corporate adviser

PRINT SPEC CARD

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 PRE-PRINTED COVER WRAPS
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NOTE

THE SPECS ON THIS CARD APPLY TO THE CA MAGAZINE, REPORTS, GUIDES AND SUPPLEMENTS

Advertising specifications

| Quarter page | (depth x width) |
|--------------|-----------------|
| Trim | 70mm x 210mm |
| Bleed | 72.5mm x 220mm |

| Half page | (depth x width) |
|-----------|-----------------|
| Trim | 140mm x 210mm |
| Bleed | 145mm x 220mm |

| Full page | (depth x width) |
|-----------|-----------------|
| Trim | 280mm x 210mm |
| Bleed | 290mm x 220mm |

| DPS page | (depth x width) |
|----------|-----------------|
| Trim | 280mm x 420mm |
| Bleed | 290mm x 430mm |

| Fireplace | (depth x width) |
|---------------------------------------|-----------------|
| Trim | 150mm x 196mm |
| Bleed (added to the bottom of the ad) | 153mm x 196mm |

Production notes:

- Files must be supplied as a high-res 300 dpi, print-ready, CMYK pdf, version 1.3.
- Trim and bleed marks must be included.
- Corporate Adviser does not proof-read ads. It is the client's responsibility to make sure that ads are proof-read, do not have watermarks, etc.
- For copy deadlines see page #8 of this document. Send artwork to your account manager.

corporate adviser TRIM 208mm BACK PAGE FRONT PAGE OF COVER WRAP OF COVER WRAP 5_mm **BLEED** TRIM 420mm 5mm BLEED 5mm BLEED

34 Cover wrap specs printed by Corporate Adviser

Trim: 208mm deep x 420mm wide

Bleed: 218mm deep x 430mm wide (5mm bleed all round)

Please supply artwork as Inner & Outer Spreads

Artwork should be supplied via email. Files must be supplied as a high-resolution PDF (v1.3) with all fonts embedded and all images saved as CMYK files.

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Please send artwork to your account manager.

Deadlines for artwork – for cover wraps these will be different. Please liaise with account manager as these will be issued once an issue date is confirmed

OPINION

HEADLINE

» AUTHOR'S NAME, Company & job title

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AUTHOR'S PHOTO

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Full Page Provider article/Industry Arena

In order for us to set your article, please provide the following:

- A headline, name of the author, job title and company name
- For **single page** advertorials:
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26 INDUSTRY ARENA



CORONAVIRUS STRENGTHENS FAITH IN WORKPLACE DEFAULT STRATEGIES

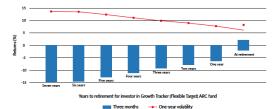
Pensions Freedoms on their head, as old style rom the upturn in girt values in the rush to safety. Long gilts were the star performer in quarter one 2020, with gains of around 11% while UK equities fell by -25%!

Coupled with this, the increase in gilt values has been greater than the corre

The chart below shows improving returns and decreasing volatility as

outcomes, designed to keep income options open as retirement nears - typically with a glidepath ending in a cautious multi-asset portfolio with 25%-35% equity - have also precisely what a lifestyle glidepath is designed to achieve in retirement suffered a loss of around -4% in quarter one 2020. The chart below show stressed markets

Returns since inception for an investor in the growth stage



future performance. The opinions expressed in this article shouldn't be taken as the basis for investment recor All figures from Financial Express, produced by Aegon. Figures in £s net of Aegon Re

it's unlikely such returns will be sustained Those in default funds with flexible

hase further away from retirement - in their default fund growth stage - will have seen sharper declines of around 15% in quarter one 2020, similar to other diversified multi-asset funds*. Though such falls are material, this group

> term, default fund investors in the growth stag are seeing positive returns, evidenced aga are seeing positive returns, evidenced again by the example of Aegon's Growth Tracker (Flexible Target) fund. The experience of Aegon's default funds has been fairly typical of such funds across

the UK savings landscape. Clearly more or less aggressive strategies will have seen differences, but in aggregate default funds are doing what they say on the tin, which is to grow savings over the long term and reduce the impact of

n workplace pensions. A loss is only a loss if you decide cash it in. Investment risk - with you decide cash it in investment hisk – with periods of losses – is the critical ingredient in generating long-term returns. Providers and advisers can help employers explain the nealing power of time on pension values, mphasising to their employees that they are ing-term investors who in many cases have







DPS Provider article/ Industry Arena

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- A headline, name of the author, job title and company name
- For double page advertorials:
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- Maximum word count: 1,500 words
- If charts/graphs/tables are included the word count will be reduced; 300 400 words per charts/ graphs/ table (if the copy does not fit the client will be asked to revise the copy down)
- Copy: must be submitted in a Word document
- Graphs/ charts/ tables: submit data on an Excel document and an example of the graph/ chart on
- a Word or PDF document
- Company logo: high resolution (300dpi), eps or PNG format
- Photograph of the author: high resolution (300dpi), jpeg or PNG format

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Q&A

ALTERNATIVE OPPORTUNITIES

asset classes if they are to fully optimise investment outcomes for members says J.P. diversification move away from 100 per cent Morgan Asset Management DC client adviser Annabel Tonry.

