

Making LGPS to DC straightforward

Are you a LGPS employer with a need for a market leading defined contribution pension solution?

Many LGPS employers are currently choosing to auto-enrol new employees into defined contribution pension arrangements or are considering alternative methods of pension provision. This is driven by the need for more cost certainty, and a desire for increased control.

As a leading advisor in both funding LGPS benefits and defined contribution solutions, we recognise that the decision to cease participation in the LGPS is not a straightforward one. There are a number of factors to explore from cessation debts, potential gaps in employee benefits and contractual obligations. In cases where a change is the right decision for a LGPS employer and their employees, there are a number of steps to navigate when selecting the right type of defined contribution scheme to establish.



From our experience, employers are looking for the following from their pension provider:

- Robust governance model with good member outcomes at the heart of their offering
- A partner that makes establishment and implementation straightforward and efficient
- Provides a member experience that is a personalised journey
- An investment strategy and charges that deliver value for money

Following a thorough review of the market, we have negotiated preferential terms with the Atlas Master Trust for employers exiting the LGPS.

The Atlas Master Trust is a leading trustee-led Master Trust representing the considered choice for employers who want their people to have the financial futures they choose.

For a fixed fee of £5,000 (plus VAT) employers can receive design advice and direct access to the Master Trust, in combination this solution includes:

- ✓ Contribution design
- ✓ Scheme defaults
- ✓ Salary sacrifice
- ✓ Investment principles
- ✓ Ancillary benefit consideration
- ✓ Highly competitive fixed Annual Management Charge of 35bps p.a.
- ✓ Entrance to a LGPS specific section of their Master Trust

And for a fee of £1,000 in year 2 and £1,000 in year 3, an annual governance report.

What is the Atlas Master Trust?

Atlas is an open structure master trust who's objective is 'to create financial futures from working lives so our members are the masters of the life they choose'. It has c.£1bn of Assets under management and over 95,000 members, with members at the core of everything we do. Our philosophy is that no single member of Atlas should be surprised at their retirement outcome. This philosophy, combined with our scale and strong pedigree, means that employers and their employees will access an outstanding pension and savings solution at incredibly competitive terms – delivering significant value and generating superior outcomes for members:

- ✓ **Atlas is a standalone, financially successful and independent business, run by a highly accomplished, experienced and pro-active independent Board of Trustees and full-time Executive Management Team.**
- ✓ **It has all the accreditations you would expect from a quality master trust.**
- ✓ **They provide innovative investment solutions and access to Schroders investment expertise.**
- ✓ **Members benefit from a highly effective communication programme that allows them to create financial futures from working lives**

For further information on the Atlas Master Trust, please go to:

<https://www.capitaemployeesolutions.co.uk/atlas>



To find out more information, please contact:



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