

MOBIUS LIFE

Providing solutions for institutional pension schemes
and asset managers





We empower
our clients and
their advisers
to implement
their investment
strategies
efficiently

Mobius Life	1
The Mobius Life investment platform	2
Mobius Life governance	3
Providing solutions for defined benefit pension schemes	4
Providing solutions for defined contribution pension schemes	5
Providing solutions for asset managers	
– Fund wrapping	6
– Outsourcing your life company	7
– Outsourcing your investment administration	8



Mobius Life is an authorised unit-linked UK life insurance company. We are an independently owned business committed to helping UK institutional pension schemes and asset managers implement their investment strategies, and meet their investment objectives.

We offer clients access to an investment platform operating within a life company structure, supported by a wide range of investment services. Uniquely, we do not represent proprietary funds and therefore avoid conflicts of interest associated with proprietary fund providers.

Our services include investment administration, creation of blended and white-labelled funds, trigger monitoring, transition management and pension scheme reporting. Working closely with our clients, we create tailored investment solutions to fit their unique requirements.

Trustees of UK pension schemes choose our investment platform to consolidate their assets, and access a broad range of funds in a highly governed structure.

Consultants and advisers use our investment platform to focus on investment advice rather than implementation issues.

Asset managers utilise our life company licence to create tax-efficient life-wrapped funds, which are attractive to UK pension schemes.

Life insurance companies employ our investment administration services to reduce their operational and governance overheads.

