



Four Decades at the Heart of UK Pensions: The Cartwright Story

As this year marks our 40th anniversary as a business, we're taking some time to reflect on the journey that shaped us into one of the UK's most trusted and enduring names in pension services. From a small actuarial consultancy to a multi-disciplinary and multi-sector specialist, our story is one of continuous growth and commitment to the clients and sectors we serve.

Pioneering spirit

Our story began in 1986, when our founder Ian Cartwright saw a gap in the market and our business was first established under the name of I. S. Cartwright & Co. Cartwright was founded on actuarial excellence and a dedication to personal, long-term client relationships with a focus on an often badly-catered-for market; those with schemes of up to 1,000 members or £5-500m in assets under management, the small and medium sized DB pension trusts. To this day our mission within the pension sector has stayed the same, to provide clear, expert guidance in a complex and ever-changing pensions landscape.

In the early years, the team was small but highly skilled. By 1992, the firm consisted of three actuaries, two support staff and an actuarial assistant. A world away from the 100+ staff that form Cartwright in 2026.

However, this tight-knit group laid the foundations for the pioneering spirit that still guides us to this day.

Building momentum

Growth accelerated throughout the early 1990s. As our client base expanded and demand for specialist actuarial support increased, so too did our team.

By 1996, the business had grown again, to 12 people which included four actuaries, four actuarial assistants and four support staff.

Just three years later, in 1999, the team had grown further to 18 people, and the business marked a major milestone, incorporation as Cartwright Consulting Limited. This shift represented more than a name change, it solidified our professional structure and positioned the company for the next stages of expansion.

Expanding services

The 2000s were defined by diversification and strategic growth. In 2007, we completed our first acquisition, Barnes & Sherwood, adding specialist pension administration capabilities to our offering. This



move enabled us to broaden our services beyond actuarial consultancy, providing clients with a more comprehensive and integrated approach to pensions.

A decade of strategic growth

Our commitment to growth and service excellence continued. In 2013, we acquired the DB pensions arm of Gallagher Employee Benefits, further strengthening our position in the defined benefit space and expanding our technical expertise.

The introduction of our investment services in 2016 marked another major milestone. Recognising the increasing complexity of pension scheme funding and the crucial interplay between investment strategy and long-term scheme objectives, we broadened our proposition to ensure clients could access end-to-end, aligned, and strategically informed support.

A new era

In 2024, we undertook one of the most significant transformations in our history. To reflect the breadth of our services and the growing diversity of our clients, we refreshed our brand and reorganised into five distinct business lines:

- [Pension Trusts](#)
- [Corporate Treasury](#)
- [Charitable Trusts](#)
- [Funeral Trusts](#)
- [Employee Rewards](#)

The updated brand reflects who we are today. Cartwright is innovative, agile, and deeply committed to helping organisations manage their financial responsibilities with clarity and confidence.

40 years of progress... and the future ahead

From a small actuarial firm to a multi-service specialist spanning pensions, trusts and company-level financial wellbeing. Cartwright's journey has always been driven by the same core principles: expert insight, trusted relationships, and a commitment to doing what's right.

As we celebrate our 40-year milestone, we're proud of the progress we've made, and even more excited about what comes next. With a strengthened brand, expanded service lines, and a continued dedication to excellence, Cartwright Pension Trusts is poised for the next chapter of growth and innovation.

Thank you to all our clients, colleagues, and partners who have been part of our story so far. Here's to the next four decades.

If you would like to discuss any of these matters further, please get in touch with your usual contact at Cartwright.



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