

FOR IMMEDIATE RELEASE

PENSION SCHEMES MUST ACT NOW

LONDON: 17 October 2008 – Buck Consultants (Buck), an ACS company and one of the world's leading human resource and benefit consulting firms, today recommended that pension scheme trustees should look at their Statement of Investment Principles (SIP) and be prepared to make changes to the SIP or the portfolio in order to comply.

Pension schemes that went into this volatile period at, or close to, benchmark weightings in equities are now likely to be underweight. This position could be in breach of the policy contained in the SIP.

Steven White, London Head of Pensions & Investment at Buck Consultants states:

"In the current situation one of two actions is advisable:

- commence the process of rebalancing back to the benchmark weighting, by purchasing equities in a measured and planned way; or
- reflect the lower value equity weighting in your SIP, which would require an agreed change in strategy along with employer consultation."

His view is that, in most cases, it would be appropriate to start increasing equity weightings back to benchmark, with stage increases over the next three to six months. He also added that it is important to work from up-to-date information on the value of the assets and the split between equities and other asset classes.

He went on to say:

"While there is still scope for significant downside in equity markets, they have recently been showing signs of the final stages of a bear market and the authorities are now taking decisive, internationally coordinated action. Investors should be aware that equity markets have often shown strong returns during bleak economic conditions, for example, in the mid 1930s and mid 1970s."

- ENDS -

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Notes to editors:

Buck Consultants, an ACS company, is a leader in human resource and benefits consulting with more than 1,500 professionals worldwide. Founded in 1916, Buck is an innovator in the areas of retirement benefits, investment advice, health and welfare programmes, human resource management, compensation and employee communication. News and other information about Buck Consultants is available at www.buckconsultants.co.uk. Buck is an independent subsidiary of Affiliated Computer Services, Inc (ACS).

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