

INSIGHT

# ARIES

Pensions Legislation Systems



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# Pensions: the Problems and the Possibilities

A Transparency Task Force Symposium Talk

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*Views expressed in this talk are my own personal views and should not be taken to represent the position of Aries Pension & Insurance Systems Ltd*

# Three problem areas

- Funding for the future
- Money purchase pensions
- Regulation

# Funding for the future

- **ESG risks: Environmental, Social & Governance**
- **The proposed new DB funding rules**
- **Social care**

# Money purchase pensions

- Pension freedoms
- Collective money purchase arrangements
- Master Trusts
- The 'advice gap' and the 'NWS' solution

# Regulation

- Too much already
- Not working
- Work smarter?