



# Invesco Master Trust



**A Guide to the Invesco Master Trust**  
A pension solution for your company





## What is the Invesco Master Trust?

The Invesco Master Trust is a multi-employer defined contribution occupational pension scheme. Under this pension structure each employer has its own ring-fenced scheme within the master trust.

Grouping a number of schemes within a single master trust structure removes the requirement to have a trustee for each scheme. ILP Pension Trustees DAC brings the benefits of professional trusteeship and acts as sole Corporate Trustee of the Invesco Master Trust.

The Invesco Master Trust offers companies all of the flexibility and benefits of trust based schemes at a lower cost than running their own trustee structure. The Invesco Master Trust helps bring greater professionalism to every aspect of scheme administration with economies of scale achieved through the master trust structure.

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## What are the advantages to an employer of using the Invesco Master Trust?

The employer simply joins the Invesco Master Trust by completing a deed of participation.

The employer therefore has no need to establish its own scheme, appoint scheme administrators and investment fund managers or to liaise with the Pensions Authority or Revenue.

There is also no requirement to appoint trustees or auditors to their scheme, thus reducing the associated costs and management time involved in operating their own occupational pension scheme.

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## How are the Invesco Master Trust costs paid?

The Invesco Master Trust mainly operates on a bundled basis which means that the administration and investment management fees are paid for by the members. Consultancy services may be customised on an additional fee basis.

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## Investment fund options

Invesco's investment experts have selected a wide range of funds to suit all employee investment and pension needs. These funds give members access to various different investment options which Invesco has evaluated. Best in class funds are available to provide investment options in the main asset classes:

- ➔ Cash Funds
- ➔ Indexed and Active Bond Funds
- ➔ Indexed and Active Equity Funds
- ➔ Multi Asset and Alternative Funds.

We have developed a range of model portfolios to suit various risk categories. Each of these model portfolios are assigned a risk rating between 1 and 5 (1 being the lowest risk and 5 being the highest).

Risk profiling tools are provided online to assist employees in selecting the investment funds best suited to their risk appetite.



## What type of investors are your employees?

We engage with members to determine if they wish to self-manage their investment choices or if they would prefer to adopt the default investment strategy provided within the scheme. We offer multiple lifestyle strategies to members to allow them to plan for their retirement.

## Structure of the Invesco Master Trust



### Trustees

The Trustee of the Invesco Master Trust is ILP Pension Trustees DAC. The Trustee holds the legal title to the assets and therefore has a legal duty to ensure that those assets are used to provide benefits in accordance with the terms of the trust.

The Trustees duties include:

- Acting in the best interest of beneficiaries
- Ensuring contributions are received
- Investing the funds
- Making arrangements for payment of benefits
- Monitoring the administration
- Preserving or transferring benefits when members leave employment
- Providing clear member communications



### Employer

Each employer is free to decide the benefit structure that will apply to their employees within the scheme. This encompasses:

- Eligibility to join
- Contribution levels
- Retirement Age



### Employees

- Fund choices
- Retirement support
- Online access
- Projection tools
- Communication pack

# Invesco Master Trust Services



## Transition Support Services

A full range of services to help trustees and employers transfer the assets of the existing scheme into the Invesco Master Trust. This will transition an existing scheme onto the Invesco administration platform and into the Invesco Master Trust.



## Consultancy Services

Experienced pension professionals dedicated to the smooth operation of the scheme.



## Member Presentations

Invesco can arrange to meet with members to outline the structure of the Invesco Master Trust and the investment and retirement options available to them.



## Online Access

All members receive online access to view their pension information on joining the scheme.



## Communication Pack

An introductory pack is issued to all new members, containing a member booklet together with a separate investment guide.



## Service Level Agreement

An agreement with the employer and trustees detailing the Invesco services provided and relevant turnaround times for each.

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