



Six reasons for choosing an institutional pension platform

By Craig Brown, Institutional Distribution Director, Mobius Life

To misuse George Orwell's literary genius – "All platforms are equal, but some platforms are more equal than others." Here's six good reasons why pension consultants and trustees are choosing institutional investment platforms for their pension schemes. And one great reason why an independent platform is more equal than others.

1. **Manage investment strategy:** Platforms take away all the hassle of managing an investment strategy. Once the strategy is agreed between consultant and trustees instructions are simply given to the platform to implement. And if the strategy changes, the platform can implement the changes immediately.
2. **Optimise transition management:** Transitioning onto a platform is simple and straightforward. Funds are taken on from the existing manager and transferred, often by the simple novation of units or at minimal cost, into the new fund range, quickly and economically – virtually eliminating out-of-market risk.
3. **Blend white-label funds:** Bespoke funds, designed and blended to meet specific strategic needs or to create tailored default funds are easily created and managed on a platform. Plus, they can be white-labelled – helping to encourage member engagement.
4. **Implement de-risking strategy:** Funds and prices are monitored in real time, so when the opportunity arises to capture the benefits of liability matching or other de-risking opportunities, funds can be switched without delay.
5. **Upgrade investment administration:** Day to day investment administration is a grind for investment consultants and schemes – and involves significant implementation risk. Moving to a platform automates the administration process, removing friction and risk – and often at virtually no cost due to the platform's fund pricing power.
6. **Switch funds seamlessly:** There is no complex and expensive process of buying and selling funds on a platform. Funds are held in a single trustee investment plan and switched seamlessly to meet changes in investment strategy.

The same can be said for most platforms. But what really makes Mobius Life stand out is that we are fully independent. We are not owned by a consultant or fund manager with the inevitable conflicts of interests that involves. And being a platform is our only business – we are 100% focused on platform delivery, rather than being a small cog in a massive corporate machine.

In short, Mobius Life is clearly more equal than other institutional platforms.

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