

LifeSight Ireland Master Trust

A brighter pension solution



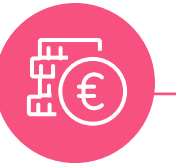
Expertise and experience

LifeSight is an established, multi-country DC pensions solution which has been operating in Ireland, Europe and the UK since 2015. WTW has provided outsourced and delegated DC solutions to our clients in Ireland for over 15 years and LifeSight is an evolution of this track record of success.

- €30 billion in total LifeSight assets*
- Almost 500,000 LifeSight members*
- More than 150 employers and €5.5 billion assets in LifeSight Ireland

*across Europe

The **LifeSight Ireland Master Trust** is governed by an experienced, independent trustee board, ensuring full compliance with IORP II.



Investment

Our approach to investment is different:

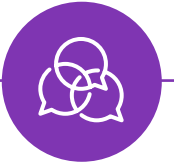
Independence – WTW is not an investment manager. LifeSight uses open-architecture and third-party asset managers, meaning new strategies and managers can be appointed.

Global expertise – WTW's global investment expertise and scale, advising clients with over \$3.5 trillion of assets.

Cost effective – Leveraging our scale means we deliver highly competitive investment fees for members.

Responsible investing – We ensure that Environmental, Social and Governance (ESG) factors are integrated into our approach to investment.

The **LifeSight Ireland Master Trust** leverages our expertise, experience and independent investment approach to deliver strong investment performance and retirement outcomes for members.



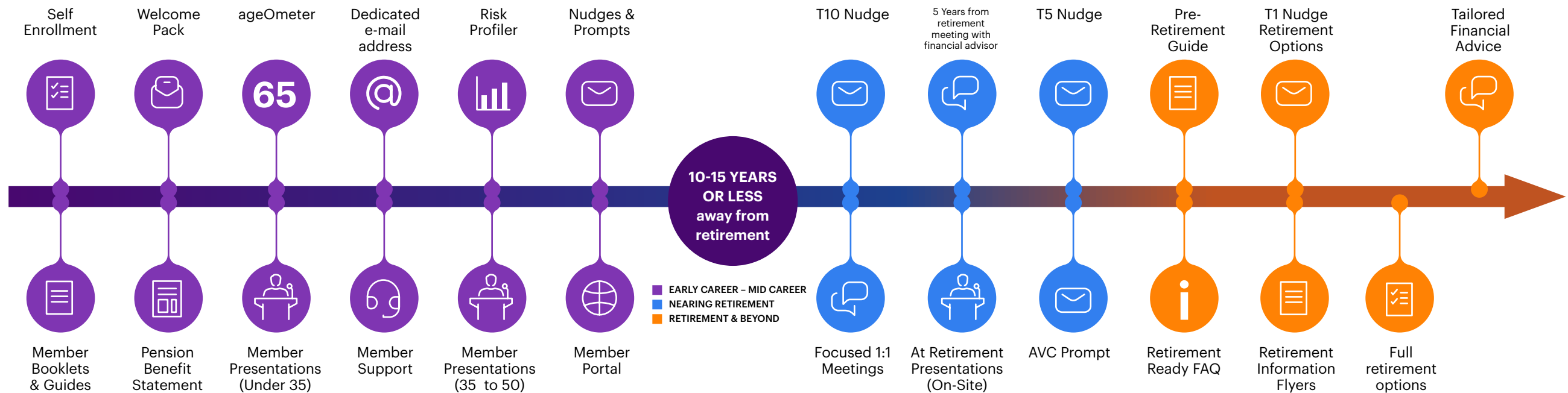
Member experience

Member journey – LifeSight’s communication strategy is based around creating personalised, timely and relevant communications to truly engage members. We combine traditional and digital communication methods with nudges to enhance the member experience and help members throughout their retirement journey.

LifeSight’s ageOmeter is a forecasting tool that provides members with a projected age at which they can retire. Members can use the modeller to see what actions they can take to reduce their LifeSight Age.

Investment flexibility for members – Members have access to a range of lifestyle strategies and self-select funds.

Members have access to **WTW’s dedicated financial planning team**. Unlike most other master trusts, this team is not tied to any insurer or provider and will research the entire market for your members.





Making life easier for employers

Every client in the **LifeSight Ireland Master Trust** has a dedicated Client Relationship Manager – the main point of contact for you and your members.

Robust governance framework – The **LifeSight Ireland Master Trust** is governed by an experienced, professional trustee board with an Independent Chair, Ciarán Long, who has over 30 years' experience in senior roles in the pensions, life assurance and financial services industries.

Control, oversight, accountability – Each employer retains control over their own benefit structure and contribution levels.

Straight-through processing – All our administration processes are fully automated, with self-service oversight tools and dashboards providing real-time information to employers and single sign-on (SSO) for members.

Hassle-free transition – Transitioning to the **LifeSight Ireland Master Trust** is easy. We do all the heavy lifting and guide you every step of the way.

Future-proofed pensions solution – Our global reach and experience allows us to adapt the **LifeSight Ireland Master Trust** to the changing pensions landscape. This provides a future-proofed pension solution for participating employers.

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