bespoke platform

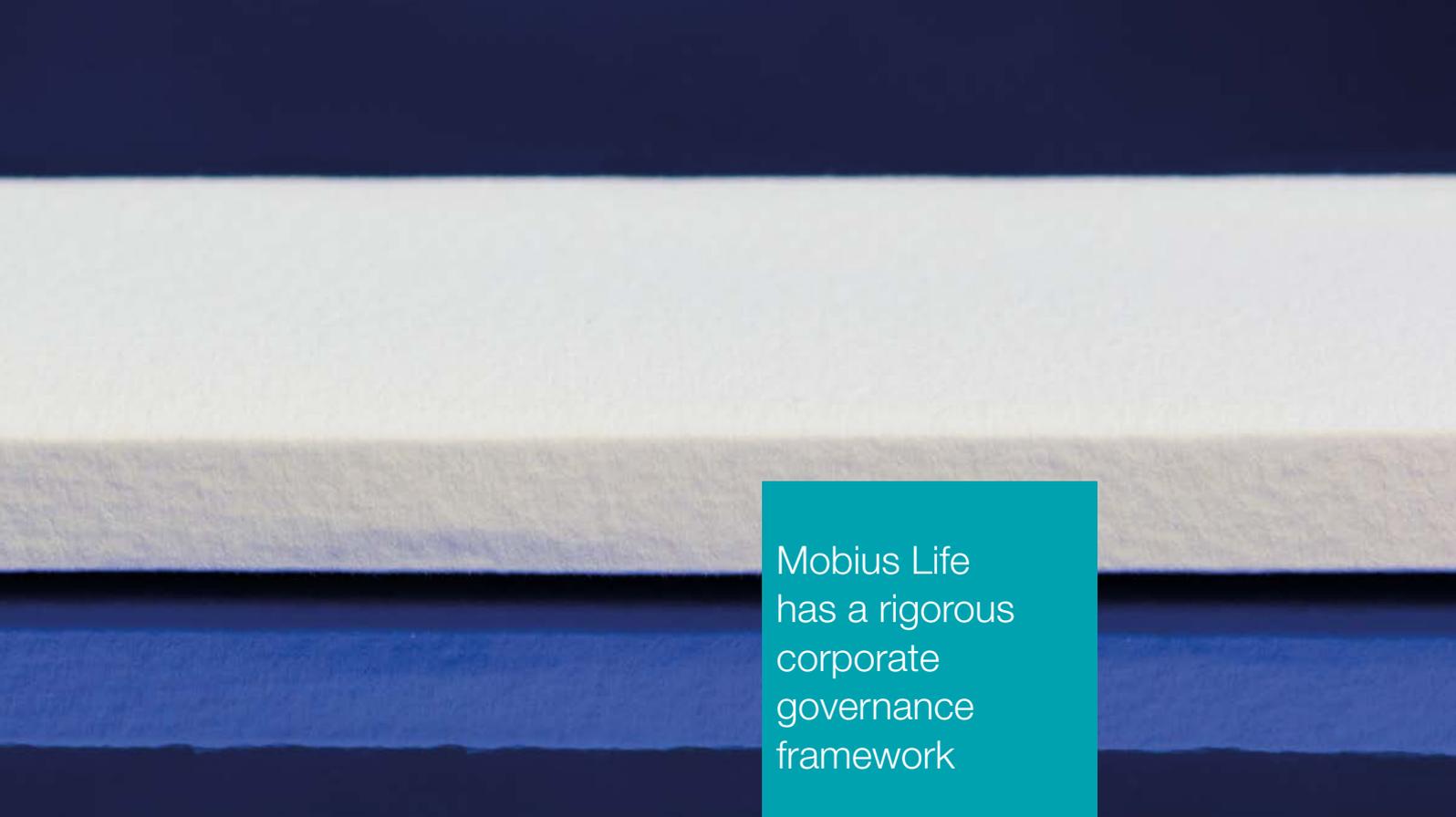
The Mobius Life investment platform

Mobius Life operates an investment platform allowing advisers and trustees of UK institutional pension schemes to manage their assets efficiently.

Pension schemes can access the wide range of funds available on the investment platform. Schemes that require guidance can use the Mobius governed fund range 'ToolKIP'. This option enables a scheme to access a considered range of funds, which are actively researched and governed by our team of investment research professionals.

The key features of the Mobius investment platform:

- Open architecture with access to a wide range of funds
- Flexibility to add new funds
- Consolidated scheme valuation available daily
- Flexible approach to the collection of fees
- Opportunity to blend funds and create a single unit price
- Option to monitor and implement de-risking triggers
- Automatic fund and scheme rebalancing
- Same day fund switching, minimising out of market exposure
- Efficient transition management for on-boarding new clients



Mobius Life
has a rigorous
corporate
governance
framework

Mobius Life governance

As a regulated life company, Mobius Life has a rigorous corporate governance framework overseen by the board of directors.

The governance committee monitors the following:

- the safeguarding of assets
- the operation of adequate systems
- control processes
- the preparation of accurate financial reporting and statements

The governance committee membership consists of appropriate group executive directors, non-executive directors, and external audit representatives.

We commission BDO LLP to conduct an independent audit to test our compliance with the AAF 01/06 internal control framework principles. Our annual company audit is performed by Mazars. Both audits conduct detailed sample testing across all aspects of the investment platform, with particular emphasis on the investment administration function.

Our compliance team is responsible for providing further assurance on internal controls to the governance committee through the compliance monitoring programme. The programme reviews and tests the procedures operating across our business.

Our robust governance framework ensures the best possible outcomes for our clients.

support and implementation

Providing solutions for defined benefit pension schemes

Mobius Life offer a range of solutions tailored to meet the needs of the advisers and trustees of defined benefit pension schemes.

Consolidated valuation and reporting

We create a daily valuation of a scheme's assets, simplifying the monitoring requirements.

