

EARLY CAREERS GUIDE TO

# The Pensions Profession

## 2025/26

3rd Edition



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a directory  
of the leading  
industry  
employers



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Tania - Aon Graduate

Your pension career starts here...

This guide takes you through the basics and beyond; from essential skills to become successful in the pension profession, to professional qualifications. It also includes first-hand profiles from pension professionals at various career levels, from trainees right through to partners. Get an idea of what it's like to work in the pensions industry from people that work in the profession.

There is also an **Employer Directory** and **Job Finder** section at the back of the guide to help you research employers before applying for jobs on [www.pensioncareers.co.uk](http://www.pensioncareers.co.uk).

**"A career in pensions is never dull or predictable and senior professionals can look forward to handsome financial rewards. "**

Tim Middleton, Director of Policy & External Affairs,  
Pensions Management Institute (PMI)

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# INTRODUCTION FROM THE PENSIONS MANAGEMENT INSTITUTE (PMI)

Introducing the Pension Careers Guide is Varsha Gicas, Director of Commerce & Engagement Commercial Development from the Pensions Management Institute (PMI). She tells us the importance of education and access to resources to better one's career.



As a professional in the pensions sector, I recognise the immense value of a career guide specifically tailored to our industry. The collaboration between the PMI and Pension Careers in developing this guide will provide other professionals, or those considering joining the pensions profession, with invaluable resources and insights to navigate their careers effectively.

Given its status as a leading professional body dedicated to promoting excellence in pension management, PMI is pleased to lend its credibility and expertise to this career guide. With reliable, up-to-date information aligned with industry best practices, this will give its readers the confidence to depend on it as a trusted resource, enhancing their understanding of the complexities within the pensions profession.

This collaborative career guide covers various topics which are essential to growth within this profession. It offers a comprehensive overview of pension management principles, including pension schemes, investment strategies, risk management, legal and compliance frameworks, and emerging industry trends. By consolidating this knowledge in one resource, this guide will equip new and existing professionals with a solid foundation to navigate the intricacies of the pensions landscape effectively.

One of the significant advantages of this collaborative career guide is its focus on career progression within the pensions profession. It provides valuable insights into various career paths, roles, and responsibilities available. This guidance allows professionals

to make informed decisions about career trajectories and identify the necessary skills, qualifications, and experience required for different roles. This information will help members and candidates plan their professional development strategically and align their goals with the opportunities available within the pensions profession.

The collaboration with the PMI also emphasises the importance of continuous professional development and lifelong learning. The PMI's dedication to promoting professional standards and supporting ongoing education is evident in the resources provided in the guide. It highlights professional qualifications, training programs, and opportunities for further learning offered by the PMI.

We are proud to be associated with this guide which focuses on professionalism and excellence within the pensions profession. A career guide tailored to the pensions is vital for professionals in this field. It provides comprehensive knowledge, career guidance, regulatory insights, networking opportunities, and more. As the pensions profession continues to evolve, having a reliable resource to navigate its complexities and drive career advancement is essential for individuals and the overall success of the profession. ●



Varsha Gicas,  
Director of Commerce & Engagement  
Commercial Development,  
Pensions Management Institute (PMI)

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Careers  
Advice

# THE PENSIONS PROFESSION - AN OVERVIEW

By Tim Middleton, Director of Policy and External Affairs,  
Pensions Management Institute (PMI)

The UK's pension system plays a vital role in society, helping individuals save for their retirement. It also pays benefits to the dependants of those who have died before reaching retirement age.

## "The UK's pension system plays a vital role in society."

Many countries, including some on the European mainland, provide a pension system via the State. In such cases, benefits are funded by taxation. However, the UK splits pension provision between the State and private pension schemes. These include occupational pension schemes and personal pensions. The UK's first occupational scheme was established for Excise Officers in 1712. The system expanded significantly over the following centuries, and today some £3 trillion is managed by UK pension funds.

The pensions industry is responsible for managing and investing the funds contributed by employers and employees to ensure that there are sufficient funds to pay benefits to the right people at the right time. This involves making investment decisions, monitoring investment performance, and adjusting investment strategies as required.

## "The pensions industry is responsible for managing and investing the funds contributed by employers and employees."

In addition to managing investments, the pensions industry is also responsible for ensuring that pension schemes comply with regulatory requirements and that scheme members receive the benefits to which they are entitled. This includes managing enrolment and contribution processing, calculating and paying out benefits, and handling any disputes and appeals.

