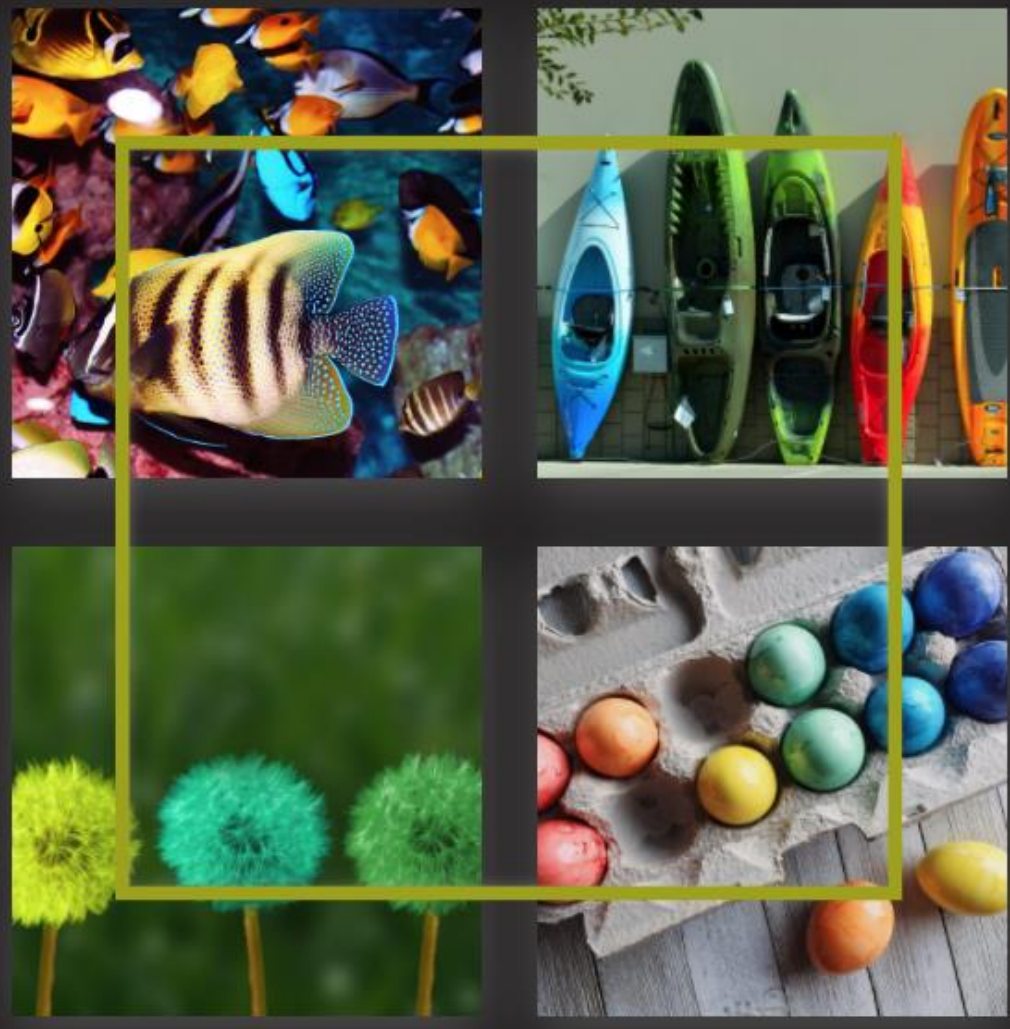




Specialist
independent
evaluators

Independent
review services
to help trustees
and sponsors





TECH REVIEWS

Pensions administration system

Benefits platform

System effectiveness

Dashboard readiness

Member self service

Payroll / HR interfaces

SCALE OF FLEX BENEFIT MARKET

	Provider1	Provider2	Provider3	Provider4	Provider5
0 – 3,000 employees	841	140	20	87	112
3,001 – 5,000 employees	108	39	1	70	6
5,001 – 10,000 employees	30	29	3	20	6
10,001 – 15,000 employees	40	26	1	4	1
15,001 – 20,000 employees	30	26	2	6	1
Number of users of largest client	400,000	85,000	18,000	26,000	16,107
Number of implementations similar type to CLIENT) in last 5 years	25	7	3	5	1



