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The Pension Insider

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The Pension Insider is a monthly newsletter developed for Actuaries, Third Party Administrators, Attorneys, and Consultants who work in the pension arena. The Pension Insider was created to share ideas, success stories, coming events, and industry specific articles.

BCG Terminal Funding Company specializes in settling pension liability for terminating and ongoing pension plans.

[Pension Risk Consultants](#)

Today's Solutions for Tomorrow's Needs.

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Hear Directly from BCG's Client, Hickory Springs Manufacturing Company on Completing the U.S.'

Cost of Purchasing Annuities Down in July

August 20, 2013 (PLANSPONSOR.com) – The cost of purchasing annuities for retirees' pension liabilities decreased moderately over July, from 109.4% to 108.7% of the accounting liability.

According to the Mercer U.S. Pension Buyout Index, the economic cost of retaining the retirees in pension plans remained level at 108.2% of the accounting liability

The Mercer U.S. Pension Buyout Index allows plan sponsors to see at a glance the relative cost of a buyout by an insurer of retiree liabilities of a defined benefit plan, and how that cost changes over time. In addition, the index shows the approximate long-term economic cost of retaining the retiree liabilities on a plan sponsor's balance sheet, which includes an allowance for the future expenses and risk margin needed to maintain the obligations. Based on this evaluation, plan sponsors can compare the approximate current cost of risk transfer through annuitization with the total cost of retaining obligations on the balance sheet.

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BCG Terminal Funding Co. is again named in the Top 100 by PLANADVISER for 2013

PLANADVISER's 2013 Top 100 Retirement Plan Advisers

The PLANADVISER Top 100 Advisers is a listing of the advisers and adviser teams competing for the annual PLANSPONSOR Retirement Plan Adviser and Adviser Team of the Year awards who stand out in terms of a series of quantitative measures.

For the 2013 list, we added a new category alongside the individual and team categories: multi-office team. As for how they are defined: An individual adviser is a single adviser with one group of clients; a team is a group of two or more advisers in one office location who collectively serve one group of clients, sharing relationships and sales and using the same client support team; a multioffice team is a group of two or more advisers across multiple office locations who share support staff and follow the same guidelines and procedures to serve clients.

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[Annuity Rates](#)

Standard Pension Closeout/Terminal Funding Case
Rates

No lump sums, no disability or unusual provisions

Immediates - 3.60%

Deferreds - 4.05%

50/50 Split of Immediates and Deferreds - 3.83%



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