The pensions industry is an important part of the financial sector, as pension schemes represent a significant source of savings for individuals and a major driver of investment in the economy. The industry has become increasingly complex in recent years, as new types of pension scheme and investment vehicles have emerged, and as demographic shifts have placed new pressures on the pensions system.

Major changes in the regulatory structure require pensions professionals to demonstrate a capacity for adaptation. Over a decade ago, the Government introduced a system of automatic enrolment, which saw employees who meet certain criteria being automatically enrolled into a workplace pension scheme. This in turn has led to the development of new kinds of pension schemes. There are now 33 Master Trust schemes, many of which have been created specifically to help employers comply with their duties under automatic enrolment.

A Master Trust is a very large pension scheme which allows many unrelated employers to join. Their size, combined with centralised administration and governance functions, ensure that members enjoy expert scheme management at minimal cost while employer responsibilities can consist of little more than the regular payment of contributions.

There are also new duties for pensions professionals, as consultants monitor the performance of schemes to ensure that there is full compliance with regulations. Regular reviews are necessary to ensure that auto enrolment schemes perform as well as their competitors. More recently, the Government has required the pensions industry to develop a 'dashboard,' which will allow members of the public to view all of their separate accrued pension benefits aggregated into a single online platform.

To manage such a large system effectively requires talented and diligent professionals spread across a range of different career disciplines, including pensions managers,

administrators, actuaries, consultants, lawyers, fund managers, IT professionals and accountants.

Working in pensions offers exciting and demanding challenges. Regardless of their chosen career stream, pensions professionals need to be numerate. They should be able to work effectively as part of a team and be able to manage projects. They must be able to cope with an environment of almost continuous change. In particular, they need a talent for effective communication. For a detailed list of the skills needed to succeed within this profession, read the '[Essential Skills to succeed in the Pensions Profession](#)' article.

**"Working in pensions offers exciting and demanding challenges."**

Traditionally, entrants to the pensions profession have been graduates. Generally, a degree subject is not critically important as long as a candidate can demonstrate proficiency in English and Mathematics. In recent years, many employers have begun to offer apprenticeships, which offers an alternative to a University degree. Find out more about how to enter this profession by reading the '[Routes into the Pensions Profession](#)' article.

Professional qualifications, such as those offered by the Pensions Management Institute, offer candidates an opportunity to progress further and faster. More information about this can be found in the '[Qualifications and Training](#)' article.

A career in pensions is never dull or predictable and senior professionals can look forward to handsome financial rewards. The pensions profession is wide and varied, and for those with talent and enthusiasm, an exciting and fulfilling career awaits. ●



**Tim Middleton**  
Director of Policy & External Affairs  
Pensions Management Institute (PMI)

**Tim Middleton has worked in the pensions industry since 1987. His roles have covered consultancy with Bacon & Woodrow (now Aon), Mercer and Barnett Waddingham.**

**He is currently Director of Policy and External Affairs for the Pensions Management Institute (PMI), where he works extensively on the Policy and Public Affairs Committee and provides input into PMI's education and events programmes.**

**He also writes frequently for the pensions press. He is a Fellow of the PMI and holds the CII's Diploma in Financial Planning. He is a past chairman of the PMI's London Group.**

For more careers advice visit:  
**[www.pensioncareers.co.uk](http://www.pensioncareers.co.uk)**

# WHY WORK IN THE PENSIONS PROFESSION?

By Christine Brannigan, Director and Managing Consultant,  
BranWell Ford

When deciding on a career path, it is widely recognised that certain factors must be taken into account. The significance of these factors may fluctuate over time, depending on the economy and the demands of contemporary life, and each individual may have their own unique set of criteria. Nevertheless, in general, most of these considerations can be categorised under the same theme.

## This begs the question... why work in the Pensions Profession?

The upcoming list is not comprehensive and does not prioritise any particular item. Nonetheless, it aims to assist you in evaluating your potential in the industry and determining if it meets your criteria.

### Work – life balance

The pandemic has brought about a significant shift in working models, which has been positively received by most employees. Companies have come to appreciate the intricacies of life beyond work and have accordingly made adjustments. This has resulted in the adoption of various flexible working arrangements, such as hybrid working, complete remote working, and flexible core hours. These changes are warmly welcomed within the pensions industry.

