

Predictability in Times of Uncertainty

Reduce risks and cost of your defined benefit plan with expertise from Fulcrum Partners, LLC and BCG Pension Risk Consultants.

Does your organization have a clear risk management strategy for its defined benefit (DB) plan? Many plan sponsors don't. That puts the organization—and even some of the individuals who manage the plan—at tremendous risk.

As one of the best in the business, our partner BCG Pension Risk Consultants can help you make informed decisions. We'll work with you and your pension team to create and implement a manageable process.

Are you working without a safety net?

When it comes to risk management, most DB plan sponsors simply aren't getting the level of expertise and guidance they need. **As a result, many plan sponsors wrongly rely on equity markets and interest rates** to manage the risk associated with their DB plan.

- ▲ One of the nation's **premier pension risk consulting firms**
- ▲ Consulted on over **2,000 pension plans**
- ▲ **Over \$2 billion in reduced pension risk** and balance sheet impact for our clients
- ▲ Our tenured team members average **27 years** in the industry
- ▲ **Consulted on the first pension buy-in** in the United States.

Fortunately, there are steps you can take today to help start decreasing your risks and your costs right now. The good news is your risk management strategy doesn't all have to be accomplished overnight. With your goals in mind, **we'll help you create a plan that's incremental and can begin to be implemented immediately.**

Our process

You can expect Fulcrum Partners, LLC and BCG Pension Risk Consultants to partner with you throughout the process.

We'll:

- ▲ Complete a thorough review of your key documents, such as the DB plan document, census data and financial information
- ▲ Understand your liability and the risks you face, such as:
 - Interest rate risk
 - Credit default risk
 - Market risk
 - Longevity risk
- ▲ Outline our findings and recommendations
- ▲ Establish a formal risk management strategy
- ▲ Help you implement and execute the strategy

WHETHER YOUR PLAN IS ACTIVE OR FROZEN, NOT HAVING A CLEAR RISK MANAGEMENT STRATEGY COULD BE COSTLY.



No surprises

You shouldn't have surprises when it comes to your pension plan and its impact on your financials. We'll illustrate the connection between assets and liabilities, helping you better manage your risk. **Every recommendation and decision is made based on funding levels, accounting impact and costs.**

You need a strategy—today

Whether your plan is active or frozen, you need a strategy in place. Together with your pension team, we'll determine a strategy to manage risk for your plan.

The sooner you start, the better. The earlier in the process you engage us, the more opportunity we have to help you manage risk and reduce costs.

Learn more

Contact Scott Cahill, Managing Director at Fulcrum Partners, LLC for more information at 407.841.2480 or by email at scott.cahill@fulcrumpartnersllc.com

“ We selected BCG as our DB plan consultant because they are a leader in their field and have years of experience advising pension plan sponsors on how to eliminate part, or all, of their pension risk.”

— Steve Ellis, CFO

Hickory Springs Manufacturing Company, North Carolina

Securities offered through ValMark Securities, Inc. Member FINRA, SIPC. Investment Advisory Services offered through ValMark Advisers, Inc. an SEC Registered Investment Advisor. 130 Springside Dr. Ste. 300 Akron OH 44333. 800-765-5201. Fulcrum Partners, LLC & BCG Pension Risk Consultants are separate entities and independent of ValMark Securities, Inc. and ValMark Advisers, Inc.



EXPERTISE *that* INSTILLS CONFIDENCE.
www.fulcrumpartnersllc.com