

# PLAN DESIGN FOR COLLECTIVE INSTITUTIONS

## POSITIONING IN THE COMPETITIVE ENVIRONMENT AS A CHALLENGE

### Challenge no. 1: Sales

Does the collective institution have the right sales processes and channels? Are there binding acceptance guidelines in place that are designed in the interests of the beneficiaries?

### Challenge no. 2: Dilution

When the collective institution is doing well, new capital flows in. This dilutes the saved reserves of your beneficiaries. What protective measures are you planning?

### Challenge no. 3: Dilution

Has your foundation taken precautions (in accordance with affiliation contracts or regulations) to avoid being caught in a maelstrom because of a sudden wave of cancelled affiliation contracts?

### Challenge no. 4: Pensioners' futures

The capital of collective and communal institutions is increasing rapidly at present? How is it possible, at an early stage, to counter the structural risk of not remaining a pure pension fund in 40 years' time?

## YOUR BENEFITS, OUR PROMISE

### Market position analysis

A market and competition analysis provides a meaningful profile of strengths and weaknesses for your collective institution and shows where leverage can be applied. In this context, our Peergroup database can provide you with a starting point.

### Plan design based on dynamic ALM

Our dynamic ALM infrastructure allows you to parameterise and evaluate critical planning elements such as underwriting guidelines, affiliation conditions, restructuring and participation rules and pensioner retention regulations.

## INTERESTED?



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## REFERENCES

### Werner Wüthrich Sammelstiftung Vita

"The Vita Classic pension model developed in cooperation with c-alm featured a unique form. It was the first model to offer effective protection against dilution. The response in the market was correspondingly strong."

### Vital Stutz Gemini Sammelstiftung

"The solidarity between our active insured members and old-age pensioners was identified and strengthened systematically on the basis of an ALM project with c-alm. This has improved our strategic asset allocation (SAA) and enhanced the stability of our foundation in the long term."