**"Companies have come to appreciate the intricacies of life beyond work and have accordingly made adjustments."**

### Job security

The field of pensions is a significant and reliable industry. Due to a growing elderly population, there is a predicted rise in the need for pension services in the future, resulting in a high level of job stability. With the availability of an abundance of information emphasising the significance of financial preparation for retirement, it is reasonable to anticipate an even greater significance for the sector.

**"The field of pensions is a significant and reliable industry."**

### Progression

The pensions industry offers great potential for advancing your professional career. With various career paths available, you can expect to see your career trajectory move upward. Additionally, as you progress, there are opportunities for training and development to enhance your skills and knowledge. Many companies in this industry prioritise their employees' development and encourage them to pursue relevant qualifications like the Pensions Management Institute (PMI). You can be assured that your career growth will be supported.

**"The pensions industry offers great potential for advancing your professional career."**

### Eliminate boredom!

Looking for an intellectual challenge? Look no further...

Working in the pensions industry can provide a range of intellectual challenges, depending on your role. The following list is an example of the kinds of skills you will be using and tasks you could be undertaking: completing complex calculations, making informed decisions, financial reporting, governance, compliance, pension scheme design and tailoring schemes to meet the needs of employers and members.

**"Working in the pensions industry can provide a range of intellectual challenges, depending on your role."**

### Technological Innovation

New technologies and digital tools are being developed to improve customer service and

enhance operational efficiency. Working in the industry can provide an opportunity to be involved in innovative projects and be at the forefront of industry developments. Keeping up with these developments and applying them effectively to your work can require a strong grasp of technical concepts and an ability to adapt to new technologies, but you may be the first to learn about brand new pensions insights!

**"Working in the industry can provide an opportunity to be involved in innovative projects and be at the forefront of industry developments."**

### Final thoughts – why choose a career in pensions?

Overall, working in the pensions industry can provide a rewarding career with a range of benefits. It incorporates a variety of roles and skillsets making it both engaging and stimulating.

If you enjoy rewarding work and like to tackle complex problems whilst making a meaningful impact on people's lives, then the pension industry is calling your name.

Now that you know why individuals join the pensions profession, find out more about the different routes into this profession by reading the 'Routes into the Pensions Profession' article. ●



Christine Brannigan  
Director and Managing Consultant  
BranWell Ford



**Christine co-founded BranWell Ford in 2002. Presently, she plays a crucial role as a recruiter and valued member of the company. With a strong focus on the pension administration market at all levels, Christine brings a diverse range of expertise to her position.**

**Over her 20-year tenure at the company, she has assisted numerous TPA clients and played a pivotal role in the growth of BWF, thanks to her astute business mind-set.**

**Christine attributes her remarkable success to her exceptional instincts and extensive network, through which she effectively aids candidates and clients in achieving their recruitment goals.**

For more careers advice visit:  
**[www.pensioncareers.co.uk](http://www.pensioncareers.co.uk)**

# ROUTES INTO THE PENSIONS PROFESSION

By Dr Keith Hoodless, Director of Lifelong Learning,  
Pensions Management Institute (PMI)

In recent years, the pensions industry has been facing a shortage of skilled workers, which has led to increased demand for new talent. For the pensions sector we have always considered main routes as being graduates and school leavers. We also now have the important introduction of apprenticeships for the sector, and these are growing in popularity across organisations and with prospective employees.

Let's take a look at the routes individually:

## Graduates

Graduates can find opportunities to work in pensions in various organisations, such as pension fund management firms, insurance companies, consulting firms, and government agencies. These organisations often offer training and development programmes to help graduates build the skills and knowledge they need to succeed in the industry.

**"Organisations often offer training and development programmes to help graduates build the skills and knowledge they need to succeed in the industry."**

What do you need to have:

- 1. University degree:** One of the most popular routes into a pensions career is to graduate from university with a degree in mathematics, finance, economics, or a related field. Many employers require a bachelor's degree in these fields and some may even require a master's degree.
- 2. Professional qualifications:** obtain a professional qualification in the field from the PMI.

## School Leavers

No one ever said in a career's day – 'Do you want a career in Pensions?'. However, school leavers can consider a career in pensions, which offers a

range of opportunities from client-facing roles to technical roles. They are as important a part of the workforce as the most senior person within the organisation – they are the lifeblood that makes organisations 'tick'.

