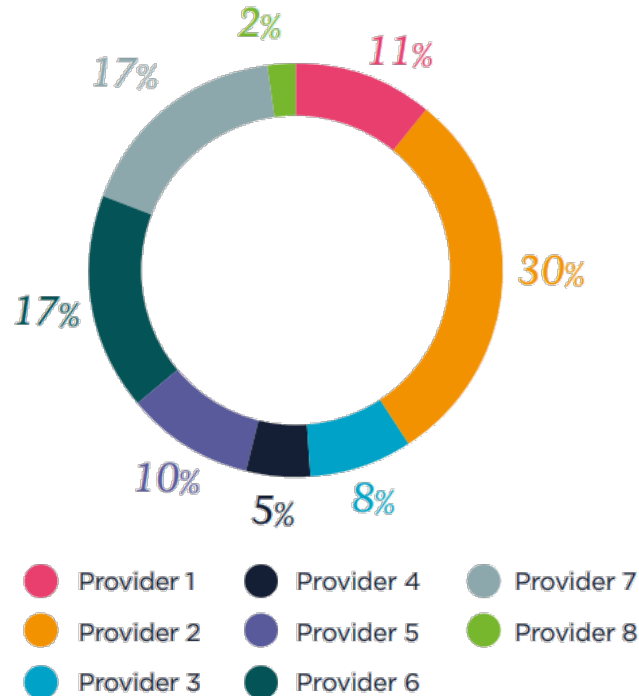


What does **DC**
consolidation mean for
you and your members?

Aaron Kilboy

Context

Provider Market Share by Assets at 31.12.24



MT providers' view

LCP asked participants...



In your experience, what are the most important factors for employers choosing a MT?

1

Member Engagement

Ensuring members understand the value of their pension.

