




RACHEL PINTO

PARTNER

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Rachel is a partner in the Pensions team with particular expertise in pension de-risking.

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KEY SERVICES

[Pensions and Pensions Litigation](#)

KEY SECTORS

[Financial Institutions](#)

EXPERIENCE

Rachel has particular expertise advising on pension scheme de-risking through the insurance market and on matters of benefit design and liability management. She has advised both insurers and trustees on a significant number of de-risking transactions.

Rachel is experienced in advising both sponsoring employers and trustee boards on a wide range of projects, including scheme mergers, scheme restructuring, liability management exercises, proposals regarding scheme funding and changes to benefit design as well as day to day matters. She also advises on the impact of corporate activity on pension schemes.

Rachel is an active member of the Association of Pensions Lawyers and sits on its Education & Seminars committee. Rachel sits on the managing committee of the Institute and Faculty of Actuaries' Member Interest Group for Bulk Annuities and Longevity Swaps.

Rachel was listed as a "Next Generation Lawyer" in the *Legal 500*, 2017.

Rachel's experience includes advising:

- Pension Insurance Corporation on multiple buy-in and buy-out transactions, including the full buy-out worth approximately £2.4 billion with the trustees of the Philips Pension Fund, which was the UK's largest full buy-out to date
- TUI Travel on the terms of its merger with German parent company TUI AG and the subsequent merger of its three defined benefit pension schemes to form a sectionalised scheme with around £2 billion of liabilities
- The Trustees of the Novelis UK Pension Plan including on various de-risking proposals from the employer, and on day-to-day matters including drafting scheme documentation
- Hammerson on its proposal to close its defined benefit pension scheme to future accrual
- Institute & Faculty of Actuaries on winding up its defined benefit pension scheme