

# **PENSIONS**

### **OVERVIEW**

In essence pension provision is a simple concept. Likewise, the basic principles underpinning pensions law and taxation are simple. However, the detail of pensions law is very complex. And there is a lot of it.

As pension lawyers, we ensure that we do not lose sight of the purpose of pension provision when guiding clients, both employers and trustees, through complex pensions law issues.

We provide practical commercial solutions, based on rigorous technical analysis, to pension problems. These may be problems experienced by employers threatened by the burden of running a defined benefit pension plan in difficult economic times; or problems faced by trustees who need clearly articulated advice about how and when to use their powers.

For many years, we have been at the cutting edge of pensions law. We advised on the first appeal against a decision of the Pensions Ombudsman and on pension law issues in the House of Lords. With the involvement of the Pensions Regulator and the Pension Protection Fund, we put together the first successful reconstruction of an insolvent company under Pensions Act 2004. We advised on the first full pension scheme buy-out by one of the new breed of FSA regulated pension providers.

## **MEET THE TEAM**



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