2

Costs

Advisor and service provider costs and investment management fees

3

Technology

Interaction and flexibility for scheme members

4

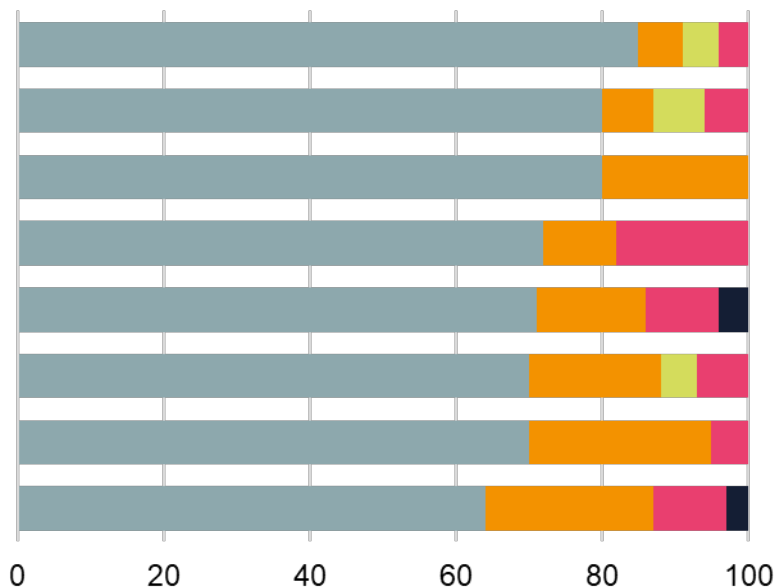
Investment

Performance and breadth of investment options

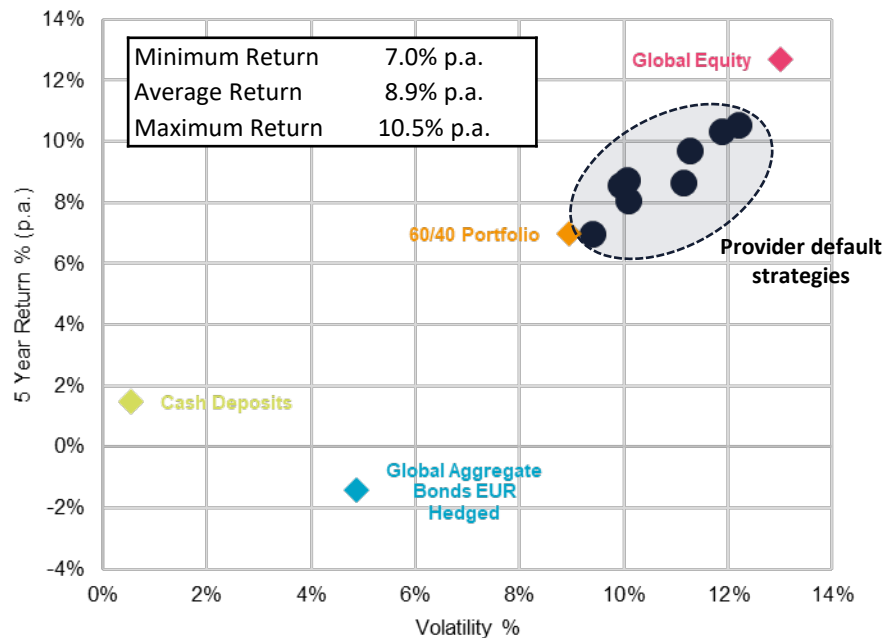
Áine, age 40: growth phase

Default Strategy Asset Allocation

■ Equities ■ Fixed Income ■ Private Assets ■ Alternatives ■ Cash



5 Year Experienced Risk & Return

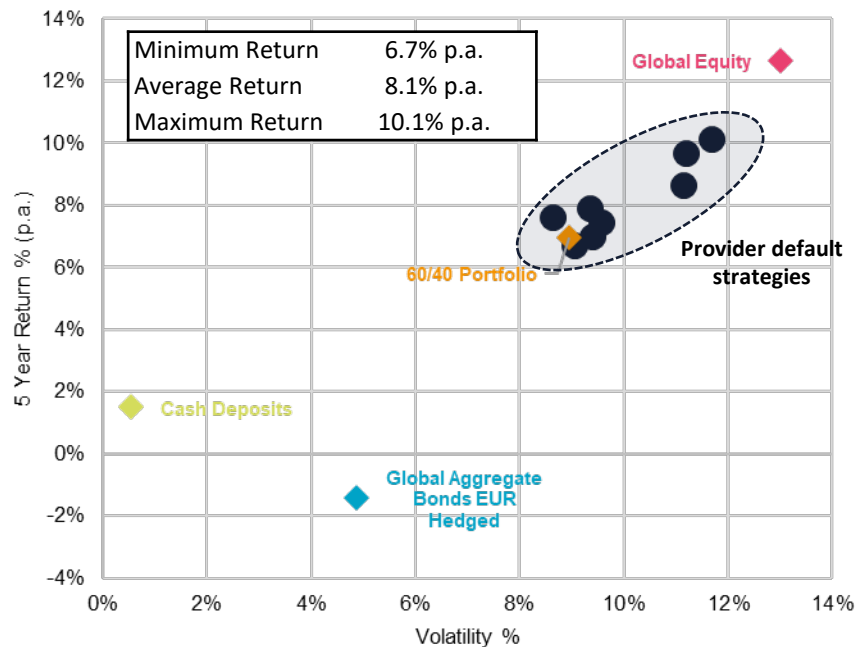


Barry, age 55: de-risking

Default Strategy Asset Allocation

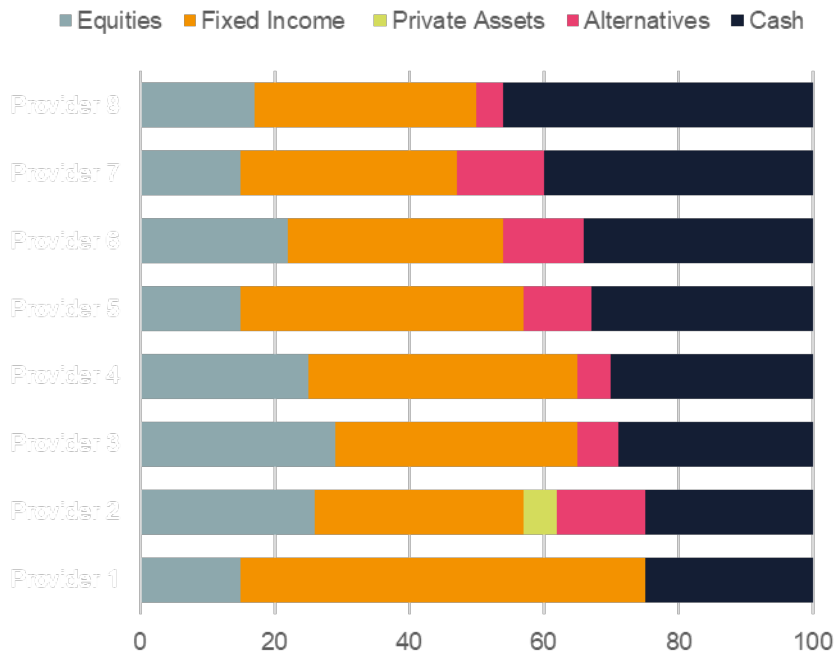


5 Year Experienced Risk & Return

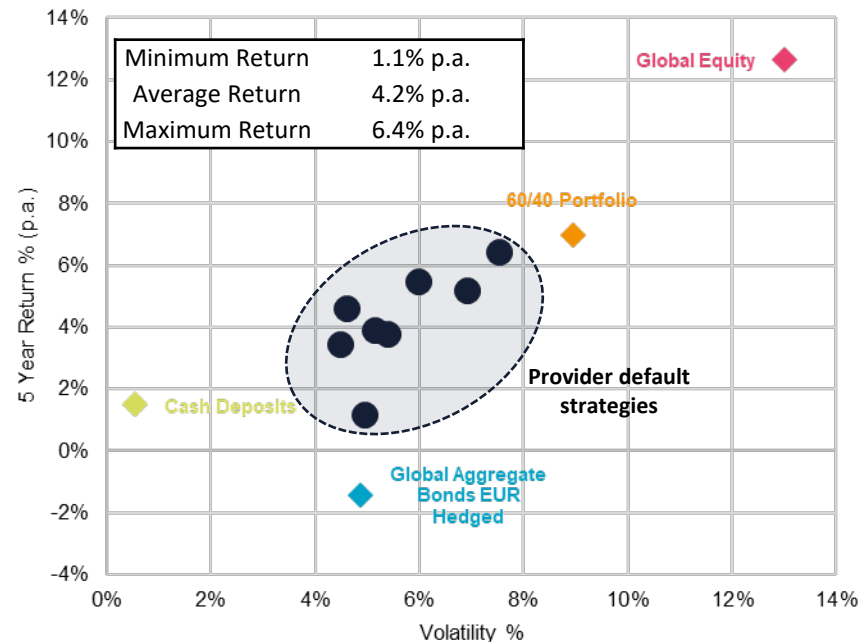


Ciara, age 65: targeting ARF

Default Strategy Asset Allocation



5 Year Experienced Risk & Return



So What?



What can be done?



Disclaimer



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