

Keshinda Gage

Senior Associate

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About Keshinda

Keshinda Gage advises both employers and trustees of UK defined benefit, defined contributions and death benefits pension schemes. Her experience includes drafting member communications on changes to minimum pension contributions, changes to pension benefit structures, auto enrolment and TUPE; advising on the PPF's Levy Determination; handling complex member disputes and implementation of GDPR requirements.

Keshinda previously worked as an in-house lawyer at the PPF and BT plc. At the PPF, she advised on the legal aspects of the Levy Determination, reviewed PPF guarantees and recertification, and considered levy and member reviews and complaints. At BT, she advised on pensions legal, risk and policy issues for all BT pensions schemes (both DB and DC arrangements), both in the UK and other countries.

Keshinda is the Social Mobility Lead in the firm's London office, a member of the Association of Pension Lawyers and the legal trustee of the charity, London Football Journeys.

Experience

- Advising employer and trustee clients on benefit changes and restructurings (including closures to future accrual and bridging pension options) and liability management exercises.
- Advising the trustee of an £8 billion pension fund on various issues, including managing trustee duties, amendments to the governing documents, benefit queries, member complaints, and governance and compliance matters.
- Assisting on advising employer and trustee clients in relation to the transfer of DC benefits to group personal pension plans, the closure of a DC scheme and the creation of a new hybrid scheme.
- Drafting and reviewing adviser agreements, insurance contracts and member communications for trustee clients.
- Instructing counsel on the interpretation of pension indexation provisions, with potentially material impact on scheme liabilities.

Credentials

Education

- The University of Law, L.P.C.,
- University of Surrey, LL.B.,

Admissions

- England and Wales, 2013

Expertise

Services

- Pensions

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