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AI in Pensions is a Governance Challenge, not a Regulatory one, says Cartwright Pension Trusts

UK – [07 May 2026] – Cartwright Pension Trusts, the pension specialist for defined benefit and hybrid schemes, today said the growing use of artificial intelligence across pension scheme operations is reinforcing the importance of strong governance and oversight, not creating an entirely new category of risk for trustees.

The comments follow publication of The Pensions Regulator's (TPR) AI strategy in May which set out its approach to AI in pensions, expectations for trustees and scheme managers, and how TPR intends to use AI internally.

Julie Yates, Director of Pension Administration at Cartwright Pension Trusts, said: "The emergence of AI has understandably generated a lot of discussion across the pensions industry. But in many respects, the principles trustees need to apply are the same ones they already use when overseeing administrators, advisers, technology providers and other outsourced services. The issue is not whether AI is being used, but whether there is sufficient visibility, oversight and accountability around how it is being used and what controls are in place.

"Trustees remain responsible for decisions and member outcomes regardless of whether activities are undertaken by people, technology platforms or AI-enabled systems. As a result, focus should be on understanding where AI is being used within the service provider ecosystem, who is accountable for outputs, how decisions are monitored and what safeguards exist around them.

"One of the biggest risks is not necessarily the use of approved AI solutions, but the unmanaged use of publicly available tools where information may be entered without a full understanding of the security, confidentiality or governance implications."

Yates continued: "Many of the concerns being discussed today ultimately come back to familiar principles around data protection, supplier oversight, risk management and operational resilience. The technology may be evolving, but the governance fundamentals remain largely unchanged.

"Schemes should avoid viewing AI risk as a standalone issue and instead incorporate AI considerations into existing governance, risk management, supplier oversight and information security frameworks. AI has the potential to deliver significant benefits across pension administration and member services. The challenge for trustees is not whether to engage with the technology, but ensuring its use is properly understood, governed and controlled. Good governance always remains the most effective safeguard."

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Note to Editors:

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