

# ACT's Addressable Market for UK Trust-Based Pensions

---

## Executive Summary

---

This research paper analyzes the market opportunity for Advanced Client Targeting (ACT) within the UK trust-based pension sector, identifying key segments and growth potential.

## Market Overview

---

The UK trust-based pension market represents a significant opportunity for targeted business development services. With increasing regulatory complexity and scheme consolidation trends, there is a growing need for sophisticated client targeting solutions.

## Key Findings

---

### Market Size

The UK trust-based pension market represents approximately £1.8 trillion in assets under management, distributed across: - 40,000+ active schemes - 12 million+ scheme members - 2,500+ professional service providers

### Target Segments

#### Employee Benefit Consultants (2,500+ potential clients)

- Primary advisors to corporate pension schemes
- Key decision influencers for scheme changes

- High propensity for ACT services during scheme reviews

### **Independent Professional Trustees (850+ firms)**

- Governance specialists for complex schemes
- Regular need for operational due diligence
- Strong demand for data-driven insights

### **Operational Consolidators (150+ active providers)**

- Master trust and consolidation platforms
- Focus on scheme efficiency and cost reduction
- High value clients for bulk targeting services

### **Pension Systems Software Providers (75+ companies)**

- Technology providers to the pension industry
- Integration opportunities for ACT data services
- Recurring revenue potential through API partnerships

## **Market Drivers**

### **1. Regulatory Changes**

2. Ongoing regulatory evolution requiring specialist advice
3. Compliance deadlines creating time-sensitive opportunities
4. Increased governance requirements

### **5. Scheme Consolidation Trends**

6. Smaller schemes seeking consolidation options
7. Due diligence requirements for transfers
8. Market timing opportunities

### **9. Increasing Complexity**

10. Multi-employer schemes requiring specialized expertise

11. ESG and climate risk considerations
12. Technology integration challenges

## **Revenue Potential**

Estimated addressable market of £125M annually across all service lines: - Employee Benefit Consulting: £45M - Professional Trustee Services: £35M - Operational Consolidation: £30M - Technology Integration: £15M

## **Strategic Recommendations**

---

### **Primary Focus Areas**

#### **1. Optimal Scheme Size Targeting**

2. Focus on schemes with assets between £10M-£120M
3. Sweet spot for cost-effective service delivery
4. Highest ROI potential for ACT implementation

#### **5. Covenant Strength Analysis**

6. Prioritize companies with weak covenant strength
7. Target schemes with upcoming regulatory deadlines
8. Focus on companies with recent financial stress indicators

#### **9. Governance Targeting**

10. Target schemes with aging trustee boards
11. Focus on upcoming director milestones and retirements
12. Identify schemes with governance skill gaps

#### **13. News Analytics Integration**

14. Leverage news analytics to identify trigger events
15. Monitor corporate actions and restructuring announcements
16. Track regulatory consultation responses and industry commentary

## Implementation Strategy

### 1. Data Integration

2. Combine multiple data sources for comprehensive targeting
3. Real-time monitoring of trigger events
4. Predictive analytics for opportunity identification

### 5. Client Segmentation

6. Develop propensity scoring models
7. Create targeted messaging for different segments
8. Implement account-based marketing approaches

### 9. Partnership Development

10. Strategic alliances with complementary service providers
11. Technology integration partnerships
12. Referral network development

## Market Opportunity Analysis

---

### Competitive Landscape

The current market lacks sophisticated targeting solutions: - Most providers rely on basic demographic targeting - Limited use of predictive analytics - Fragmented data sources and manual processes

### ACT Competitive Advantages

- Comprehensive data integration across multiple sources
- Advanced analytics and machine learning capabilities
- Real-time trigger event monitoring
- Proven track record in professional services targeting

## Growth Potential

Conservative estimates suggest: - Year 1: £2.5M revenue potential - Year 3: £8M revenue potential - Year 5: £15M revenue potential

## Risk Assessment

---

### Market Risks

- Regulatory changes affecting market structure
- Economic downturn impacting client spending
- Increased competition from established players

### Mitigation Strategies

- Diversified service offering across multiple segments
- Strong data moats and proprietary analytics
- Focus on high-value, recurring revenue relationships

## Conclusion

---

ACT represents a significant opportunity to transform B2B sales in the pension services sector through data-driven targeting and predictive analytics. The combination of market size, regulatory complexity, and current lack of sophisticated targeting solutions creates an ideal environment for ACT's value proposition.

The addressable market of £125M annually, combined with ACT's competitive advantages in data integration and analytics, positions the solution for substantial growth in the UK trust-based pension sector.

---

*This research paper was prepared by the ACT team based on comprehensive market analysis and industry expertise. For more information, contact [jay@advancedclienttargeting.com](mailto:jay@advancedclienttargeting.com)*