DC panels of 2024

As DC assets balloon, member numbers rise and retirement and drawdown comes into plain sight for future generations DC, the Decumulation Dilemma will become ever more an issue of focus.

There is much to discuss at the panel:

- Considerations for ‘to and thru’ default strategies
- How to keep equity return on the table in a risk constrained manner
- Flexibility of retirement solutions for members
- Diversifying income sources
- Member education & understanding longevity risk
- Operational matters running up to and into retirement

We hope you can join us for a fascinating debate!

Please note you will need register* in advance to be a valued audience member for this thought provoking session.

CLICK TO REGISTER

Philipp Loehrhoff
Portfolio Manager
Berenberg

Esther Hawley
Head of Retirement Proposition
Standard Life

Mark Jaffray
Partner
Hymans Robertson

Hugh Cutler
Chief Commercial Officer
Mobius Life

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PARTNERSHIP SINCE 1590

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Part of Phoenix Group

HYMANS ROBERTSON

MOBIUS LIFE

Philipp Loehrhoff
Portfolio Manager

BERENBERG
PARTNERSHIP SINCE 1590

Philipp Löhrhoff joined Berenberg in 2021 and is a portfolio manager in the Multi Asset team. Philipp leads Berenberg's Protected Equity strategies.

In his previous roles he worked closely with institutional investors to structure, develop and place bespoke hedging and investment solutions. He is an expert for quantitative investment strategies as well as cross asset solutions with a particular focus on equity and fixed income. He spent several years at Goldman Sachs, BNP Paribas and Natixis in London. Philipp holds a Master's degree in Finance and Economics and a Bachelor's degree in Econometrics and Mathematical Economics from the London School of Economics and Political Science (LSE).

Esther Hawley is Head of Retirement Proposition at Standard Life and is passionate about making DC "better". She is focussed on improving the solutions and support available to individuals retiring from workplace schemes with DC savings, in order to better help people manage the risks they face in retirement.

An actuary with 20 years' experience in the pensions industry, before joining Standard Life Esther was a Principal at Barnett Waddingham with experience spanning from advising DC schemes on investments to DB funding advice. Since 2018 Esther has chaired a working party for the Institute and Faculty of Actuaries (IFoA) looking at how the industry can improve post-retirement products for consumers. She has also co-authored the IFoA's revised practical guide on climate change for actuaries working in DC.

Esther Hawley
Head of Retirement Proposition

Standard Life
Part of Phoenix Group

Mark Jaffray
Partner

HYMANS ROBERTSON

Mark Jaffray is a Partner and a Senior Investment Consultant. Mark is lead investment adviser to a number of large DC clients as well as working with several large master trusts. He has a long history of developing DC schemes and embracing the latest best practice in investment strategies. A qualified actuary, Mark has 32 years' experience in investment management and actuarial roles within life assurance companies as well as being a trustee of an occupational pension scheme. Mark has long championed a focus on improving member outcomes and was behind Hymans Robertson's Guided Outcomes (GO) philosophy that is now integral to how we understand members expected retirement income.

Hugh Cutler is Chief Commercial Officer at Mobius Life. Hugh is a highly experienced investment management professional, with 25 years of leadership in global distribution, solutions and executive roles. Hugh leads the Mobius Client Solutions Team, working with existing and new clients to understand and deliver the most effective tailored investment solutions.

Hugh has held senior positions in distribution and solutions roles for leading companies including BGI (now part of Blackrock), LGIM and AMG with experience across multiple asset classes, channels and investment styles. He has overseen global distribution and solutions across all major regions and channels and managed large and geographically dispersed teams. Hugh is a qualified actuary.

Hugh Cutler
Chief Commercial Officer

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