MASTER TRUST CONSOLIDATION REVOLUTION

Defined Contribution

AVCs

Defined Benefit consolidation

CDC

Hybrid solutions

Decumulation review

League tables

<https://go-group.co.uk/latest-insights/>

Search:				
Master Trust	FUM	Previous FUM (H2 2024)	No Members	No Employers
Nest	£48,100,000,000	£41,300,000,000	13,700,000	1,000,000
The Peoples Pension	£32,000,000,000	£28,000,000,000	6,800,000	100,000
Smart Pension	£6,547,000,000	£5,671,000,000	1,518,999	93,940
NOW: Pensions	£5,648,524,241	£5,066,910,119	2,471,701	24,522
NatWest Cushon	£2,858,793,000	£2,560,000,000	611,918	20,111
Options *	£400,000,000	£400,000,000	240,000	4,200
TPT Retirement Solutions	£3,800,000,000	£3,500,000,000	372,508	2,036
Standard Life	£11,247,969,728	£10,284,913,606	311,749	1,219
Aviva Master Trust	£13,443,798,208	£11,868,025,773	537,621	551
Legal and General	£29,853,619,128	£27,653,524,831	1,954,253	324
Fidelity Master Trust	£10,600,000,000	£8,700,000,000	199,700	237
The Lewis Workplace Pensions Trust	£100,000,000	£71,000,000	16,645	232
The SEI Master Trust	£4,000,000,000	£4,400,000,000	209,981	177
Mercer Mastertrust	£8,350,000,000	£7,700,000,000	279,014	82
Cheviot *	£156,300,000	£156,300,000	5,000	68
Aegon	£5,233,000,000	£4,708,000,000	186,617	47
LifeSight	£23,000,000,000	£22,000,000,000	430,000	46
Aon Master Trust	£6,500,000,000	£6,100,000,000	180,000	43
Scottish Widows	£3,441,000,000	£2,718,432,333	150,807	35
Showing 1 to 19 of 19 entries				
* Updated metrics were not available from these master trusts at the time of publication. The figures shown are the same metrics as previously published.				



