

# *Member Communication in Financial Crisis - Embrace or Avoid?*

*The Devil's Advocate*

March 2009

This presentation may be of assistance to you in making some important decisions. The decisions you make will affect your income when you retire. You may feel comfortable making these decisions yourself; or you may wish to seek independent financial advice about your options, not only when you first make choices, but whenever your circumstances change. This presentation gives you information but does not advise you in any way.

The logo for Willis, featuring the word "Willis" in a white, serif font on a dark blue rectangular background.

# *Disclaimer*

**The views presented here are not necessarily mine or those of my employers**

# *Vox Pop 1*

**“This pensions lark is a waste of time and money.  
I’d be better off taking my money and spending it or  
investing it myself. How do I get out?”**

# *Vox Pop 2*

**“Enough is enough.**

**Liquidate everything and put it into cash.”**

# *Vox Pop 3*

**“That’s an awful lot of technical information to dump on people with no background in investment.”**

# *Vox Pop 4*

**“All you’ve done today is cover your own ass.”**

# *Outcomes?*

- Disillusioned?
- Panicked?
- Bewildered?
- Intimidated?

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