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CASE STUDY

Delta's Platinum technology helps springboard MES Pensions to be the go-to international SIPP provider for expats in Australia and the US



Founded in 2017 by Cameron Law and David Johnstone, MES provides SIPPs to UK expats and non-UK residents, predominantly in Australia and the US. Their international SIPP is a flexible online account with simple, transparent fees, underpinned by excellent customer service.

Cameron and David have deep knowledge of the nuances of this specialist market. Originally just offering a D2C SIPP, they have recently expanded their distribution model to carefully selected overseas advisers who share the same passion for providing clients with a high-quality retirement journey.

✉ **Contacts: David Johnstone & Cameron Law**

🌐 www.mespensions.com

OVERVIEW

Originally launching through a white-label provider, Cameron and David wanted greater control of their product features and customer service so they decided to bring their SIPP administration in-house.

Their current focus is on the Australian market which has more than 1.6m UK expats and is growing fast, thus presenting a significant addressable market. Recognising that smart use of technology would be vital, they set about finding a technology partner that could fully support them on their journey.



Cameron Law, Director, MES

SITUATION

David and Cameron reviewed the SIPP administration systems available, speaking with three suppliers, with their key requirements being:

- ✓ **Finding a trusted partner that understood their business needs** – they could immediately see that Delta was keen to build a long-term partnership, whereas other technology providers were more transactional. In David's words 'using a company that backs what you are doing and believes in what you're trying to achieve just stood out'
- ✓ **Clean, simple and easy to use** – Platinum's look and feel stood out; they were particularly impressed with how it enables control of workflows across their team and performs the heavy lifting on high risk / resource intensive tasks
- ✓ **Improving operational capacity** – their chosen technology had to enable them to administer more SIPPs per team member to support their growth plans
- ✓ **Addressing regulatory change** – Platinum SIPP~Pro is automatically upgraded to include regulatory change at no additional cost, unlike other systems they considered
- ✓ **Quality/depth of support** – there are regular touchpoints throughout the Delta team who understand their business and always deliver what they promise
- ✓ **Putting the client in control** – Delta is honest and transparent about delivery timescales so that MES can confidently plan ahead
- ✓ **Integration with other systems** – Platinum integrates seamlessly with MES's trading platform via its public APIs

Delta's cloud-deployed Platinum SIPP~Pro was the standout solution, meeting all of their requirements and in their words, leaving them with 'an easy decision'.

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If your systems aren't on a platform like Platinum you're not going to be in business for very long. You can't operate a SIPP without it, especially when there's so much pressure on costs right now such as UK product fees. The only way to handle the pressure on costs is to save time on processing and improve efficiencies – that's where Platinum has made a huge difference for us.

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– Cameron Law, Director, MES

SOLUTION

The Delta implementation team ensured that Platinum SIPP~Pro was live within four weeks of contracts being signed. They supported the MES team in configuring the system to underpin their operating model and rapidly embedded it into their ways of working. Key outcomes were:

PRODUCTIVITY

Platinum is so easy to use and therefore the team is now able to administer more SIPPs per staff member, with notes recorded against all records ensuring that everyone knows what's going on. Response times on work items allocated to colleagues can be measured and reported on, ensuring that customer service is maintained at the highest levels.

REDUCING RISK

They have peace of mind that Platinum performs high risk tasks such as complex calculations and generating letters, that are otherwise prone to human error. Automatic delivery of regulatory change means that they know they are always compliant.

BUSINESS GROWTH

Platinum is enabling Cameron and David to execute their growth plans. They have already secured a tranche of SIPPs from a competitor because Platinum could handle changes to excess LTA lump sums, whereas the other provider has not yet updated their system.

COST CONTROLS


The Platinum pricing model is aligned with MES's growth ambitions. Additional functionality can be added as the needs of the business evolve, minimising costs during the growth phase.

PARTNERSHIP APPROACH

Cameron and David have built a strong partnership with the Delta relationship management and support teams, who understand their business model, respond quickly and are honest and transparent about delivery timescales.

 **< 1 month**
implementation time

Platinum SIPP~Pro was fully operational within a month of MES's initial enquiry

 **40+%**
increase in capacity

The volume of clients that one team member can administer is expected to increase from 500 to 700+

OUTCOME

The MES team quickly migrated their existing SIPPs to Platinum and embedded it into their ways of working. They are already gaining new business based on the competitive edge that Platinum provides.

Cameron and David now have a fully compliant, market-leading administration system. Regular touchpoints with the Delta team keep all parties informed of their business priorities and forthcoming Platinum releases, meaning that they can plan ahead with confidence and focus on growing their business.



FUTURE

Cameron and David believe that the decision to adopt Platinum SIPP~Pro is a key step in their ambition to be the leading SIPP provider to the expat market, with a target to at least double the size of their book over the next 12 months.

The application sits firmly at the heart of their business and they are currently ensuring that all client correspondence is automatically produced

from Platinum as well as working with their investment platform provider to integrate via the APIs.

The strong working partnership with the Delta team means that they are well placed to make the best possible use of the Platinum technology, further streamlining their operations and using it to firmly underpin their growth ambitions.



David Johnstone, Director, MES

TESTIMONIAL

David Johnstone,
Director of MES said:

“

Delta always sets expectations and is honest. This is a hugely important part of working with Delta, as it helps us plan internally and continue to provide first class service for our customers.

The Delta team are highly responsive, always available and willing to help.

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