



# Employee Benefits Valuation

*Ind AS19, AS15 and IAS19R*

## Who we are?



**AARC** is a team of professionals who help you find solutions to your Actuarial, Analytics and Risk challenges.

**We believe** in adding value to your growth by tailoring efficient solutions to your needs, while ensuring integrity and best practices.

**We provide** customized service & excellent support to our clients & build strong relationships by bringing a positive impact.

**Our endeavor** is to ensure the efficient estimation and management of your liabilities, while containing the cost.

**Our strength** lies in the diverse experience of more than 20 years of our team in both Indian and overseas market.

**Our uniqueness** – we combine analytical approach and actuarial techniques and find the best possible solution.

# Our Services

Calculation of Liability as per AS15, IndAS19, IAS19R and other international accounting standards for:

- Gratuity
- Leave Encashment
- Earned leave/Sick Leave/Other Leave Benefits
- Other Defined Benefit Plans
- Pension Benefits
- Health Benefits such as Long-Term Care etc.
- Interest Rate Guarantee on Provident Fund

## Asset Liability Management of these schemes

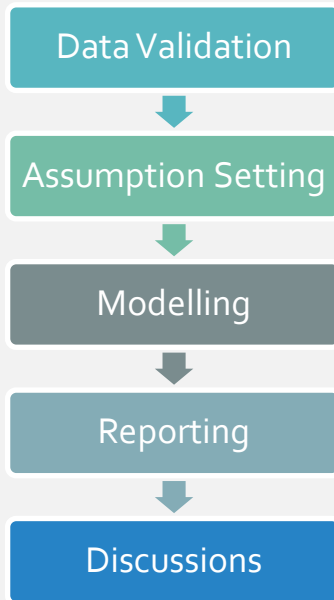
Help understand the nature of your liabilities, identify key risk drivers and strategize investment of assets after studying the nature of the liabilities

## Employee Benefit Scheme Design

Advise and design employee benefits schemes as per the employer's requirements and study of market practices.



## PROCESS



## HOW WE ADD VALUE

- Assistance in preparing accurate **data**, carrying out the necessary checks to ensure accuracy of data and sharing the Data Accuracy report
- Assistance in determination of **actuarial assumptions** by analyzing client specific conditions and carrying out extensive research about the industry and market practice.
- Approach to **modeling** – Standard and recommended Projected Unit Credit methodology
- Detailed **Report** with Qualitative Insights
- Suggestions for Better Management, if required
- **Discussions** with Management as well as Auditors, if required



Yogita Arora, FIAI

*Principal & Consulting Actuary | AARC*

*Appointed Actuary | ECGC Ltd.*



Nikita Bagaria

*Actuarial Analyst | AARC*



Sanyam Tayal

*Actuarial Analyst | AARC*

# Actuarial Analytics & Risk Consultants

Expertise – Efficiency – Integrity – Add Value – Best Practice