

THE PAC ADVANTAGE IS YOUR ADVANTAGE

- **ABILITY & INSIGHTS** to help you prepare your case. To help you strategize.
- **ACTUARIAL KNOWLEDGE** to draft bullet-proof QDROs. To tackle complex issues beyond the norm.
- **CUSTOMER SERVICE** that accommodates and understands your case needs.
- **TESTIMONY EXPERTISE & DELIVERY** that wins for you, every time.
- **RESULTS** that stand up in court.

DID YOU KNOW?

PAC actuaries develop their custom software and custom algorithms themselves.
No canned calc programs here.

PAC actuaries are mathematical experts, have passed hard actuarial examinations, and are credentialed. Most firms cannot explain what an actuary is, nor could they begin to explain how a present value is calculated. Most other pension valuation firms lack any actuarial or mathematical expertise. *No one on their staff has any actuarial credentials.*

PAC actuaries' writings about strategies and examination of the issues, case law and methodology regarding pensions in divorce are published in three major legal texts by Aspen Press: NY and respected law publications such as American Journal of Family Law. We don't have to self-publish as do some pension appraisers. *Divorce masters, judges, and lawyers call PAC for advice, practical insights and discussion of key issues.*

PAC actuaries are familiar with state-specific benchmark cases and law. Because of our objectivity, our results stand up in court. If expert testimony is needed, the PAC actuaries prepare direct examination questions and cross examination questions for an opposing expert, keeping in mind the overall strategy of the case. *We don't just "wing" it; we "win" it.*

PAC actuaries set the standards in this field for more complex matters such as executive plans, structured settlements, and defined contribution plan valuation using the tracing method. PAC actuaries have the ability to provide customized actuarial reports and handle complicated issues such as executive plans that may be beyond the ability of other firms in this field who possess neither actuarial credentials nor our level of expertise. *Make the PAC advantage **your** advantage.*