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To: [Terry McCauley](#)
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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. Today's Solutions for Tomorrow's Needs.

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Many plan sponsors are looking for ways to De-Risk their pension plans. PRT (Pension Risk Transfer) has become a hot topic. The article below from [PlanSponsor.com](#) goes into more detail about a few of the options available to plan sponsors including buy-in and buy-out.

Pension Risk Transfer:Containing Risk

Factors to consider before undertaking a DB plan pension risk transfer

As U.S. pension plans struggle to maintain their funding status, more are searching for ways to lighten maintenance costs. One option starting to gain traction is the pension risk transfer (PRT).

A PRT involves a plan sponsor transferring its company's pension risk to an insurance carrier, to protect the plan from market volatility. According to Cynthia Mallett, vice president of corporate benefit funding at MetLife, "The way we think about pension risk transfer is that it is the basic and long-standing way of transferring the obligations that a plan sponsor has developed under a defined benefit (DB) plan to an insurance company. The concept is not new; it is a concept that is being used in new ways," she says.

There are two main types of PRT options, the buyout and the buy-in.

To read more

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Annuity Rates

Standard Pension Closeout/Terminal Funding Case Rates

No lump sums, no disability or unusual provisions

Immediates - 2.75%

Deferreds - 3.25%

50/50 Split of Immediates and Deferreds - 3.00%

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