

The UK's leading specialist in employee benefit innovation and optimisation

www.xafinity.com



Xafinity is one of the UK's leading specialist providers of pensions, employee benefits and payments expertise, with 170 years' experience and providing services that support more than 10 million members.



Xafinity Consulting

The open consultancy: a unique approach to knowledge that puts our clients in the driving seat

The world of employee benefits is in a period of significant challenge and change.

Traditional pension structures are being overhauled under a heightened political and regulatory focus. Traditional benefits are evolving into flexible, empowered environments in which employees expect to exercise technology-enabled choices, balancing lifestyle-related options against a total rewards picture.

People responsible for delivering pensions and benefits – trustees, administrators, policy-makers and finance professionals – all now need more information than ever before.

Xafinity Consulting is a new breed of pensions and employee benefits consultancy, which has developed specifically to help customers meet these new challenges and cope successfully with change.

Built on the foundations of a company that's been providing financial services advice since 1845 and has a loyal client base, Xafinity Consulting was reborn in 2007 with a mission to change the way employers can access and gain information and expertise.

As a specialist consultancy, we are free from the constraints of templated methodologies and business models; but our philosophy goes far beyond the standard talk of bespoke solutions and personalised customer service.

Our unique vision has been to change the relationship between consultant and client, in a very specific way.

We believe in using technology not simply to empower us, but to empower our clients. Our unique range of software tools have been developed specifically to enable our clients to understand their options and make truly informed decisions. Xafinity Consulting's clients attain not just answers, but the means of achieving them.

Covering the spectrum from the stewardship of defined benefit risk management, through full-service pension consulting to leading-edge, user-driven flexible benefits, we combine deep expertise with innovative use of online tools to achieve outstanding results.

In both pension management and total benefits, we've harnessed the power of technology to create the first 'open consultancy' – where clients really are in control.

Our areas of expertise include:

- Actuarial Services
- Benefits Administration
- Corporate Solutions
- DB Risk Management
- DC Solutions
- Flexible Benefits
- Group Risk Consulting
- Healthcare Consulting
- International Benefits
- Investment Consulting
- Pensions Administration
- Pensions Consulting
- Professional Trusteeship
- Self Invested Personal Pensions
- Total Benefits Consulting.

Comprehensive pension services to trustees and corporates

For all types of defined benefit (DB) and defined contribution (DC) pension scheme structures, Xafinity Consulting provides an end-to-end partnership capability, to make it easy for employers and trustees to manage their arrangements.

Expertise

We've been experts in pensions and benefits consulting for over 30 years. Our development has not been down the path of becoming a big, multi-disciplined vendor of packaged consulting services to a wide range of corporate functions. Instead, we've concentrated on developing breadth and depth of capability in the pensions and benefits field, maintaining our specialism.

Innovation

Innovation is perhaps not a word traditionally associated with pensions. As a dedicated specialist, we see it as a key part of our role to create new products and services that can help clients address issues and gain advantage.

Specialist

Today, we are one of the UK's leading specialists in this field, with an unparalleled set of resources at our disposal – from the country's most experienced administration team to the pre-eminent pensions software platform. These processing and technology skills, coupled with our leading edge pensions consultancy and actuarial capabilities, uniquely enable us to provide a quality assured total service to companies and trustees who want 'one stop shop' full outsourcing.



TOTAL BENEFITS CONSULTING

Today's employers need to make maximum use of benefits to recruit and retain scarce talent, and today's employees expect far greater flexibility and control than in the days when a pension, healthcare and a car were the ideal.

Employees' preferences change and evolve rapidly. New benefits are emerging in security and protection, health and lifestyle areas and new structures such as flexible and voluntary benefits are being built on the back of the new online flexible benefits technologies.

Xafinity Consulting's expertise in total benefits strategy and consulting has helped many companies support their business goals, through optimising the effectiveness of employee benefits.



Recognising corporate need

Traditionally most advice was delivered to trustees, however recognising the need for companies to enjoy a business centred approach to pensions consulting, we created **Xafinity Corporate Solutions**. By bringing together all our corporate specialists into one dedicated practice they are able to deliver separate, focused, innovative pensions advice to the corporate community.

Professional trusteeship

We were among the first companies in the UK to professionalise trusteeship, to help boards of trustees stay ahead of ever-increasing burdens of responsibility.

A decade on, we're bringing new trust-based pension solutions to the market and helping the transition from old to new pension models.

Wide range and open style

Our wide range of pensions related products and services, whether for trustees or sponsors, are designed tightly around the specific needs of each client and not to a pre-set formula.

Our style is to be open and consultant-led, with the people who have the expertise working closely with our clients on a day to day basis. There is a strong ethos of transferring knowledge to our clients.

TOTAL BENEFITS STRATEGY

As a recognised innovator in total benefits consulting, we work with our clients to develop and manage a total benefits strategy that crystallises competitive advantage.

This may range from a pension-led approach to a sophisticated strategy featuring flexible and voluntary benefits approach. Our advanced self-service administration systems include the ground-breaking RewardsLab system.

We are able to provide everything from initial analysis and business case building, through benefits strategy design and development, to design and sourcing of systems and benefits, scheme administration and employee communications.

If you'd like to find out more about us, or any of our range of services, contact us now on +44 (0)20 7680 1990 or visit www.xafinityconsulting.com

Xafinity Consulting

Xafinity Consulting is one of the UK's leading specialists in pensions and employee benefits. Our expertise addresses the needs of both trustees and companies in pensions and actuarial services, flexible benefits, healthcare and training. We are committed to working in partnership with our clients, providing tailored solutions to maximise the returns of their benefit strategies.



Xafinity: The UK's pensions and benefits specialist

Xafinity is one of the UK's leading specialist providers of pension, employee benefits and payments expertise, with 170 years' experience.

The group provides consulting, software, resourcing, training and business process outsourcing services that enable public and private sector organisations to deliver employee benefits more efficiently.

At the 2010 UK Pension Awards Xafinity was recognised as Pension Software Provider of the Year for the fifth time in six years. At the Pension and Investment Provider awards in 2010 Xafinity won Best Pension Administration Software and in 2009 were voted the best Third Party Administration Provider. Xafinity is the accredited software supplier to the UK Principal Civil Service Pension Scheme.

With 1,300 people nationwide, Xafinity has operational and relationship management centres across the UK, in Bath, Belfast, Cardiff, Crawley, Fleetwood, Leeds, London, Manchester, Reading, Stafford, Stirling, Waterlooville and Worcester.

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