

Workplace solutions

Composer, the comprehensive platform for workplace savings and retirement income solutions

Transform your workplace savings and retirement income solutions with Composer —an all-in-one platform that streamlines processes, reduces costs, and delivers exceptional experiences for both members and employers.

With Composer, you can seamlessly manage contributions, investments, and pension income across a diverse range of workplace savings and retirement options, all on a scalable and future-proof platform.

Composer has been powering workplace solutions across the UK and Australia for almost 20 years. Supporting over five million accounts and £250bn of assets under administration globally, it enables regulated providers to digitise the front and back office to drive efficiencies through automation at scale.

With market leading workplace functionality, Composer ensures you stay effortlessly compliant and seamlessly integrates with third-party services, making it a scalable and future-proof choice for your retirement solutions.



“We were impressed by the breadth of pension savings and retirement solutions available on Composer and its focus on automation to drive down operational costs. Composer will allow us to launch innovative new products as our needs evolve. and transform the end-to-end member and employer digital experience we provide.”

David Lane
Chief Executive Officer, TPT



How Composer helps you

- ✔ **Save time**
Automate repetitive tasks like payroll processing, bulk updates, and regulatory reporting.
- ✔ **Cut costs**
Reduce operational overheads with end-to-end digitisation and seamless integrations.
- ✔ **Stay compliant**
Ensure peace of mind with built-in regulatory compliance across all processes.
- ✔ **Delight your members**
Expand your proposition and support customers moving into retirement with flexible and guaranteed income solutions.
- ✔ **Scale with confidence**
Handle growing member bases and data volumes effortlessly, thanks to a resilient cloud-based infrastructure.

Elements



Leading functionality

Key processes include payroll contribution processing, bulk employee updates, automated investment trading, model portfolios and fees.



Integration

Extensive API Library offers open access to Composer functionality for integration with third party services such as self-service digital portals, payroll, identity verification and risk profiling.



Robust and scalable

GBST Composer SaaS leverages Amazon Web Services (AWS) to provide a highly available and scalable infrastructure, ensuring resilience, security, performance and reliability.



Digital experience

Customisable digital self-service portals for employers and members, integrated with Composer platform to provide a complete front-to-back solution.

Digital solutions

GBST's customisable digital self-service portals empower employers and members with seamless access to manage payroll, contributions, and policy information, ensuring a complete front-to-back solution. Employers can manage employee data, process payroll, and update contributions automatically, while members access policy information, self-service tools, and more. GBST's in-house digital team can design these portals to match the client's brand and build features like calculators and smart search.

Alternatively, clients can create and integrate their own portals via Composer's RESTful API and automate processes using real-time data from Composer.

Connect with your ecosystem

Our extensive API library provides open access to Composer functionality for straight through processing from a digital experience layer. Automated payroll processing through UI or API and in-built third-party integrations allow seamless connection with technology vendors for additional services, including identity verification and AML checking, risk profiling and fund performance. Transfers can be processed via Origo Transfer Service.

Customer success



Aegon, a top 3 UK provider with a 5-star Defaqto rating, trusts Composer to manage their workplace proposition. Our platform has powered Aegon's workplace business since 2012, demonstrating our capability in handling large-scale migrations and operations with precision and efficiency.

Features at a glance

- ✓ **Workplace functionality**
 - Key employer functionality, including contribution processing, bulk updates, and self-servicing.
 - Flexible configuration options, such as different payroll sites, employee groups, default investment models and strategies, and contribution rates.
 - Pre-funding, accrual and payment on receipt approaches to pension tax relief.
 - Payroll processing through guided journey or integration.
- ✓ **Full breadth of retirement options**
 - Income options including FAD, phased drawdown, UFPLS, annuities and hybrid annuity income options.
 - Full annuity capability covering lifetime, pension, unit linked, deferred and term-based annuities, with functionality covering new business, payments, escalation, reinsurance, claims, regulatory reporting and tax.
 - Flexible workplace ISA and GIA options.
- ✓ **Automation to drive efficiencies**
 - STP pension transfers via Origo Transfer Service.
 - All contribution frequencies and payment methods available.
 - Facilitate calculation, payment and reconciliation of advisor and product fees via a range of charging options.
 - Providing necessary regulatory reporting.
 - Contributions and payments automatically reconciled.
- ✓ **Scalable and flexible to support growth**
 - Flexible design allows Composer to efficiently handle growing numbers of users and data volumes, as the business expands.
 - Delivered as a Software as a Service using AWS, providing a resilient, scalable and optimised solution.

About GBST

GBST delivers technology and digital solutions to enable, support, and scale wealth management and advice organisations globally. Our team of experienced professionals create vital back, middle, and front-office solutions for wealth managers, life and pension companies, stockbrokers, fund managers, advisers, and investment managers, as well as offer financial tools and digital services to banks and loan providers. Founded in 1983, GBST works with more than 100 financial brands across Europe, Australia, New Zealand, the US, Canada, and the UAE. Our leading-edge technology supports over 5.5 million investor accounts under administration with Direct to Consumer, Advised and Workplace channel solutions.

Discover how Composer can transform your workplace solutions. [Contact us](#) today for a personalised demonstration.

info@gbst.com | +44 20 7613 8800

 www.gbst.com