



## Pensions advice

### Introduction

In today's Europe, the scenario of very low birth-rates together with an increasing ageing population is repeated in most countries. This situation emphasise the need to provide for additional income sources to the public pensions on retirement, particularly if one is concerned about maintaining the standard of living close to the current in the so called "Third Age".

In this respect, our pensions advice services focus on the analysis and comparison of the different instruments which exist in the market to provide for additional income on **retirement**, taking into account each client's special characteristics and needs.

On the other hand, a sudden **death** or **disability** which can have important economic implications to a person and his/hers related, should not be forgotten, and is also covered by the different pension instruments.

### Services

Companies, Organisations or Associations:

- Advice on employee benefits.
- Study and analysis of possible pension instruments: e.g. pension plans or life insurance.
- Actuarial valuations of employee benefits, both under the local Spanish standards as well as the international (IAS 19).

Private Individual:

- Study and analysis of pension alternatives: e.g. pension plans or life insurance.