## Apprenticeships

The most significant change in employment strategy of pension organisations has been the uptake in the number of Apprentices they employ each year, and this is growing year-on-year.

**"The most significant change in employment strategy of pension organisations has been the uptake in the number of Apprentices."**

Apprenticeships in pensions refer to structured training programs that involve a combination of on-the-job training and classroom instruction designed to prepare individuals for a career in the pensions sector.

Some employers offer apprenticeships for school leavers, allowing them to train and work in the pensions industry. These usually require a minimum of four GCSEs, including Maths and English. Some employers offer Apprenticeships at the higher level to graduates, who by the nature of this already have a degree. Other employers use a mix of both and offer Apprenticeships to already employed team members.

The PMI is the End Point Assessment / organisation for three pension based Apprenticeships:

- Level 3 Workplace Pensions (Administrator or Consultant)
- Level 4 Actuarial Technician
- Level 6 Financial Services Professional

## How do I go about it?

**Do your research:** Understand the role of pensions in the financial world, the key players, and the regulatory environment. Attend industry events,

seminars and webinars to expand your knowledge.

**Consider qualifications:** Most professionals working in pensions hold certifications and qualifications delivered by the Pensions Management Institute (PMI). Obtaining a qualification demonstrates a commitment to the field and enhances employability.

**Gain experience:** Consider internships or entry-level positions across the pensions spectrum, including asset management, consulting, and administration. Building experience from a variety of roles and firms will allow you to develop specific skills and knowledge that will make you a highly valuable candidate.

**Network:** Attend industry events and conferences to meet key industry players and learn about the latest trends and developments. Building relationships can lead to valuable mentorship, future opportunities, and industry insights.

**Stay informed:** Pensions are a constantly evolving space, so keep up-to-date with current events through pensions publications, blogs, and online forums. Being well-informed will help you understand industry-specific topics and trends and show your commitment to the field.

**Be passionate:** A lot of work goes into pensions, so having a passion for the industry and the desire to continually learn is essential to succeed.

Pensions are a critical aspect of retirement planning, and the industry employs a wide range of professionals. Whichever route you choose you will find that it provides a stable and rewarding career, with opportunities for growth and advancement.

Now that you know the routes into the profession, find out more about the skills needed to succeed within this profession by reading the '**Essential Skills to succeed in the Pensions Profession**' article. ●



Dr Keith Hoodless  
Director of Lifelong Learning  
Pensions Management Institute (PMI)

Dr Keith Hoodless is a learner-focused educational leader with an extensive career background as a hands-on teacher and school principal as well as in corporate training and commercial roles. He is adept at developing best practice systems for qualification, educational administration and curriculum delivery to build both new and established programmes into institutions recognised for quality and performance.

Originally from the North of England, Keith now resides and works in London and is the Director of Lifelong Learning and Qualifications at the PMI. He also engages as an Educational Consultant, specialising in teaching (and the delivery of teaching), and College/School Improvement.

Dr Keith Hoodless is a Freeman of the City of London, a Fellow of the Royal Society of Arts (FRSA) as well as a Fellow of the Chartered College of Teaching (FCCT) and a Fellow of the Chartered Quality Institute (CQI FCQI).

# ESSENTIAL SKILLS TO SUCCEED IN THE PENSIONS PROFESSION

By Lauren Saini, Qualified Actuary and Consultant, Aon

UK defined benefit and hybrid pensions schemes currently have more than £1 trillion in liabilities. But, has each individual company set aside enough to meet their pensions' obligations in ten, twenty or even thirty years' time?

Pensions professionals advise many different stakeholders on how their pension schemes can meet both the scheme member's and the associated company's needs, and how best to manage the associated financial and operational risks, now and in the future. This is a very large industry with a wide range of career opportunities, such as administrative, law and consulting pensions roles.

"Pensions professionals advise many different stakeholders on how their pension schemes can meet both the scheme member's and the associated company's needs."

Here are some of the essential skills required to succeed within the pensions industry, with a focus on the role of an actuarial consultant.

## Communication

Strong verbal and written communication skills are key to be able to clearly explain complex, often technical information to your clients in an easy-to-understand way. Being able to answer questions and come up with bespoke solutions will also enable you to build trust within the relationship. You will also deliver advice, often via presentations, to trustee boards or company leaders.