Funding level tracking and monitoring

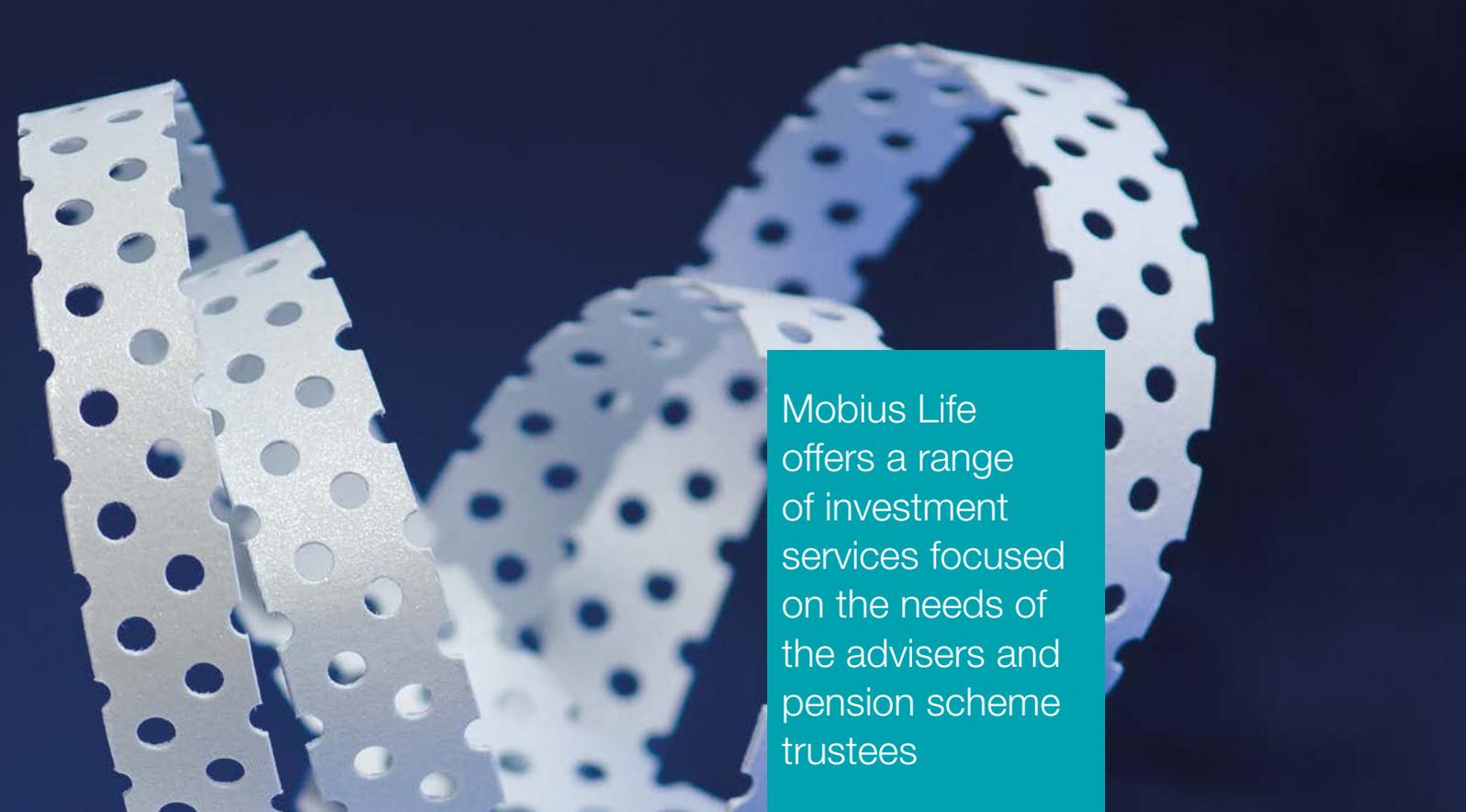
We work with advisers and trustees to develop and monitor a scheme specific flight path based on pre-determined parameters.

Bespoke funds

We create bespoke growth and protection funds to meet a scheme's specific objectives, supported by providing detailed quarterly investment reports.

Trigger implementation

Based on each scheme's unique requirements, we implement and monitor a trigger framework to determine the best opportunities to execute asset switches.



Mobius Life offers a range of investment services focused on the needs of the advisers and pension scheme trustees

Providing solutions for defined contribution pension schemes

Mobius Life provides a range of solutions for the unique needs of advisers and trustees of defined contribution (DC) pension schemes.

Blended funds

We are experienced in building and monitoring blended funds with a single unit price. Working alongside DC pension scheme advisers and member administrators, we help design, project manage, and implement DC blended fund strategies.

White-labelled funds

We create scheme specific funds bespoke to the requirements of a pension scheme, supported by member factsheets and quarterly investment reports.

Straight through processing

We work with pension scheme member administrators to enable transactions to be processed using straight through processing methods, ensuring a secure and efficient member dealing process.

Transition management

We project manage scheme transitions, coordinating the investment transactions with the needs of the scheme administrator.



flexible and adaptable

tailored solutions to
meet our clients' needs

Providing solutions for asset managers

Fund wrapping

Mobius Life offers asset managers the opportunity to create life-wrapped funds, without the capital commitment and administrative burden of establishing and managing a life company.

A life-wrapped investment fund offers a tax efficient solution to the UK institutional pensions market, providing an opportunity to secure higher performance returns and compete on a 'like-for-like' basis with established life-wrapped fund providers.

The key features of a life-wrapped investment fund:

- Preferred product for UK pensions market
- Tax efficient vehicle with opportunity to recover overseas withholding tax
- Improved performance returns
- Governed and monitored within a highly regulated life company structure
- Quick, simple and inexpensive to launch



The Mobius Life investment platform offers the benefits of a life company structure with no regulatory burden

Providing solutions for asset managers

Outsourcing your life company

Mobius Life has operated a UK life company since 1996 and is experienced in managing other life companies' unit-linked businesses.

