



Integrity^o

Coyle Hamilton Willis

—
A NEW APPROACH TO
DEFINED CONTRIBUTION MANAGEMENT
BROUGHT TO YOU BY COYLE HAMILTON WILLIS.



Coyle Hamilton Willis

A Member of the Willis Group

INTEGRITY IS A NEW APPROACH TO DEFINED CONTRIBUTION MANAGEMENT THAT USES A TECHNOLOGY CALLED HARTLINK.



CERTAINTY

Integrity is FRAG 21 compliant giving you the added certainty and comfort that the most stringent of controls are exercised in the management of your employees' funds.



QUALITY

Coyle Hamilton Willis's success has been built upon understanding our clients' needs. We take great care and attention to ensure that we understand your business, your people issues and your financial requirements.



RELIABILITY

Our guarantee of excellence is rooted in our talent, our experience and our approach to serving clients.



WHO ARE WE?

Coyle Hamilton Willis is Ireland's leading insurance and re-insurance broker, pensions, employee benefits, actuarial and risk management consultancy. We employ over 300 people in our offices in Dublin, Cork and Limerick. Coyle Hamilton Willis is a member of the Willis Group.

For over forty years, Coyle Hamilton Willis has guided Irish employers through the changing and evolving world of pensions. Today, in partnership with Capita Hartshead, the award winning leaders in Occupational Pensions Administration, we are providing a total defined contribution management solution offering the very best in state of the art administration combined with the highest level of professional consultancy including legal, actuarial and investment.



CERTAINTY

QUALITY

RELIABILITY

Integrity[®]

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WHAT IS INTEGRITY?

Integrity is a new approach to Defined Contribution management that uses a state of the art technology called Hartlink.

Hartlink is the sophisticated administration software package developed by Capita Hartshead, which holds over 3 million member records, making it the largest occupational pensions administration database in Ireland and the UK.

We are proud of this initiative which allows us offer an administration service that accommodates all core services with the utmost reliability, accuracy and efficiency.

Integrity's comprehensive administration capability sits within a suite of services that facilitate:

- Individual member records
- Monthly contribution management
- Individual member transactions – leavers, transfers etc
- Annual Reports and Accounts
- Compliance with the Pensions Act and Regulatory requirements
- Investment monitoring
- Employee communications
- Web enabled access
- Trustee guidance
- Legal documentation
- Risk Management
- Benefit projections and modelling
- Predictability of cost
- Savings through economies of scale
- Multinational Pooling

A fundamental part of the Integrity offering is the well developed, highly secure web based system. Integrity gives employers and Trustees complete access to each member's pension details including current fund value, contribution history, monthly transaction details and investment performance. These are only a few features of the web system.

The system is also available at member level, which in addition to the above provides members with access to an advanced graphical and numerical projection tool.



The Integrity web based system is totally reliable and has proven a significant time saving tool for the employer.

All of these services are brought to you in an integrated and seamless manner that relieves you of the burden and worry of looking after employees' pensions.

We support this performance against Service Level Agreements (SLAs) as well as guaranteed accuracy of member data, communications and benefits. With clear and transparent charging structures, you can be sure that your money is being well spent.

As part of Coyle Hamilton Willis's total pensions consultancy service we also supply as required:

- Actuarial Consulting
- Investment Consulting
- Legal Documentation
- Personal Financial Planning
- Member Communication
- Risk Benefit Management
- Trustee Training
- Trustee Services

giving you the security, ease and efficiency of dealing with one trusted adviser for all your pension and related requirements.

A photograph of two men in business attire standing in an office. The man on the left is wearing a white shirt and a patterned tie, while the man on the right is wearing a dark suit. They are engaged in a conversation, with the man on the right holding a folder. The background shows a large window with blinds and a potted plant. A blue banner with white text is overlaid on the image.

CERTAINTY, QUALITY, RELIABILITY

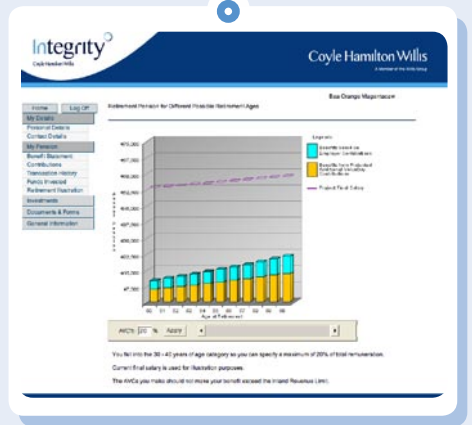
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SERVICE

Coyle Hamilton Willis's success has been built upon understanding our clients' needs. We take great care and attention to ensure that we understand your business, your people issues and your financial requirements. We deliver the service you need to achieve your goals, and do so with ease, confidence and certainty.

Our Client Advocacy model requires us to assign a senior person to your account who partners with you and manages all aspects of our relationship. Your Consultant takes the time to learn how your company functions, the specific nature of your benefit programmes, your objectives and goals. In short, your Consultant is your link to our breadth of expertise.



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Our process driven approach ensures attention to detail, diligence in achieving objectives and a "right first time" set of results.

Above all, we are not 'just' a pensions provider. We understand business and the business of risk. We aspire to be your trusted business partner and we work hard to accomplish that goal.

WHAT HAPPENS NEXT?

If you are interested in hearing more about Integrity and receiving a demonstration of our system, please contact us to arrange a no commitment meeting with one of our Consultants. We look forward to hearing from you.

EXCELLENCE

Our guarantee of excellence is rooted in our talent, our experience and our approach to serving clients.

Our people are acknowledged experts in their fields. They are committed, innovative and dedicated to serving the needs of our clients.

We have an enormous depth and breadth of experience, developed over many years working with a wide range of leading companies on every conceivable aspect of employee benefits management and planning. Our clients include some of the largest and most forward-looking business people in this or any other country.

CERTAINTY, QUALITY, RELIABILITY

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