BENCHMARKING REVIEWS

Third party administration

Service | Quality | Fees

Market reports

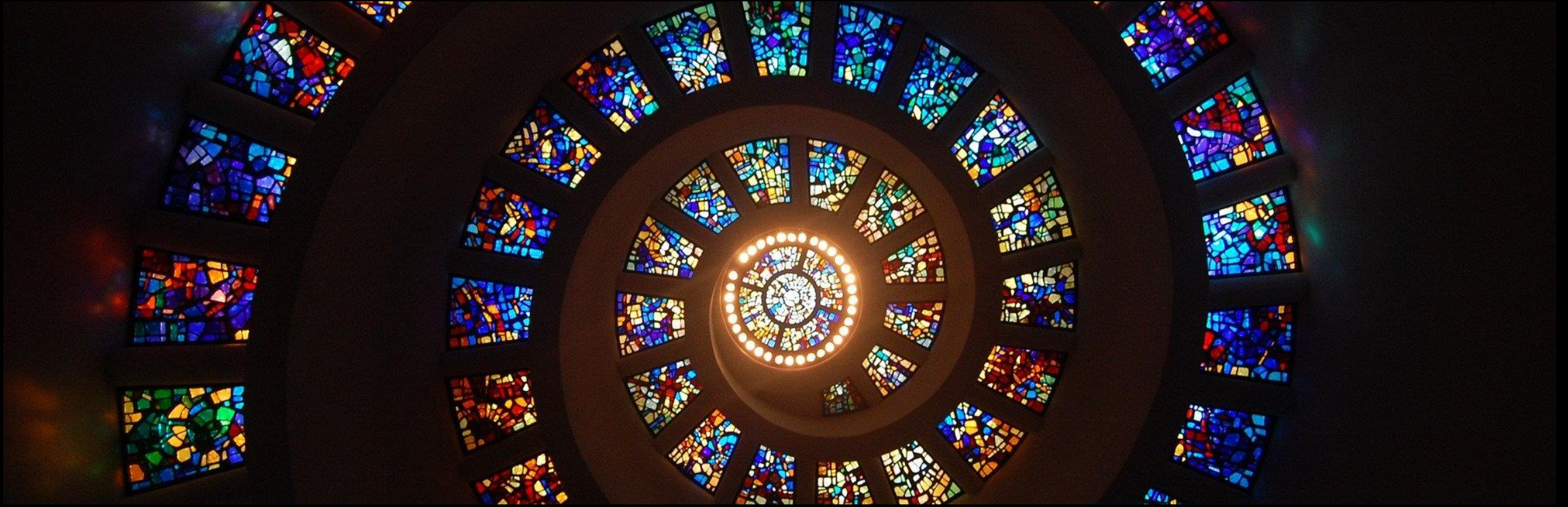
Delivery models

Leadership teams

Quality policies

BENCHMARKING ~ FEE ANALYSIS





PENSIONS ADMINISTRATION REVIEWS

Operational excellence

Systems effectiveness

Independent deep dive

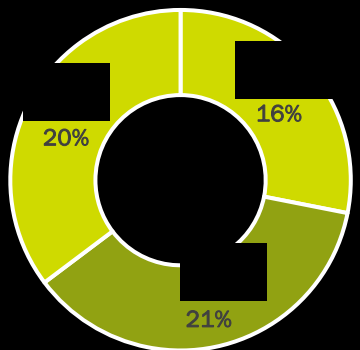
Root cause analysis

Take care on improvement plans!

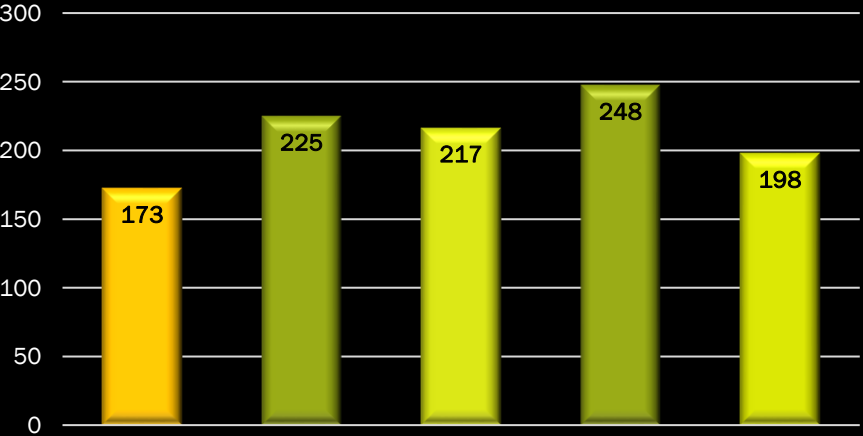
Insight not oversight

OVERALL EVALUATION OF PROPOSITIONS ~ ADMINISTRATION

% of total scores (unweighted)



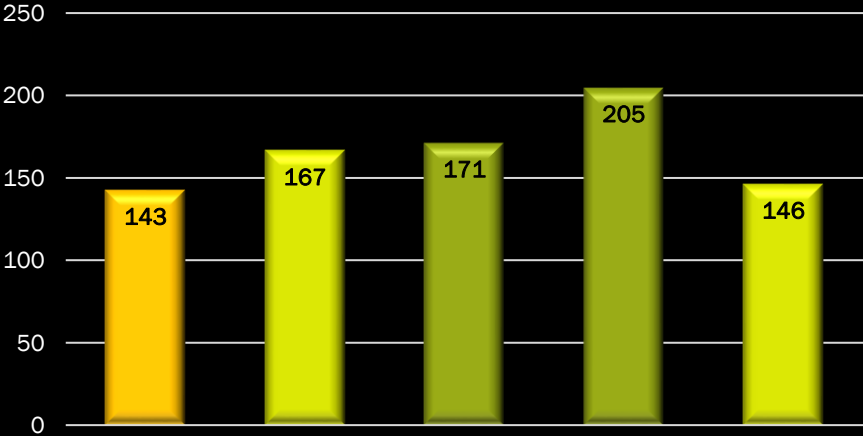
Total scores (unweighted)



% of total scores (weighted)



Total scores (weighted)



%	Key
21 +	Exceeds
18-20	Meets
15-17	Below
0-14	Well below

The above charts are based on the scoring outcomes on an unweighted basis (left) and with a 50% weighting applied to the member self-service section (right). Weightings can be modelled further with the Trustee’s input.



