

Group life master trust.

Relieving the burden of difficult
death in service decisions



Many employers use a life cover only trust to provide death in service benefits to employees, particularly those who are not members of a trust-based pension scheme.

These life cover only trusts are not difficult to manage, until the need to administer a claim and make a discretionary decision arises.



We can help you navigate a safe and cost effective path.

The benefits of our service.

Reaching an appropriate decision when exercising a trustee discretion can be fraught with pitfalls. You just have to take a look at the Pensions Ombudsman rulings on death complaint cases to see how this area can be a complex and emotional minefield.

The PSGS Group Life Master Trust offers employers:

Peace of mind that these difficult, and often complex, decisions are being handled by an experienced, independent professional.

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Certainty that your trust's claims management process follows best practice guidelines within an effective governance structure.

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Removal of the need to re-establish your group life trust whenever you change insurer.

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Confidence that rational and non-conflicted decision are being made.

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Group life master trust.

Our effective and efficient service.

By taking on responsibility for your trust's claims and discretion processes, we will:

Take the right steps at the right time.



Ask the right questions of the right people and gather all relevant information



Effectively liaise with all parties including the individual's relatives, the insurance company and you as an employer.

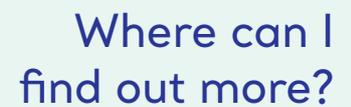


Promptly and professionally handle all claims administration and communication.

Simple set up.

Your policy under the PSGS Group Life Master Trust can usually be **set up in just a few days**.

To deliver cost certainty, there is a **fixed annual fee**. Only particularly complex discretionary death cases may incur an extra charge.



Where can I find out more?

Find out more by contacting:

James Double
Head of Trusteeship

020 3327 5368

james.double@psgovernance.com

For more information about our other services please call us on 0845 313 0024 or email info@psgovernance.com



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