Effective communication and engaging presentations are essential both to deliver your expertise to clients and the outside world, and to share knowledge and skills within the business.

"Effective communication and engaging presentations are essential."

## Customer Service and Client Relationship Skills

As an actuarial consultant, being helpful and approachable is important to build professional relationships with both your clients and your colleagues. You will need to show awareness and understand their needs to ensure you maintain relationships that deliver the best of your company and yield the best results for your clients.

"Being helpful and approachable is important to build professional relationships."

## Problem Solving and Analytical Skills

Working as an advisor in the pensions profession, an essential skill is the ability to break down problems, identify effective solutions and make recommendations.

"An essential skill is the ability to break down problems, identify effective solutions and make recommendations."

Developing rational conclusions using both logical analysis and considering how short and long term challenges can be met will help you ensure your recommendations are optimal. These solutions will differentiate your company from their competitors, aid retention of clients and ensure you are delivering the best, most innovative advice for your clients.

## Numerical

As an actuarial consultant, numerical aptitude is essential. The role involves statistical analysis, interpretation of results, data manipulation and regular Excel use. Being able to understand numerical and graphical information allows pensions professionals to consider all relevant factors when drawing conclusions and explaining their findings.

"Being able to understand numerical and graphical information allows pensions professionals to consider all relevant factors when drawing conclusions and explaining their findings."

## Time Management

As an actuarial consultant, you will be working across a number of clients and projects from day 1. Managing your time and ensuring you are prioritising and organising yourself effectively will be key to ensuring you deliver the required pieces of work as and when required.

## Teamwork

Pensions professionals often work with a range of different people from day 1, including peers, managers and clients. You will need to build effective relationships with other team members and maximise the benefit of each member's contribution in order to deliver the best service to clients. Effective teamwork will also ensure knowledge is shared within the team, and also that you are supported in your development, helping the company, and wider industry, to develop the best professionals of the future. ●



Lauren Saini  
Qualified Actuary and Consultant  
Aon

Lauren Saini is a Qualified Actuary and Consultant in Aon's Wealth – Retirement Consulting team in London, having worked in actuarial pensions consulting for 7 years. Before starting her career, Lauren graduated from the University of Exeter in 2015 with a degree in Mathematics with Economics. She then started as a graduate actuarial student, and qualified as a Fellow of the Institute and Faculty of Actuaries in 2020.

Lauren's primary role now is being a client facing consultant, advising some of Aon's clients on how to manage their pension scheme's liabilities.

Alongside her client roles, Lauren also holds key people roles within the Retirement Consulting team.

For more careers advice visit:  
[www.pensioncareers.co.uk](http://www.pensioncareers.co.uk)

# FIELDS OF WORK

By Tim Middleton, Director of Policy and External Affairs,  
Pensions Management Institute (PMI)

One of the interesting aspects about a career in pensions are the many fields of work opportunities available, including:

## Pensions Administration

Pensions administrators are responsible for managing pension schemes for a company's employees. They maintain the records of those within a pension scheme and need to ensure that contributions are invested correctly and that accurate calculations of benefit entitlements are made. They handle day-to-day operations, such as processing member data, making payments to members, and answering member queries. They need to be effective communicators, as they will need to explain scheme entitlements to scheme members and their dependents. Empathy plays an important part: benefits can become payable on the death of a family member and sensitivity is necessary on such occasions.

**"Pensions administrators are responsible for managing pension schemes for a company's employees."**

## Pensions Management

Pensions managers manage a team of administrators to ensure that accurate member records are maintained and that the correct benefits are paid as and when they fall due. A pensions manager needs a comprehensive understanding of the various laws and regulations affecting pension provision and will need to liaise effectively with the pension scheme's sponsoring employer, its trustee board as well as a range of professional advisers and service providers.

**"A pensions manager needs a comprehensive understanding of the various laws and regulations affecting pension provision."**

## Pensions Consultancy

Pensions consultants advise trustees and employers about the management of their schemes. They ensure that clients' schemes remain compliant and are run in an efficient and effective manner. Pension consultants help organisations to design, implement, and manage their pension plans as well as provide advice on topics such as investment strategy, risk management, and benefit structures.

**"Pension consultants help organisations to design, implement, and manage their pension plans as well as provide advice."**

Consultants need to be effective communicators and can perform complex calculations. They must also be skilled in research and analysis. To find out more, read the 'Pensions Consultancy' article [here](#).