PROFESSIONAL ADVISER REVIEWS

Legal advisers

Professional trustees

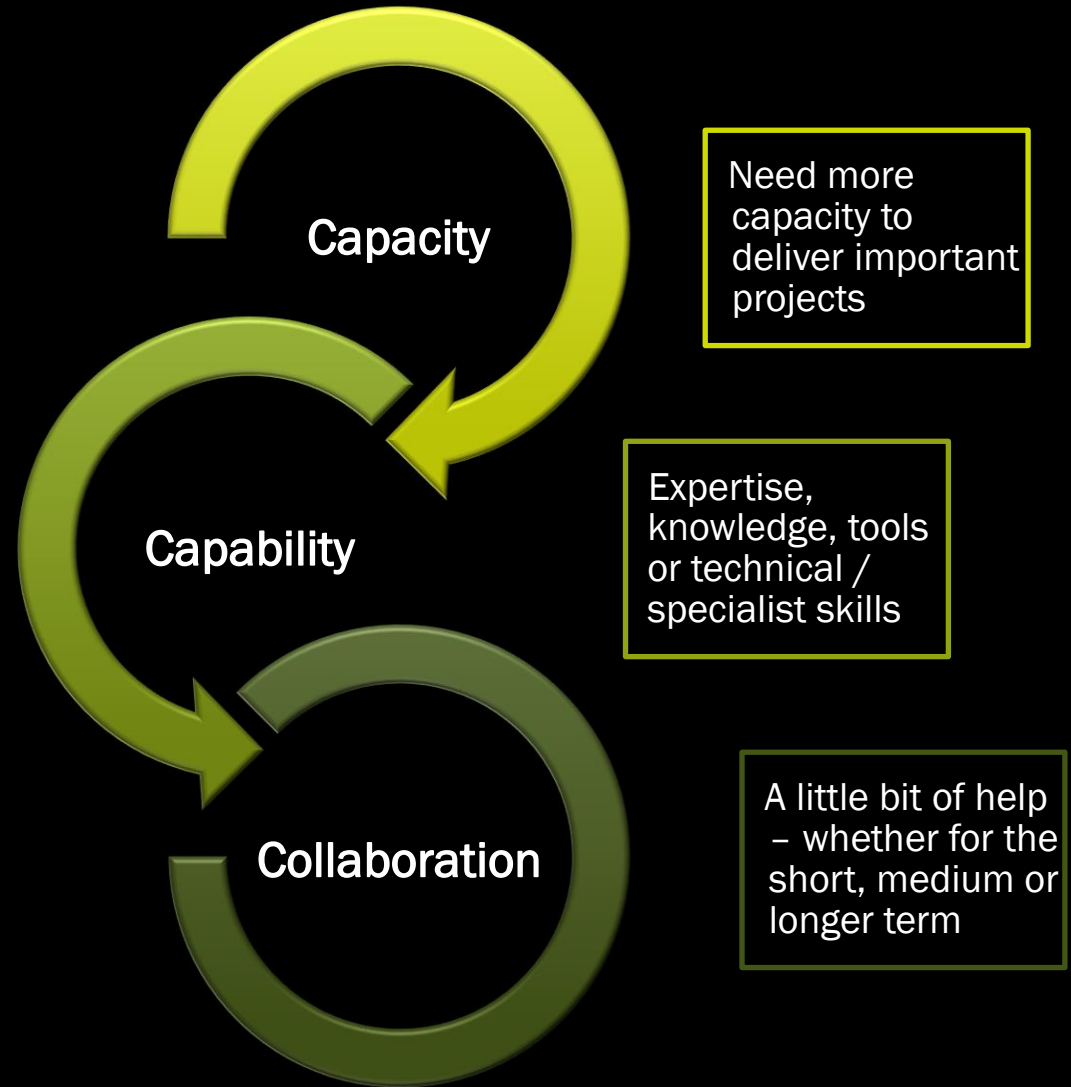
Actuary

Investment consultants

Scheme secretary

Service | Quality | Fees

Why people appoint Go Pensions



I can't recall an RFP
process that has been
as **well-managed**

We **couldn't**
have done it
without you!

