

## A week in the life of: Cartwright Pensions Trust - Director of Pensions Administration, Julie Yates



I have worked in the pensions industry for over 35 years, the last 11 of those with Cartwright. At Cartwright, I am responsible for leading, managing and developing the pensions administration business stream and ensuring our clients, and their pension scheme members, receive a consistently excellent and efficient service. My team is based across our Farnborough and Chelmsford offices, but we follow hybrid-working patterns. Myself, I like to work from my nearest office in Farnborough at least two days a week as I love the great camaraderie in the office.

### Monday

Every Monday starts with an online meeting with my managers to discuss deliverables and progress. The teams are always very supportive of each other, which is great to witness on these calls. Next, I meet with our specialist from The Pensions Regulator, and today the focus is on pensions dashboards. We are in a good position; we are connection ready and data ready.

After lunch, I spend some time drafting some pensions dashboards communications for our clients. I'm

passionate about it and I want to ensure our clients are fully up to speed, not only with what we are doing, but also what's going on in the market. Pensions dashboards have such huge potential, but I would be lying if I said

I didn't have some concerns – namely for members of pension schemes that don't have to connect under the required membership. This applies to some of our clients, so my communication also covers this scenario, and suggests how best we support these members.

### Tuesday

It's an early start today as I need to be in the office for a client meeting – I live in between three schools, so I have to ensure I miss the 'school run' times. Our investment team hosts the meeting as one of our mutual clients wants to discuss its endgame. It's a big step for this client but we have a lot of experience dealing with such transactions and I present a case study on a similar scheme that we took to wind up. In the afternoon I receive a call from our chairman, Ian Cartwright. We have been approached to tender for two potential new clients. We discuss if we would be a good fit for their business and decide to proceed with these opportunities, which is very exciting.

### Wednesday

It's 7.30am and I am on my way to our Chelmsford office to host a meeting with

an independent trustee. I love talking to trustees and sharing insights and our areas of expertise. It has been a long, but very productive, day and a second meeting has been scheduled at the trustees London office so we can meet with some more of their colleagues. Well worth the trip around the dreaded M25.

### Thursday

I am back in the Farnborough office today and spend much of it in meetings with other directors, discussing some exciting innovations and the launch of new service lines planned for 2025. Next, I meet the payroll team to share some good news. We recently took on a payroll-only client and I received fantastic feedback from the sponsoring employer as to how smooth the transition was – it is great to be able to give this message back to our hardworking team.

### Friday

How?! I'm working from home today and open my inbox to one of the request to tender documents from the potential clients I found out about on Tuesday. Its aim is to get to wind up before it is due to stage on the pensions dashboard to avoid unnecessary costs. I feel confident we can help – we have already completed this for several schemes we took on in 2024. I attend an online meeting hosted by our head of implementation in the afternoon to discuss the three transitions that we are currently working on. This week, all the transitions are on track in line with their transition project plans. Always happy to end the week on a positive note and I'm looking forward to a long overdue lunch with friends in London on Saturday, followed by a visit to the Jazz Café in the evening.