



**MWM Consulting Group**  
**Taking Measure of Tomorrow™**

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MWM is a Chicago based independent consulting firm providing actuarial, technological and strategic advice and services in the areas of employee benefits and financial risk.

At MWM, senior professionals are the central participants in each engagement. In contrast with the practices of many competitors, the daily responsibilities for projects at MWM are assumed by tenured consultants, not apprentices. We use our broad experience to deliver efficiency, innovation and enhanced quality of service. We combine focus and individual skill with the power of the latest technologies to solve our clients' problems.

Our client base is broad and includes public and private sector organizations: privately held companies, Fortune 1000 corporations, large and small governmental employers, and tax exempt associations, hospitals and organizations. Our services are comprehensive – addressing issues of the most traditional benefit plans to risk contingent structures requiring pioneering approaches.



**Retirement Plans**

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Our menu of retirement plan services assists plan sponsors, large and small, through an elaborate legal, accounting, financial and regulatory environment.

- Defined Benefit Plans (Qualified and Non Qualified)
- Defined Contribution Plans
- Hybrid Plans (Pension Equity, Cash Balance)
- Proprietary Designs (Pension Option Plans)
- Retiree Health Plans

Technology Enabled Communications and administrative systems such as BEN.e.TEC™ educate and inform employees on a customized basis. These systems can be adapted to a variety of platforms - the Internet, intranets, kiosks or individual PCs.

## Executive Compensation Services

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Today more than ever, expertise and experience is indispensable in addressing executive benefit programs. We work with organizations to create programs consistent with their strategic goals and which address their specific interests and circumstances.

## Health and Welfare Plans

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Group life, health and disability plans are cornerstones of most employee benefit programs. We assist employers to develop and maintain programs which are well-managed, cost effective and best suited to the organization.

- Accounting for retiree medical plans.
- Effective plan design and cost containment
- Forecasting and simulating long term disability cash flow and liabilities
- Pricing traditional and flexible benefit programs
- Reserving for self-funded plans
- Funding & insurance strategies from first dollar coverages to stop loss
- Medicare D Attestations and Design Issues

## Merger and Acquisition Support Services

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The success of transactions involving employment based entities is dependent upon the intangible liabilities and assets represented in formal qualified and non-qualified benefit plans and arrangements. In employee benefits, it is never too early to develop a strategy for assessing the legal and financial impact of a merger or acquisition. In a time-sensitive environment with millions of dollars, and often the transaction itself at stake, the ability to extract, assess and quantify the relevant aspects of a transaction requires broad based knowledge and understanding. Our actuaries have decades of such experience, advising privately held and publicly traded clients in acquisitions, divestitures and mergers.

- Pre-Agreement Assessments
- Due Diligence Support and Audits
- Transition Consulting
- Post-Closing Support

## **In-, Out- & Co- Sourcing Administration Services**

Benefit program administration requires a significant investment in staff, training and technology. Outside administrative support for part or all of their benefit functions is an effective alternative to continued internal growth. We provide a continuum of support levels, from complete outsourcing to varying combinations of internal and external resources.

- Full outsourcing - all administrative system functions and support are provided by the service provider.
- System outsourcing - an organization utilizes the service vendor's systems functions, but continues to perform the administration using its own staff.
- Staff outsourcing - a plan sponsor continues to maintain its own system and uses a service vendor's staff.
- Partial outsourcing, in-sourcing and co-sourcing - combinations of people and other resources are used

## **Financial Modeling & Risk Measurement Services**

Actuaries use mathematical risk modeling to prepare for the future, rather than to predict it. Classical applications of probability and risk theory, enhanced by powerful computing technologies, permit actuaries to simulate countless futures and measure their likelihood and magnitudes. Using simulation techniques, forecast valuations and sensitivity analysis, we can identify the vulnerable aspects of long term budgets and financial programs.

- Develop Annual Revenue and Expense Cash Flows
- Project Pension Liabilities and Retiree Medical Liabilities
- Measure Impact of Community and Employee Demographic Changes Upon Selected Financial and Operational Results
- Measure Reserve Sufficiency for Selected Programs / Funds
- Employ Sensitivity Analysis to Measure the Impact of Changes based upon Selected Variables
- Employ Risk Quantification to Measure the Exposure of Programs and Systems to Selected Risks

## **Strategic Forecasting for Associations**

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MWM Consulting Group specializes in predictive actuarial modeling. Our forecasting technique shows the year by year influence membership changes bring to your financial picture. Our sensitivity analysis, using your membership data and dues structures, shows how variances in selected components affect your results. We measure the number of new members required each year to maintain or grow your organization, and compare these numbers with projections of potential new members from traditional and/or alternative sources.

Our actuarial forecasting is based upon customized assumptions which we develop from your organization's historical records, supplemented with industry, geographic and general data sources. Our forecasting model is designed to help association and club management anticipate the effects of multiple demographic forces and develop alternative strategies for maintaining organizational health and viability.

## **Public Sector Employer Advisory Services**

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Our professionals advise governmental employers in all areas of employee benefit programs. From actuarial valuations for GASB accounting, annual funding and budgeting, to union negotiations, program design, reserving, member and employee communications and program administration, MWM consultants bring specialized experience to advise and assist governmental employers to successfully manage their employee benefit plans.

MWM also offers financial modeling services which can add valuable and strategic insight into the planning process. Dynamic long term forecasting illustrations show the impact of selected variables, such as community and employee demographic changes, or income base changes, upon future service demands and revenue sources.