... you guys
have been
first class!

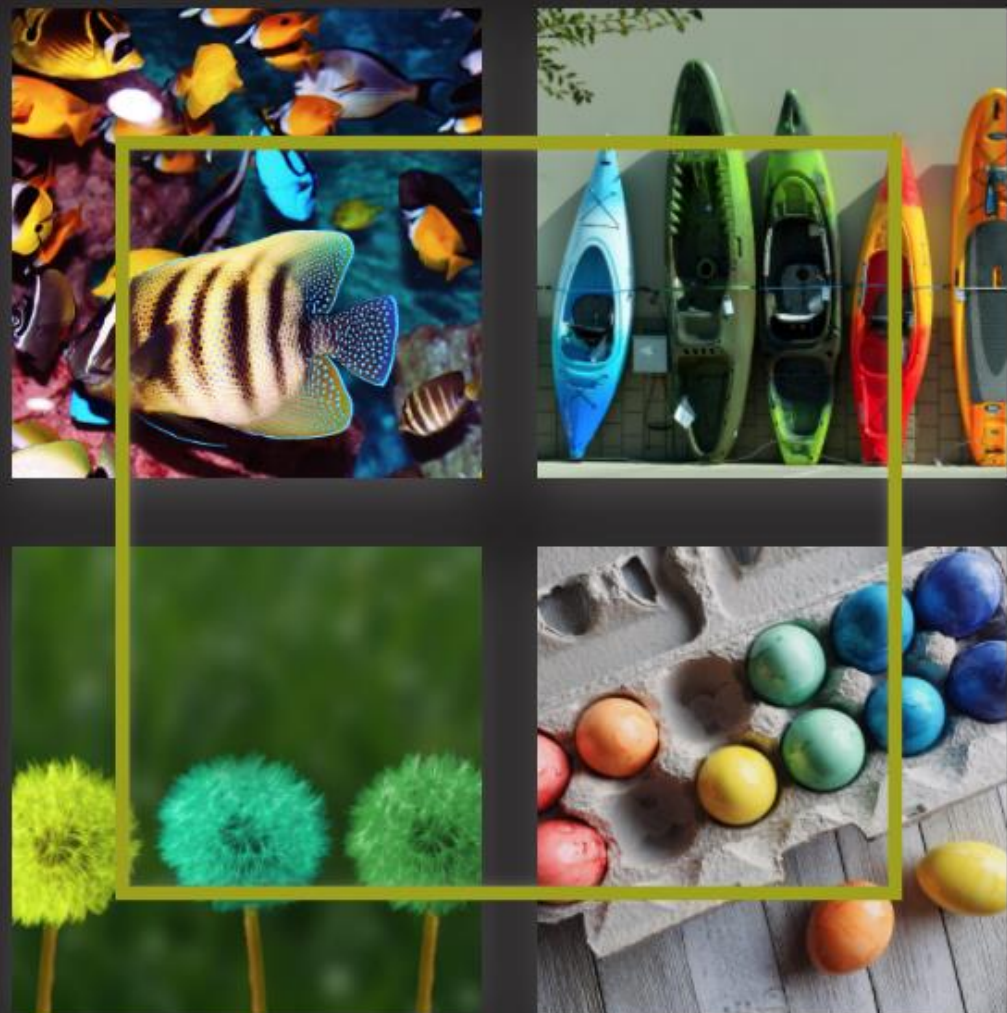
Your guidance
has been
invaluable

a special thanks ...for
your **invaluable input,**
support and
professionalism.

... it's been
invaluable insight
to us and support
for the team through
the implementation

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