## Trusteeship

Trustees bear responsibility for the governance of pension schemes. Whilst the majority of trustees are lay people appointed to the role by the scheme's employer or elected by scheme members, there is a growing cohort of professionals. They bring expertise usually developed in other industry roles and are typically actuaries, lawyers, investment consultants and other industry professionals who have moved into a second career. There are also some professional trustee firms who have begun to take on graduate trainees with a view to developing them into a lifelong career in trusteeship.

## Investment Consultancy

Investment consultants advise trustees on the assets trustees hold to pay members' benefits. They advise on both investment strategy and the individual assets that trustees should own. They assess the investment opportunities available to the pension scheme and make appropriate investment decisions. They are responsible for ensuring that the pension scheme is financially stable and can meet its obligations to its members. In addition to a detailed understanding of economics, investment

consultants need to be skilled in explaining complex ideas to clients.

## Legal

The pensions industry also provide specialist roles for lawyers and accountants. Pensions law is extensive, and trustees' legal advisers explain changes in the law and help clients remain properly compliant. They help trustees and employers amend their Trust Deed and Rules when the law requires this to be done and advise when the scheme needs to be restructured. You can find out more about this field of work [here](#).

## Accounting and Finance

Pension schemes need to be audited on an annual basis. As with other forms of accountancy, pensions audit requires a good head for figures and an ability to interact effectively with other professionals who advise the trustee board.

## IT & Systems

The administration of a modern pension scheme requires the maintenance of sophisticated Information Technology (IT) systems. IT professionals working in pensions need to be able to adapt computer systems in order to accommodate schemes' constantly changing design requirements. They also need to ensure that IT systems remain robust and secure. More details on this can be found by reading the 'IT & Systems' article [here](#).

In conclusion, a career in pensions offers an opportunity to work in one of a range of different professional disciplines. Each career path has its own distinctive characteristics, but each requires professionals who are keen, dedicated and able to interact effectively with a range of other people whose input is vital if people are ultimate to receive the benefits they have worked for so hard over the course of their working lives. A desire to complete professional examinations will enable enthusiastic young people to reach the top of their chosen path and to enjoy a career that provides personal fulfilment as well as handsome financial reward.

Visit [Pension Careers' website](#) for current vacancies within each of these fields.

**Visit our website for more Careers Advice**

**[www.pensioncareers.co.uk](http://www.pensioncareers.co.uk)**

# PENSIONS SALARY SURVEY

By Niamh McCarthy-Jones, Senior Recruitment Consultant,  
Sammons Pensions Recruitment Ltd

Sammons Pensions Recruitment tracks remuneration trends nationwide across in-house, third party, consultancy, and niche specialists, publishing a Salary Survey every year since 2002.

2024 has been another year of exceptional challenge, the ongoing conflict in Ukraine and the Middle East and a change in UK government. Inflation has reduced considerably compared to 12 months ago, focus is on economic growth tempered by concerns that NI tax hikes may weaken hiring and wage growth.

Agency staffing needs has varied widely across different sectors, in October it was reported London is set to reclaim a staggering 48% of banking vacancies. New job postings within the Pensions industry have remained consistent, reflecting the shortages of talent, the need to train newcomers to the industry and upskill existing staff. We speak daily with companies actively hiring, with well-practised virtual interviewing and onboarding processes and increased flexible working patterns now widely available from fully remote to hybrid. In a continuing candidate-driven market career opportunity, benefits packages, flexibility and a nimble recruitment process are essential to attract and retain talented individuals.

As an industry, Pensions attracts individuals who will have a structured career path across their working life, and equally individuals who may take a more varied path including those who move into this field mid or later career.

**"As an industry, Pensions attracts individuals who will have a structured career path across their working life."**

Here are just a few of the career paths this industry offers at the entry/junior level: There are a number of career paths open to

you, depending in part of the structure of the training and development scheme you undertake, for example if you are qualifying as a lawyer, an actuary or an accountant (to name but a few) and also the areas of the industry that are of interest to you, for example working in consultancy or for an in-house Pensions department, or if you are interested in specialising in certain areas such as administration, project management, IT, communications, investments or accounts (just a few examples of the numerous areas this industry offers opportunities in).

