



The platform solution to investment administration for Master Trusts

By Nick Gallimore, Director, Mobius Life

There are going to be some busy people in Master Trust land. All 81 of the UK's Master Trusts are going to have to seek regulatory approval if they want to carry on operating from next year. And while they are doing that, they'll have to continue the day job of managing £16bn of pensions for around 10 million people. [source: The Pensions Regulator's ("TPR") website.]

Fortunately, part of the solution to allow you to focus on registration is right here, right now and has already been adopted by many forward-looking Master Trusts. Effective day to day investment administration is essential to achieve the right member outcomes – but can be tricky and time consuming without the right structures and systems in place.

That's where the institutional pension platform comes in. Putting the scheme's assets onto an institutional investment platform frees the Master Trust to focus on delivering a tailored investment strategy, excellence in governance and ensuring that members achieve their retirement income goals.

Platforms don't just offer routine day to day investment administration. At Mobius Life we provide blended white-labelled funds which are tailored to the trustees' exact investment strategy. And the asset allocation can be changed to enable trustees to respond quickly to economic developments, demographic changes and new investment ideas. This can include risk-rated and self-select funds, designed to trustees' exact requirements.

So, by using a platform, Master Trusts can outsource the investment administration and can focus instead on meeting TPR's regulatory requirements.

But it's worth remembering that all investment platforms are not the same. The vast majority of platforms are part of larger corporate structures, small cogs in big corporate machines. Mobius Life, is completely independent, and fully focused on being a great platform as its core business.

Twelve of the UK's most innovative DC or DB Master Trusts are already using the Mobius Life Platform. We're happy to talk to the rest and help them to meet their operational and regulatory needs.

Mobius Life Limited provides information on our products and services to enable you to make your own investment decisions, and the above information should not be regarded as a recommendation.

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