

IGGnite

High-quality, cost-effective
pension scheme management
for small schemes.



Independent
Governance
Group

IGGnite

Comprehensive governance for small pension schemes.

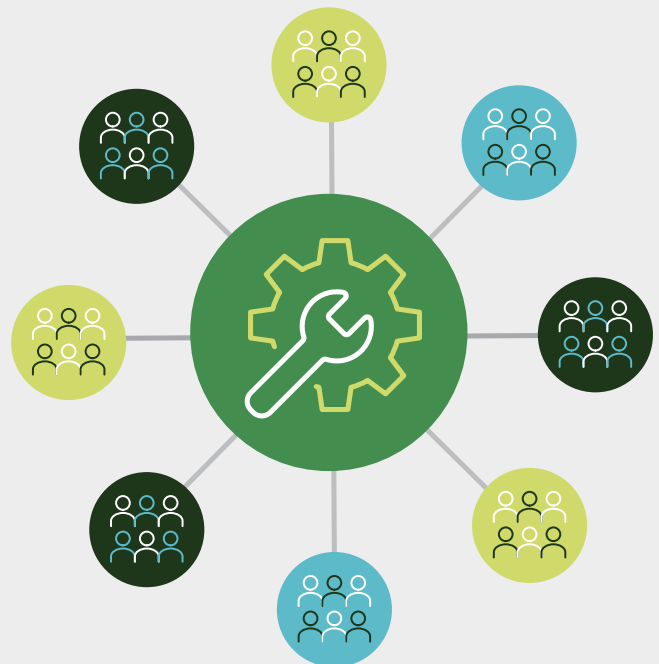
IGGnite is a streamlined services model developed specifically for businesses looking to manage their pension schemes efficiently – and cost effectively.

What is IGGnite?

IGGnite is an operational consolidation model. It brings small pension schemes together under a common framework whilst allowing them to retain their independence.

Participating schemes are treated individually but grouped under a common professional corporate sole trustee ("PCST") to provide streamlined governance and to create scale. Through this scale, schemes can access quality governance, advisory services and investment solutions at an overall cost usually out of reach for smaller schemes.

By retaining the individuality of each scheme, IGGnite creates the flexibility for schemes to pursue their own strategic end game with greater certainty, using an investment strategy that's right for the scheme.



How does IGGnite work?

High levels of regulation and compliance mean that, over time, many pension schemes have become reliant on their advisers for governance services. This is particularly so for smaller schemes and has resulted in not only much higher running costs, but also a higher time commitment from employers and trustees.

By adopting a streamlined and standardised operating model, using a carefully selected panel of advisers and fund managers, with governance and oversight provided through a highly-skilled IGG team, we simplify the management of your scheme.

What is a PCST Model?

PCST is an increasingly popular governance model adopted by businesses of all sizes seeking to manage their pension arrangements more efficiently. It involves substituting a traditional trustee board with a firm of professional trustees, entirely dedicated to managing the scheme. This approach enables both members and sponsors to benefit from the efficiencies of streamlined decision making all delivered in line with the highest professional standards.

How does the advisory panel work?

Advisory Services

As part of IGGnite, a panel of leading, independent firms provide the full range of advisory and investment services to schemes. Each firm has been carefully selected to deliver high-quality services. Pre-agreed terms simplify the onboarding process and ensure consistency in the services delivered.

Investment Management

The highest proportion of a scheme's total running costs relate to fund management costs. This is especially true for smaller schemes who lack the investment purchasing power to negotiate attractive terms with fund managers. Through a panel of fund managers, and a standardised implementation of each scheme's individual investment strategy, IGGnite schemes access lower asset management fees as well as solutions ordinarily out of reach for small schemes.

What are the benefits of IGGnite?



Delivers high-quality governance, proportionate to small schemes.



Reduces the time spent by sponsors on scheme management.



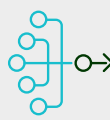
Achieves overall cost savings, delivered through an efficient operating model.



Ensures cost certainty and transparency of fees across the piece.



Offers the flexibility to tailor the scheme's journey plan to achieve strategic objectives.



Streamlines decision-making, with the potential to capture market opportunities.



Creates an integrated service model that ensures diversity of thought.



Fully independent of advisers and service providers – delivering best of breed and value for money.



Provides members with access to market-leading, tech enabled pensions management tools.

IGGnite

Why IGGnite is right for you.

IGGnite is built for sponsors that want high standards of governance and quality of advisers at a competitive cost. We do all the heavy lifting, involving sponsors as little – or as often – as required. The benefits of IGGnite are:

- ✓ **Reduction in the overall scheme running costs, with greater cost certainty.**
- ✓ **Significant saving in time – both for the sponsor and for lay trustees.**
- ✓ **Top tier governance delivered through a diverse, multi-layered team.**
- ✓ **Access to a wide range of high-quality advisers and market-leading solutions.**
- ✓ **Full scheme independence ensuring the right solution for you and your members.**
- ✓ **Control of the appointment and flexibility over the future of the scheme.**

To find out how IGG and IGGnite can help you and your scheme, please contact:

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