Are the typical default strategies offered by alternative risk premia, also known as alternative be a similar story here. today's DC pension schemes letting down investors, and if so in what ways?

To be fair to schemes operating in the autolast six years working on getting compliance devoted to alternative strategies? right and consequently, investment design has The UK DC market is still grappling with the investment charge transparency and new not been high up the priority list.

master trust sector has definitely been largely are able to access illiquids, there is no hard new information will be presented to trustees price-led to date, which has led to a lack of and fast rule about the optimal proportion of and independent governance committees. diversification, with some defaults just passively allocating to equities and bonds. This has been how much investment budget the scheme has. transaction costs' is synonymous with good fine while markets have been rising, but looking Allocations are likely to be around the 10-15% member outcomes. It will be important that at our long-term capital market assumptions. mark, offering DC plans diversified sources of trustees understand that whilst one fund might we're set to be in a lower return environment for return and diversification of risk. longer and getting the benefits of diversification management will be critical.

inflows for the next few decades. How can of performance? they maximise illiquidity premia?

not typically used within DC that would be important lever a plan can pull with respect potentially attractive for pension investments, to getting as many savers across the retirement such as infrastructure or private credit. We see finish line. With most defaults in the market interest from the consultant community in how well below the 75bps charge cap, there is to bring the best techniques from defined clearly scope for plans to be spending more benefit into the defined contribution sector. on investment but there is an understandable The barriers are mostly operational - most of the reticence around communicating increasing platforms in the DC arena are still wedded to costs to members daily pricing, even though there is no regulatory

The Pensions Regulator's DC Code says that requirement for it. Diversified growth funds can cost is only one of six factors that schemes help to offer exposure to some of the more should think about when constructing their esoteric asset classes in a cost efficient manner. default, yet it seems to be the factor that

What alternative approaches should schemes looked at as synonymous with value. I think be adopting to improve return outcomes for there is room for the regulator or government

We are beginning to see alternative risk that they can spend more than they are doing premia approaches being used within DC at the moment on investment if they believe defaults, Hedge fund risk premia, systematically this can lead to a greater number of members

are both being used in the growth phase, as a returns, outweighing the cost paid beta, offer a way of mitigating that risk at a relatively low cost.

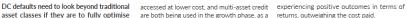
enrolment market, they have spent most of the What proportion of a default should be construction?

inclusion of truly illiquid alternatives, largely requirements on charges disclosure are only Competition for winning mandates in the due to operational considerations. If schemes just coming in. My concern is how all this alternatives but this will typically be governed by We need to avoid a situation where 'low

and additional sources of alpha from active Can innovations be introduced within the levels of income replacement for members over price cap and should consultants, advisers, the long-term. trustees and IGC members be more open to DC funds are mostly set to experience net increases in cost that are justifiable in terms

After contribution levels, how member savings There are several asset classes currently are invested is arguably the second most

attracts most attention and has often been to give trustees further support by making clear



In the future, as schemes get bigger, costs passive equity. If trustees are worried about will naturally come down anyway. We have the potential for equity markets to become seen this in the US, and the rapid projected increasingly volatile in coming years then growth of UK master trusts means it should

How will transaction cost reporting impact the delivery of innovation in default fund

We are at the beginning of a journey on it may be that it is more likely to deliver higher



Editorial Q&As

In order for us to set your Q&A, please provide the following:

- Name and job title of the interviewee
- Company logo: high resolution (300dpi), eps or PNG format
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The Corporate Adviser editorial will write the Q&A and the production department will then set the piece and send back a proof for your approval

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Important note:

The Q&A's are editorial articles, not subject to client's compliance approval. Editorial will only accept changes when there are on typos, design issues and content (in this case, if time permits).

Loose inserts, pre-printed cover wraps and Other: supply information

Loose inserts should be sent directly to the printers, please use the following details:

Micropress Printers Ltd

Publication: Corporate Adviser

Advertiser: NAME OF ADVERTISER

Fountain Way

Reydon Business Park

Reydon

Suffolk

IP18 6SZ

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Print deadlines 2025

| ISSUE | COPY & CREATIVE DEADLINE |
|-------------------|--------------------------|
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| March | February 18 |
| April | March 20 |
| May | April 21 |
| June | May 20 |
| July/ August | June 20 |
| September | August 22 |
| October | September 19 |
| November | October 21 |
| December | November 21 |