

# Mantle Pension Platform Brochure

Administration and Actuarial software for the US market

# About Mantle

We are a pension software business with a difference. Our solutions range from actuarial and asset liability modelling to DB and DC administration platforms.

After 12 successful years revolutionizing the UK market, Mantle have now built our cutting-edge solution for the US market in collaboration with top US consultancies, to meet your unique needs.

What's more, you don't have to choose between visionary software and legacy - we've been in this game for well over a decade and the facts speak for themselves:

- In excess of 1.7m participant records hosted.
- 1,200 Plans supported.
- 20,000 valuation runs monthly.
- \$1.2bn of payments administered annually.
- Trusted by large organizations...

## ...Mantle clients include

Mantle's market-leading Actuarial and Administration software is used by clients across Government, Insurer and Annuity markets, and many Third Party Administrators.



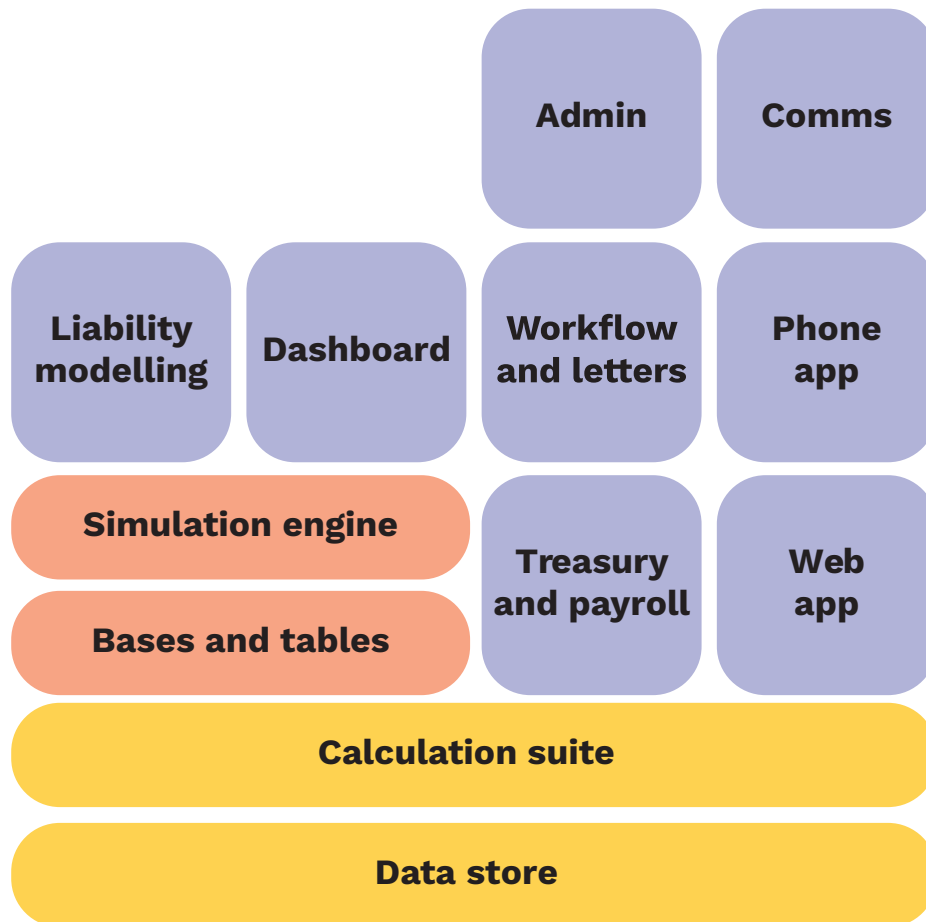
Grant Thornton



## Mantle Solutions

Mantle is a cloud hosted solution, meaning it can be accessed from any modern web browser. It's also fast, as when more computing power is needed it scales with demand.

Mantle was designed as an integrated actuarial and administration platform, but it can be deployed exclusively for actuarial functions, administration purposes, or both.

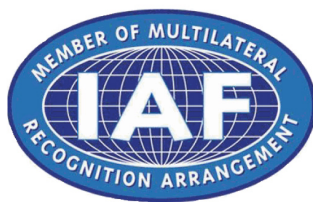


Data is securely hosted both with Amazon and Google using only US data centers. Target system availability is 99.9% during office hours. Powerful computing is available to enable rapid calculations.