For entry level candidates, the most typical route into Pensions would be Trainee Pensions Administrator positions. Salaries for this level vary, but there is no doubt that with the right support and driven attitude, and commitment to attaining professional qualifications, with salary increases often following each exam passed, there is no limit to how quickly this can increase. These salaries do align very similarly from In-house to Consultancy/Third Party, with

**"For entry level candidates, the most typical route into Pensions would be Trainee Pensions Administrator positions."**

little difference at this level. Congratulations, you have been rewarded for your hard work and now have been promoted! Salaries across Pensions/Senior Pensions Administrators have seen the largest overhaul in the last couple of years, partly inflation driven, but also by employers recognising the lack of available talent in the market at this level, both in-house and in third-party/consultancy.

Longer-term career paths could include management through to Operations Director or moving into more specialist roles such as project management, client relationship management, consulting, or in-house scheme management to name but a few.

In-House				
	London	South East	Midlands & South West	North & Scotland
<b>Junior Pensions Administrator</b>	£23-26k	£23-26k	£23-26k	£23-26k
<b>Pensions Administrator</b>	£25-47k	£25-45k	£25-35k	£25-35k
<b>Senior Pensions Administrator</b>	£32-62k	£30-45k	£30-42k	£30-42k
<b>Team Leader</b>	£40-53k	£35-50k	£35-47k	£35-45k
<b>Administration/Operations Manager/Director</b>	£50-180k	£50-150k	£50-150k	£50-150k
<b>Assistant Pensions Manager</b>	£55-75k	£50-70k	£50-65k	£50-65k
<b>Pensions Manager</b>	£55-130k	£55-110k	£55-110k	£55-110k
<b>Group Pensions Manager</b>	£80-215k	£80-175k	£80-160k	£75-145k
<b>Pensions Director (UK wide)</b>	£140-400k			

Consultancy/Third Party				
	London	South East	Midlands & South West	North & Scotland
<b>Junior Pensions Administrator</b>	£23-26k	£23-26k	£23-26k	£23-26k
<b>Pensions Administrator</b>	£25-32k	£23-34k	£25-31k	£25-31k
<b>Senior Pensions Administrator</b>	£32-45k	£32-42k	£28-40k	£28-37k
<b>Team Leader</b>	£42-53k	£38-50k	£38-50k	£38-50k
<b>Administration/Operations Manager/Director</b>	£50-160k	£50-160k	£50-135k	£45-150k
<b>Trainee/Assistant Consultant</b>	£30-55k	£30-55k	£30-50k	£28-50k
<b>Consultant</b>	£48-75k	£45-75k	£45-75k	£40-65k
<b>Senior/Lead Consultant /Partner</b>	£70-400k+	£70-400k+	£65-400k+	£60-400k+
<b>Client Manager/Director</b>	£50-105k	£50-105k	£50-100k	£45-100k
<b>New Business Consultant</b>	£40-200k OTE £100k+	£35-100k OTE £100k+	£35-100k OTE £80k+	£35-100k OTE £80k+

\*Source: Table information provided by Sammons Pensions Recruitment Ltd's UK Salary Survey 2025.

Top trends for recruitment in 2025: Huge shifts in employment rights and workplace practices will bring both challenges and opportunities, including embracing AI to navigating compliance complexities and redefining work arrangements.

Employers will need to be prepared for increased compliance complexities due to rapidly changing regulations, with Labour's Employment Bill of Rights potentially changing sick leave and maternity leave policies, rules around redundancy and dismissals, and flexible work legislation, in turn supporting commitment to DEI.

While many employers believe a mandated return to the office will increase productivity, employees want flexible work arrangements. Allowing working patterns to promote individual productivity and employee satisfaction, will decrease risk of losing employees or loss of productivity. New flexible working rights will give all employees the default right to request and access flexible work, all employers will technically be 'open to flexible work'.

Pensions industry latest developments: Industry experts are expecting a busy year for the pensions industry in 2025, predicting increased demand in the pension risk transfer market, growing momentum around pensions dashboards, and key changes to the advice/guidance boundary.

