



Cartwright Marks 40 Years of Innovation, Expertise, and Pioneering Spirit

This year we celebrate 40 years of delivering specialist bespoke advice and administration to UK pension schemes, marking four decades of growth, built on expertise driven by our long-serving people and their invaluable institutional knowledge.

Founded in 1986 by Ian Cartwright, our business was established to serve a part of the pensions market that was often overlooked: schemes with assets of between £5 million and £500 million. From the outset, our focus has been on providing high quality, independent and technically robust advice, tailored to the specific needs of each scheme.

Over the last four decades, Cartwright Pension Trusts has grown into a trusted adviser to trustees and sponsors across the UK, supporting schemes through every stage of their lifecycle. From day to day governance and administration through to de-risking, buy-ins, wind-ups and long term planning.

Ian Cartwright our Chairman and Founder, reflects, "When I founded Cartwright in 1986, my mission was straightforward, deliver exceptional work and build relationships that last. And, although that sounds simple enough, it takes a pioneering spirit to do what is right for your clients and your staff and not just what is profitable short-term. Forty years later, that same mission still drives us. Our success belongs to the brilliant people who have been part of our journey and the clients who have trusted us over the decades."

Our people make us unique

A hallmark of Cartwright's success has been the loyalty, dedication, and continuity of its people. Many members of the team have built long careers within the company, building deep institutional knowledge and long term relationships with clients.

Robert Sweet, Director of Actuarial Services has been with Cartwright for 34 of those 40 years and comments "I've spent most of my career at Cartwright because it's a place that never stands still. The technology changes, the industry changes, but our commitment to getting things right stays the same. It's been a privilege to grow with the company and contribute to its evolution."

Julie Yates, Cartwright's Director of Administration, has spent 12 of her 35 years' experience within the pensions industry with Cartwright. When asked about Cartwright in comparison to other companies she's worked for, she says "At Cartwright, we pride ourselves on our ability to navigate change seamlessly allowing us to thrive amid changing circumstances due to the wealth of knowledge and expertise our team brings to change / new projects. But at the heart of Cartwright is member



experience. It's the primary differentiator for our organisation and something I'm very passionate about."

Our pioneering spirit drives us

Over the past four decades, Cartwright has contributed significantly to the industry by setting standards for quality, reliability, and service excellence. Through pioneering approaches and a commitment to innovation, the company has helped shape best practices and elevate expectations across all the markets it serves.

And, most recently, we broke new ground by becoming the first company in the UK to assist a pension scheme in successfully allocating a small percentage of their funds to the digital currency, Bitcoin. A specialism, which through our forward-think approach, we've since become a thought leader within.

As Cartwright enters its fifth decade, the company remains committed to sustainable growth, deeper client partnerships, and continuous innovation. And its brand extensions, launched in late 2024 and last year, are a part of that.

Robin Pearce, Operational Director comments, "These new brand extensions represent the next chapter of Cartwright's evolution. They allow us to take what we've learned over four decades and bring it to more people, more industries, and more challenges."

Although early days, Cartwright's venture into new markets is already paying dividends and the company has had a number of new client wins. Earlier this year its Corporate Treasury arm announced its first Bitcoin Treasury advice mandate client. Whilst Cartwright Charitable Trusts has already proven successes with clients including Citizens Advice Haringey: increasing their long-term expected returns on their unrestricted reserves by circa 9% per annum.

"Four decades have taught us the importance of staying curious. The moment you stop learning, you stand still — and standing still isn't in Cartwright's DNA. We evolve because our clients evolve, and our role is to anticipate what they'll need next." Continues Pearce.

Our history defines us

The company began in Surrey but now operates nationwide from offices in Farnborough and Chelmsford and Manchester. The business has grown primarily through organic expansion, supported by two key acquisitions: Barnes & Sherwood in 2006, which established the first administration office in Farnborough, and the trust-based pensions arm of Gallagher Benefits Consulting in 2013, which led to the Chelmsford office. Today, Cartwright has a team of over 100 specialists working together to provide bespoke client solutions across Pension, Charitable and Funeral Trusts, Employee Rewards and Corporate Treasuries.

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A final thank you

A final word from our Chairman, who says "The future for Cartwright is about building on our foundations, honouring the pension sector and the clients that got us here, while embracing new opportunities. We're more ambitious than ever but we still hold onto the values that make us unique in most sectors. Thank you to all our clients, past and present who have been a part of our success."

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