

The future of UK workplace pension provision

After an unprecedented period of change and reforms, it's more important than ever to provide a retirement solution that works in your employees' and company's best interests. The Atlas Master Trust does exactly that, ensuring that members receive the right support, at the right time, in the right way.

Master trusts occupy an increasingly prominent and important position within the DC (defined contribution) landscape enabling employers to reduce cost and 'ownership risk' in a high quality, fit for the future pension scheme.

It is estimated by the Pensions Policy Institute that by 2030, master trusts will occupy around 50% of the DC market, with £1 trillion of assets under management (AUM).



Atlas – Built on solid foundations

The Atlas Master Trust has grown significantly since its inception and now harnesses the complementary skills and expertise of both Capita and Schroders.

Capita has been at the forefront of pension's management for over 40 years specialising in administration, bespoke delivery solutions and member insight.

Schroders, one of the world's premier investment managers, has been running innovative multi-asset strategies for over a decade and bring a best in class rigour to investment.

The Atlas Master Trust is built on four key pillars:

Service

The delivery of a plan must be through robust, proven and scalable technology. Capita's experienced and highly capable team of administrators are supported by a flexible operational platform to ensure that Atlas members receive a quality experience. Capita looks after 20 million UK Life and Pensions customers giving unparalleled insight into pension scheme management.

Governance

A strong, expert and independent trustee board is essential to adding value and insight through its management of the plan. The Atlas Trustee Board comprises of respected and well known independent trustees who are passionate about value for money and great member outcomes. Providing assurance to employers that their employees' long-term savings are in safe hands.

Engagement

A structured and focused framework of member support and guidance is vital to achieving member engagement. Atlas offers a personalised and segmented approach to member communications, based around distinct life-stages and innovative digital technology.

Investment

Innovative multi-asset default strategy managed by Schroders, one of the world's premier investment managers. Atlas members will benefit from Schroders extensive experience in managing multi-asset solutions. The default strategy is combined with an open architecture investment platform, to provide full flexibility to members.

Atlas – Specialist features

In scheme retirement solutions

Atlas offers full flexibility for members as they approach retirement, ensuring the journey is smooth and intuitive. All retirement options are available via Atlas; Flexi Access Drawdown, UFPLS and traditional annuities (including impaired life annuities). Atlas even offers partial transfers-out to enable members to maximise on all available options.

Deferred proposition

Atlas offers an effective solution to managing deferred member populations thereby reducing or eliminating the associated costs and regulatory risks.

Unique industry specific sub sections

'Atlas Energy and Utilities' has been designed to meet the needs of both employers and the employees in this sector. This has streamlined solutions in place for other sectors to address issues of workforce diversity, employee benefits engagement, employee retention and the need to contain and reduce costs.

Latest technology and data insights

Atlas utilises industry leading data analytical techniques to help the Atlas trustee and participating employers gain valuable insight into membership demographics and predispositions, and to design appropriate investment and communication strategies to support them.

Innovative and engaging member communications

Atlas is at the forefront of member communications pioneering new and exciting ways to reach out and help members as they plan for retirement. With a dedicated Head of Engagement, investment in proprietary systems and insight gathered from member and employer forums, Atlas delivers a compelling member communication solution.





Atlas is your future Saving is the journey



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For employers only

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