

# Risk Analyzer

Volatile market conditions create a challenge for plan sponsors seeking to meet cash requirements while managing the real time impact of market movements on the pension plan's balance sheet. You need a reliable tool that will give you an integrated understanding of how market movements impact your pan's funded status.

Aon's Risk Analyzer tool combines the latest technology with actuarial and investment expertise to help plan sponsors holistically manage risk in their retirement plans.

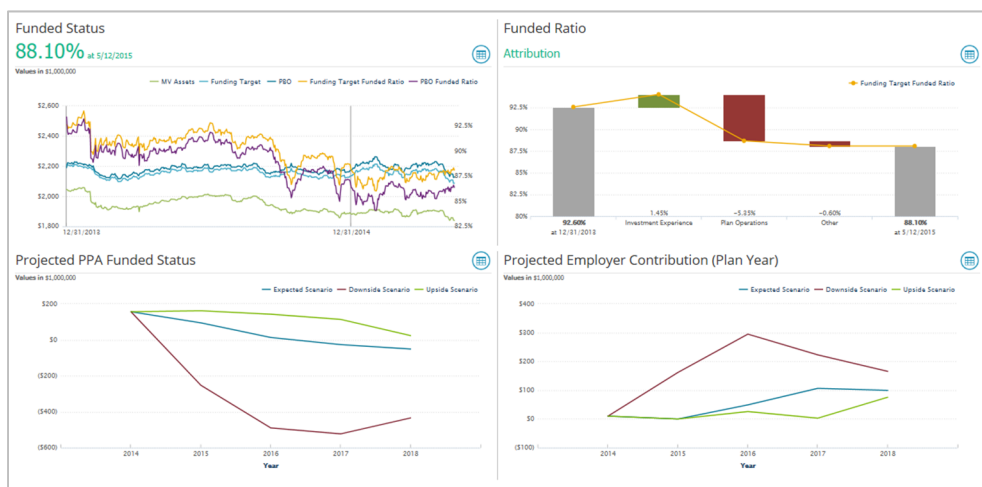
Today's increasingly complex investment and valuation environment is challenging defined benefit plan sponsors to better manage the financial risk and volatility of their programs. Aon's Risk Analyzer is a daily pension financial and risk management tool. It strengthens your ability to manage funded status risk with integrated pension risk management functionality. Daily tracking and analysis of the plan's assets, liabilities, and funded status enable you to:

- Gain an immediate understanding of retirement plan costs and risks
- Model better future outcomes by understanding what actions to take today to improve the future
- Leverage the tool from anywhere and enable you to download data, charts, and analytics via a customized website and mobile app

**We're here to empower results**

To learn more about Aon's Risk Analyzer tool, please email us at [retirement@aon.com](mailto:retirement@aon.com)

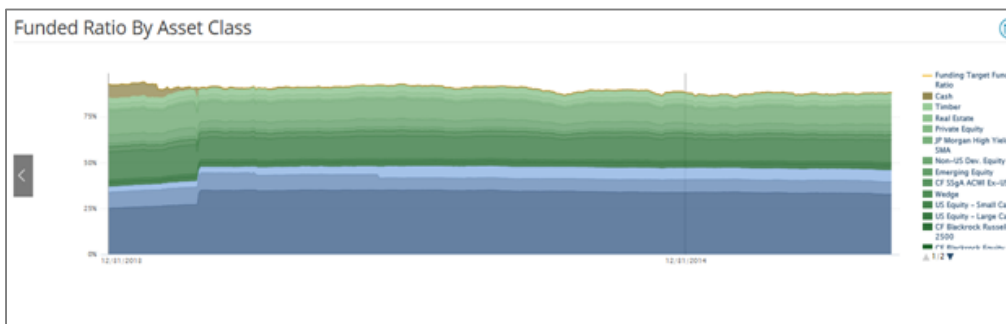
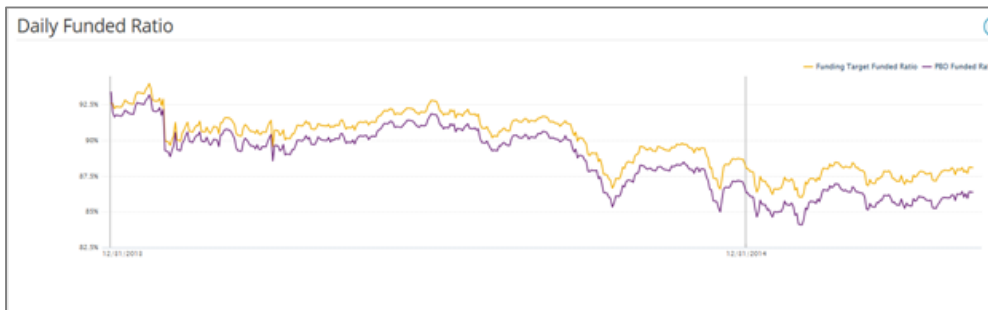
For more information, visit [aon.com/retirement](http://aon.com/retirement).



