PRESS RELEASE: FOR IMMEDIATE RELEASE

Buy-in completion marks new phase for trustees, says Cartwright Pension Trusts

UK – [27 July 2026] – Cartwright Pension Trusts, the pension specialist for defined benefit and hybrid schemes, today urged trustees to look beyond transaction day, warning that completing a buy-in is only one stage of delivering a successful end-game strategy.

The UK pension risk transfer market continues to grow, with increasing numbers of defined benefit schemes securing buy-in transactions following years of funding improvements, careful planning and strategic decision-making.

However, as more schemes move beyond transaction day, attention is increasingly turning to the practical steps required after a transaction. These can include resolving historic data issues, addressing benefit complexities and coordinating the wider activities needed to support a scheme's chosen end-game strategy.

Rob Chandler, Consultant at Cartwright Pension Trusts, said: "Completing a buy-in is a major achievement and one that trustees and sponsors should rightly recognise. However, transaction day should be viewed as a milestone rather than a finish line. The work required afterwards is critical to delivering the scheme's long-term objective.

"As the market continues to mature, the focus needs to move beyond securing transactions and towards ensuring schemes are well positioned for the next phase of their journey. Trustees, insurers, administrators and advisers are all managing significant volumes of activity, making early planning, clear ownership and strong oversight increasingly important.

"Data is one of the key factors that can influence progress after a transaction. Insurer reviews can uncover historic inconsistencies, missing information or benefit complexities that require careful investigation. The important question for trustees is not whether issues will emerge, but whether they have the right processes and expertise in place to address them effectively."

Chandler continued: "Trustees can help maintain momentum by reviewing their post-transaction plans early, ensuring outstanding actions have clear ownership, maintaining regular communication with advisers and service providers, and addressing data or benefit issues as soon as they are identified.

"Ultimately, completing a transaction is only one part of the end-game process. Whether a scheme is moving towards buyout or pursuing another long-term strategy, success depends on the preparation, governance and collaboration that follows."

-ENDS-

Note to Editors:

Experience, people and a pioneering spirit is what sets them apart.

This year marks Cartwright's 40th anniversary in business. And with it, a celebration of the four decades they've spent honing their unique skillset to become the trusted constant for trustees and sponsors of small to medium defined benefit and hybrid pension trusts - an often badly-catered-for market.

They are proud to offer the level of service usually reserved for the big players; innovative, professional and totally bespoke. And, with direct access to a real person, an expert in their field.

Today, Cartwright has over 150 clients nationwide who rely on their actuarial, administration, investment, secretarial and governance services to keep them ahead of the curve.

And, that same pioneering spirit remains as they branch into new markets; applying their unique know-how to sectors of a similar nature and with similar problems; Charitable Trusts, Corporate Treasury, Employee Rewards and Funeral Trusts.

Find out more at:

Cartwright Pension Trusts | The Pension Specialists for DB and Hybrid Schemes

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