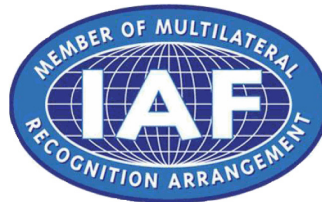
## Certifications and Awards



CSA Star  
certification  
GOLD level



ISO 270001:  
2022



ISO 9001:  
2015



# Actuarial

## Modern valuation for the US Market

Mantle Actuarial is a modern, cloud-hosted valuation platform designed specifically for actuaries, helping you efficiently manage liabilities, funding, compliance, and reporting.

Our solution derives outcomes from participant level data or from cashflows loaded on to the system.

## Full valuation suite

Leverage Mantle's powerful engine for efficient and accurate DB valuations. Execute all commonly required US liability calculations (EAN, PUC, UC, Attained Age, etc.) for funding and accounting purposes with precision.

Streamline plan setup with pre-configured calculations for key benefit formulas, saving valuable time.

Instantly assess the impact of assumption changes (rates, demographics) on liabilities and funding status, enabling clear analysis and reporting for plan sponsors.

## Robust US GAAP & International Accounting

Streamline your employer accounting processes with built-in support for key standards. Mantle is fully equipped to handle US GAAP (ASC 715 & ASC 960) alongside IAS 19, producing the precise current valuations and projected year-end figures needed for disclosures.

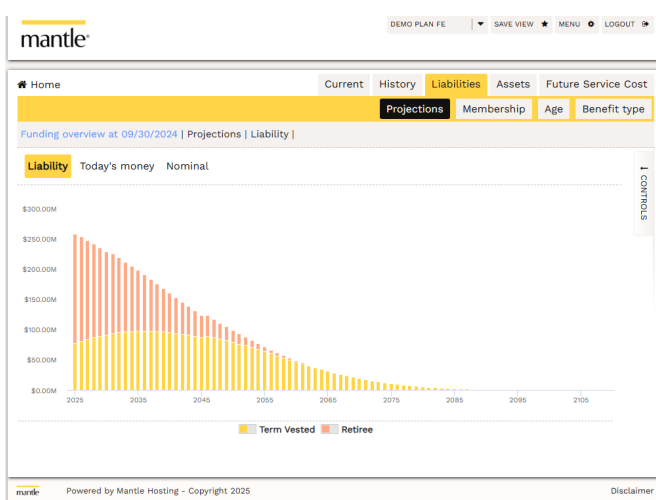
Compare against prior year results seamlessly.

Choose from intuitive graphical displays or comprehensive tabular reports to effectively communicate results.

## On-Demand Individual Benefit Calculations

Quickly generate precise calculations for individual participants – essential for benefit statements, termination/retirement options (including lump sums), and ad-hoc queries. Mantle accurately handles complex individual scenarios.

Our intuitive calculation setup provides flexibility, operating within a robust and auditable system designed for actuarial rigor.



## Accelerate Setup with Pre-loaded Tables

Streamline your valuation process with Mantle's extensive library of pre-loaded US actuarial tables and factors. We include key tables required or commonly used for compliance under ERISA, IRS regulations (such as §430 funding / §417(e) lump sum mortality and segment rates), and PBGC requirements. This ensures you have the necessary, up-to-date factors readily available, significantly reducing setup time and supporting accurate, compliant valuations from the start.

## Flexible Data Management

Reduce data preparation time significantly. Mantle's flexible data intake handles variations in client data formats, eliminating the need for rigid, fixed schemas.