## Daily Tracking and Attribution Analysis

With Risk Analyzer, you gain daily insights into funded status and access to an array of robust analytics.

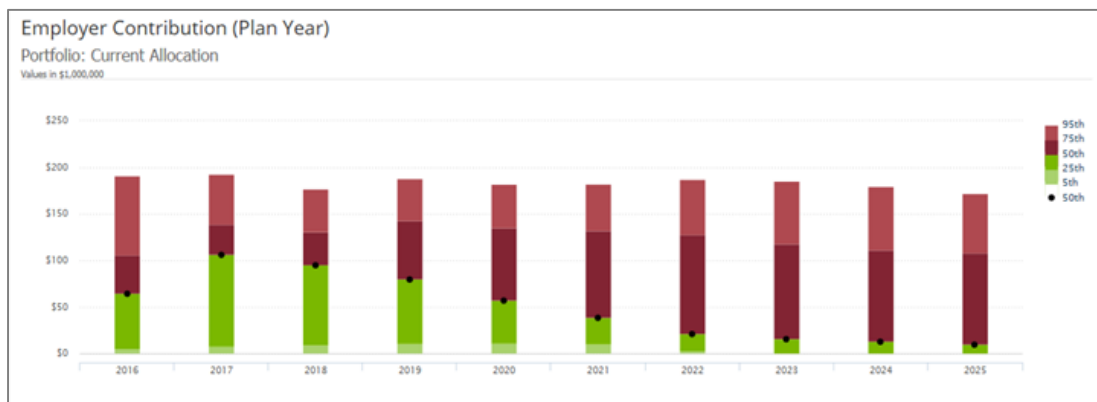
- **Daily Tracking of Assets and Liabilities.** Pull daily asset information and track multiple liabilities on a daily basis
- **Daily Attribution Analysis.** Achieve a greater understanding of the underlying risk to the financial health of the plan through daily analysis of market movements and cash flow impact on assets and liabilities
- **Sensitivity Analysis.** Gain an appreciation for the plan's exposure to significant events in interest rates and equity markets by quantifying the top risks to the plan's funded status
- **Hedging Analysis.** Perform a detailed analysis of the distribution of duration along the yield curve and evaluate the impact on assets and liabilities of changes in interest rates and credit spreads
- **Glide Path Tracking.** Peg the daily funded status of plans that have adopted a dynamic investment policy



## Daily Forecasting Capabilities

Risk Analyzer delivers robust forecasting of retirement plan metrics that incorporates daily market movements. This gives you a number of advantages:

- Flexibility to forecast contribution requirements, expense, and funded status for any number of years under various scenarios
- Access to deterministic projections and stochastic simulation capabilities
- Ability to integrate daily market performance into forecasting, reflecting the best available information and allowing you to budget and prepare in real time
- Generate customized as well as typical upside and downside scenarios, with the flexibility to create and save preferred scenarios



Risk Analyzer combines Aon’s investment and actuarial expertise to create a fully integrated daily pension financial and risk management tool. This unique offering empowers you to better manage the financial risk and volatility of your programs by modeling and predicting the impact of market movements on your plan’s funded status.

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