



# Transfer Loss Assessment



With over 25 years of experience, OAC is recognised as an expert within the pensions redress industry.

We have extensive experience in preparing transfer loss assessments using our proprietary software which is fully compliant with FCA FG17/9 Redress Guidance. All transfer loss assessment calculations are signed off by an actuary.

We combine an in depth understanding of the complexities of loss assessment with a broader understanding of the pensions industry. This means that we are uniquely positioned to guide you through the transfer loss assessment process.

For larger transfer redress projects we adapt our processes to suit you – so you can design a process that works for you, but still access our support and direction.

We offer fixed fee terms, with cost reflecting the complexity of the calculation. Fee caps are applied to give you certainty over cost.

## How we work with you

- 1 Client engages OAC**  
OAC will request sight of the case file alongside the FOS adjudication and Final Decision letter (if relevant).
- 2 Initial review of the case file**  
We will read through the files provided to identify any missing information or special circumstances of the case.
- 3 OAC advise next steps**  
Once the initial file review has been completed we will share our initial thoughts on the case with you. If there is missing data we will work with you to establish suitable next steps.
- 4 Data gathering**  
We offer a full data gathering service if required. Alternatively, we can help you draft correspondence with third parties.
- 5 Loss assessment prepared and report issued**  
We prepare a coherent report and supporting calculation pack for each case to enable you to understand how the redress figure is derived.

## All of our processes are scalable.

For larger redress exercises we offer:

- Streamlined processes for sharing bulk input data
- Bespoke output format as required
- Regular catch up meetings and casework schedules
- Ongoing support from our actuaries and consultants to flag any issues or decisions required

### For more information

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Progress with confidence

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