

# OUR PENSIONS OFFERING

The legal landscape for pensions is highly regulated and requires deep technical expertise to navigate. There are also frequent changes to the multitude of laws which adds to the layers of complexity.

Our integrated and multidisciplinary team of pension lawyers have extensive experience in advising corporate sponsors, trustees and insurers on the full range of pension issues from plan inception, through valuation negotiations, funding solutions, investment issues, engaging with the regulator, benefit changes, disputes, plan restructurings and de-risking to plan closure.

Our clients include employers of all types, plan administrators, financial institutions, governments, actuarial and benefits consultants and pension regulators and we have worked on several complex pension related matters.

Key differentiators in our service offering are the fact that we are a multidisciplinary team – bringing together several core specialisms that are key to advising holistically in the space; and our ability to advise seamlessly across jurisdictions working with our alliance and relationship firms.

We focus on our ability to see the big picture and to offer our clients practical and pragmatic insights.



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## SERVICES

### CURATORSHIPS & LIQUIDATIONS

- We have experience in managing, investigating, governing and winding-up pension funds. We have worked on and advised on several high-profile pension funds under curatorship. We work closely with the regulators in the scope of both curatorships and liquidations to protect the interests of members of these funds and their assets.

### EMPLOYEE BENEFITS

- We have expertise in managing people-related issues, particularly employee benefits, including incentive schemes, pension & provident funds and medical aid benefits.
- Our services include designing, drafting and implementing bonus schemes and other incentive arrangements, advising on medical schemes and retirement funds and compliance with applicable rules and legislation, providing tax advice and advising on employee benefits such as group life and disability benefits and the handling of related claims.
- We keep clients informed of all significant changes and developments to the law and help them implement any necessary changes to their business or employee benefit programme.

### PENSION REGULATION, GOVERNANCE & RISK

- We advise on the impact of several aspects of regulation that affect retirement funds, their service providers and their members and assist in navigating these to ensure effective governance and mitigation of risk. This includes advising on regulation relating to governance, the duties of trustees, administration of retirement funds, investments and investment restrictions (including regulation 28), data protection and the member's right to information.

## PENSION FUND DOCUMENTS & ADVICE

- We advise on Defined Benefit and Defined Contribution Pensions, as well as umbrella and stand-alone Funds, as well as underwritten funds. We provide advice and opinions to our clients on various matters that they are faced with within the Pension Fund Industry, and we advise on pension fund documents, including rules, consolidated rules, special rules, Insurance policies and indemnities.

## PENSION DISPUTES

- We represent our clients involved in disputes in various forums which include the Courts, the Financial Services Tribunal, the Pension Funds Adjudicator as well as complaints heard by the FSCA and its Appeal Board. We advise pension funds, trustees, principal officers, participating employers, members, and pension fund service providers such as administrators, actuaries (or valuers) investment consultants and managers as well as employee benefit consultants.

## PENSION TAX

- We advise on a wide range of tax implications relating to retirement funds, such as transfers between retirement funds and structuring of participation by employers in new funds, retirement fund withdrawals for individuals or emigrants, any other related tax issues for retirement funds.

"Sources value the firm's commercially-orientated approach and ability to discuss complex issues in simple terms."  
- **Chambers Global**

## PENSIONS CORE TEAM



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## CONTACT US

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### About Webber Wentzel

We are the leading full-service law firm on the African continent, providing clients with seamless, tailored and commercially-minded business solutions within record times. Our alliance with Linklaters and our relationships with outstanding law firms across Africa ensure that our clients have the best expertise wherever they do business.