## Run most calculations in minutes

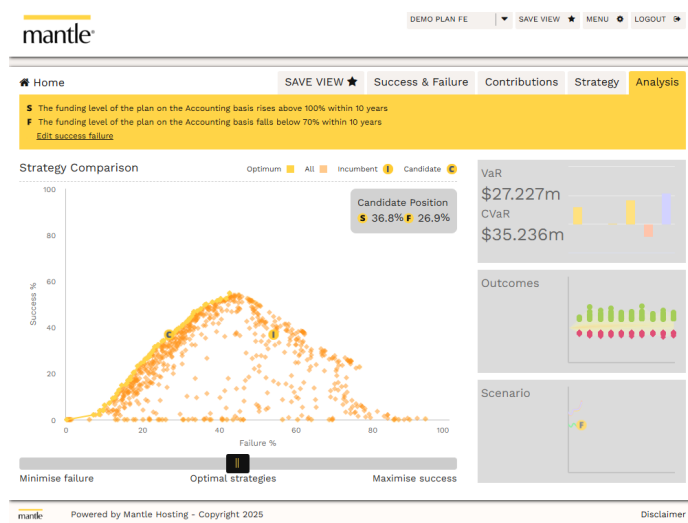
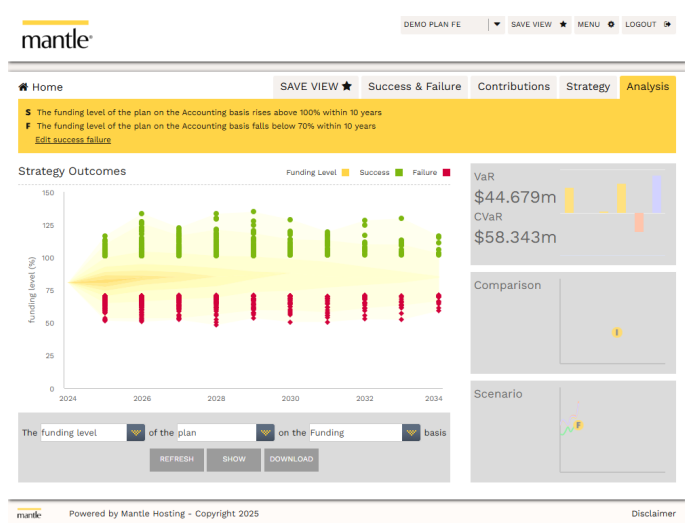
Run complex valuations and projections in minutes, freeing up valuable actuarial time for analysis and client consultation.

## Detailed Cashflow Projections

Generate detailed cashflow projections efficiently for critical analysis like ALM, duration studies, and long-term funding projections. Customize projection parameters and export the results quickly into versatile formats ready for analysis.

## Asset liability modelling

Mantle simplifies the portfolio testing process from over 800 trillion possible strategies to a manageable set of optimized strategies that aim to maximize the opportunity to successfully meet the Plan's funding objectives.



Simple success and failure criteria enable the testing of multiple strategies in a measurable way. This helps to identify the likelihood of any given investment strategy in meeting the Plan's objectives.

The risk management analysis contextualizes the results of all the tested strategies and enables the individual strategies to be easily reviewed in relation to each other.

Risk metrics, such as VaR and CvaR, are produced automatically for any potential investment strategy.

To use the ALM capability a separate licence is required from a suitable economic scenario generator such as Conning's.

# Administration

Uniquely, Mantle has integrated administration capability. The same calculations used in the actuarial module support automated calculation and payment of participant benefits.

Best of all when administration and actuarial are being used on the same plan, any changes in the participant data flow straight through to the actuarial calculations. There is no need to extract data from the administration system and load to the actuarial module, it happens automatically. Add in live asset feeds and it's possible to get a real time view of the Plan's funding position at the click of a button.

## Key features

- Easy to use system with simple interface.
- Automation of all DB benefit calculations, regardless of complexity.
- Full visibility of the benefit calculation and audit trail.
- Automated population of member communications with Plan values.
- Configurable workflow.
- Custom document suite.
- Integrated payroll, treasury and accounts.
- Participant self-serve online.
- SMS and email communications.
- Automated and bespoke data reports.
- Ability to set and maintain user access permissions.



**Participant self-serve**

We offer a smartphone app and website. Once registered the member can use the same login credentials to access both.

The smartphone app launched in 2021 and has scored particularly well with users, rating it in excess of 90% for

- ✓ Easy registration.
- ✓ Easy to use.
- ✓ Easy to understand.

**What can the participant do?**

- View payments and cash option at all ages.
- Compare options.
- Understand how their pension passes on .
- Keep personal details up to date.
- Use SMS messaging to contact the administrator .
- View documents including the Plan rules

**Evidenced, significant efficiencies**

- Fully automated benefit calculations.
- 30% uptake of participants self-serving.
- 100% (2x!) the no. of participants served per administrator.

If you'd like further information on Mantle Actuarial or any of the Mantle solutions, contact us at [enquiries@mantleservices.com](mailto:enquiries@mantleservices.com)





## Get in Touch

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