The key features of life company outsourcing:

- Enables investment companies with a life licence to focus on their core investment proposition
- The regulatory burden of running a life company is no longer an issue
- Reduces internal operational risk
- Reduces ongoing operational costs
- Utilises the expertise of a specialist life company investment administration team

efficient and controlled

a proven track record in providing investment administration services to the UK pensions market



Providing solutions for asset managers

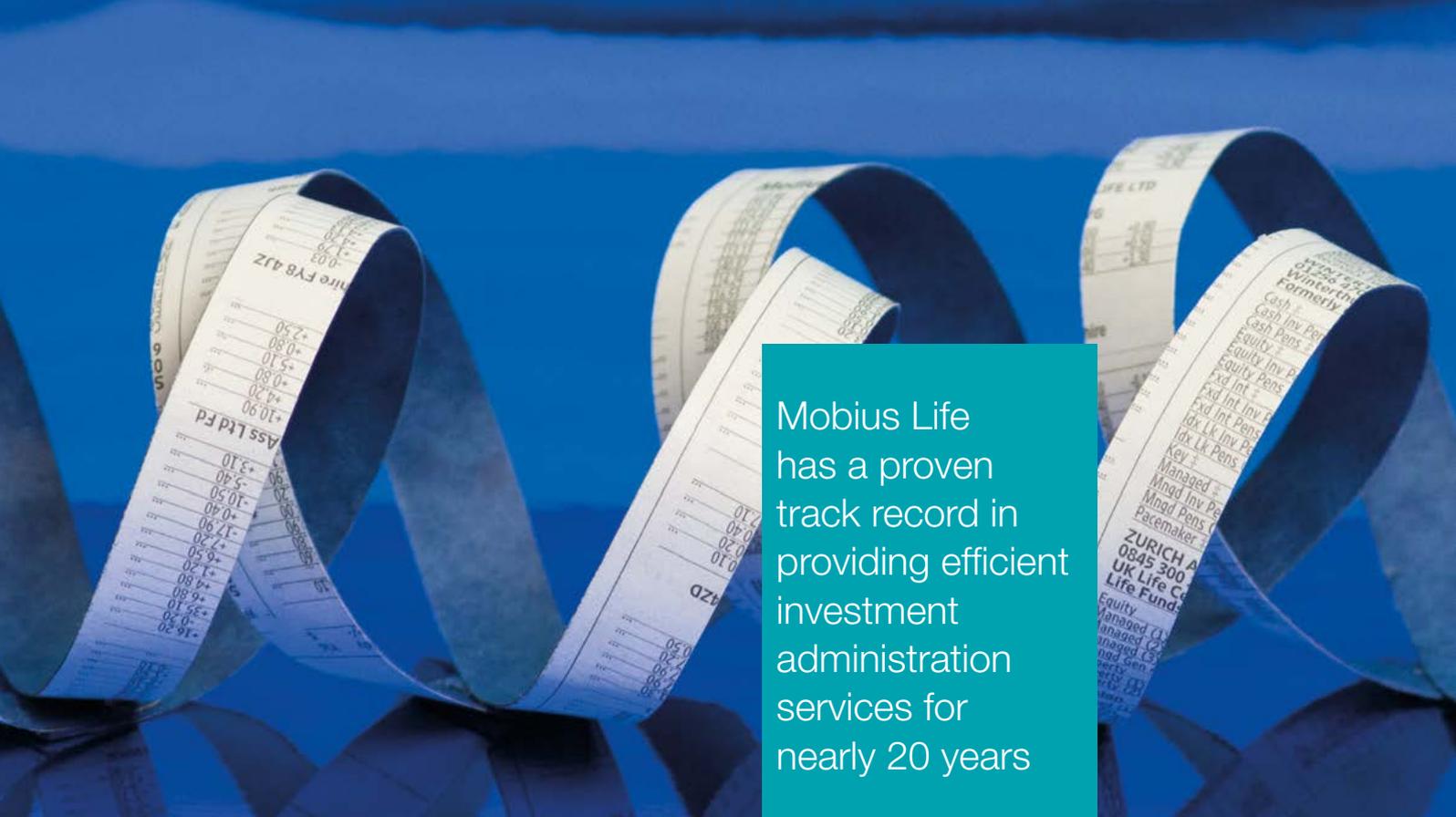
Outsourcing your investment administration

Mobius Life offers a suite of investment administration services to meet the needs of your business.

With a proven track record in providing investment administration to the UK pensions market, Mobius Life utilises technology to provide an efficient and controlled investment administration service.

The key features of outsourced investment administration:

- Allows asset managers to focus on their core competencies
- Proven expertise in the execution of investment decisions, ensuring risks are managed and clients achieve the best available outcomes
- A dedicated team of investment administration professionals focused on providing a high quality service
- Added security as assets are administered and governed in a robust regulated life company structure



Mobius Life
has a proven
track record in
providing efficient
investment
administration
services for
nearly 20 years

Get in touch

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