This is an industry that never stops evolving to meet these demands, attracting, and retaining talented, innovative, and passionate individuals, by offering long-term and rewarding careers where you can feel that you have made a difference. ●



**Niamh McCarthy-Jones**  
*Senior Recruitment Consultant*  
**Sammons Pensions  
Recruitment Ltd**

**Sammons Pensions is an industry-leading, award-winning Recruitment Consultancy specialising in recruiting to Pensions market. We comprise of specialist qualified Recruitment Consultants, with over 70 years' combined market experience, including direct industry exposure. Committed to a set of core values of honesty, integrity, and professionalism, we work as a team to deliver a service we are all fiercely proud of and which is unparalleled in our market.**

**We recruit on a contingency and executive-search basis, successfully placing high calibre pensions professionals, permanent, temporary, and interim, at all levels junior to director. Established for over 30 years we draw on an exceptional network and market knowledge.**

For more careers advice visit:  
**[www.pensioncareers.co.uk](http://www.pensioncareers.co.uk)**

## PENSIONS – A DIVERSE WORKPLACE

*By Tim Middleton, Director of Policy and External Affairs,  
Pensions Management Institute (PMI)*

Many young people will have strong preconceptions about the pensions industry and the people who work within it. There is an obvious association between pensions and old age, and this leads to an association between the pensions industry and a culture that is bland, sedate and socially conservative – nothing could be further from the truth.

### **A modern workplace culture**

When the PMI was established in 1976, its initial yearbook showed that it had just two female Fellows. We've made massive strides since then. Today's pensions industry is completely committed to reflecting the changing face of society in general.

**"Today's pensions industry is completely committed to reflecting the changing face of society in general."**

Employers have adopted policies that actively promote Equality, Diversity and Inclusion (EDI) within the workplace. The pension industry is home to people from dramatically different backgrounds, and is all the stronger for it. A commitment to EDI in the workplace is far more than just a concern for social justice. A commitment to EDI can help employers build a more positive and productive workplace culture while also benefiting their bottom line.

A diverse and inclusive workplace brings together individuals with different perspectives and experiences, which can lead to new and innovative ideas. In contrast, colleagues who share a similar background have a strong tendency towards 'groupthink' and are far less well equipped to embrace innovation.

When employees feel that their employer values and respects their differences, they are more likely to be engaged and committed to their work, leading to higher retention rates. Entrants

to today's pensions industry feel respected and valued, and respond by performing particularly effectively in the workplace. Pension provision in the UK experiences almost continuous change, and committed employees are better equipped to manage this change with vigour and enthusiasm.

Young people are far more likely to be attracted to employers who share their values. Employers that are committed to EDI are often viewed as progressive and socially responsible, which can enhance their reputation and attract top talent. Additionally, a diverse and inclusive workplace can create a more positive work environment, which can lead to increased productivity and better business results. Employers that provide childcare facilities, for example, enable parents to continue their careers. With the costs of childcare as high as they are, this plays a vital role in retaining talented individuals in the workforce. It also helps employees make a choice between parenthood and a career.

A diverse workforce can better understand and connect with customers from a wide range of backgrounds, which can improve customer relationships and loyalty. A company has far more potential for success when the backgrounds of its employees mirror the society that it serves.

Historically, the pensions industry has resembled much of the UK's employment culture. Today, however, there is an uncompromising commitment to ensuring that young people – regardless of social background, gender, sexuality or ethnicity – have an equal opportunity to work within a workplace environment that values them for who they are, and offers them the opportunity to thrive.

With the pensions profession constantly evolving, find out more about the different fields within this profession by reading the 'Fields of Work - An Overview' article.

## PMI & QUALIFICATIONS

The Pensions Management Institute (PMI)

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## Qualifications & Training

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# THE PENSIONS MANAGEMENT INSTITUTE (PMI)

By Tim Middleton, Director of Policy and External Affairs,  
Pensions Management Institute (PMI)



The PMI is the UK's leading professional body dedicated to supporting and developing experts who manage UK pension schemes. Its members represent and lead in all aspects of pension management, ensuring the best possible outcomes for scheme members.

**"The UK's leading professional body dedicated to supporting and developing experts who manage UK pension schemes."**

With **48 years of experience**, PMI remains at the forefront of the pensions industry, fostering collaboration and driving innovation to improve retirement outcomes.

PMI members manage and advise some of the world's largest institutions, making key decisions on substantial financial matters. With over **£1 trillion invested in UK pensions**, they play a vital role in shaping the nation's financial future.

The PMI provides education, training, and professional development opportunities for its members, and aims to promote high standards of professionalism and ethical behaviour within the pensions industry. It also conducts research and provides thought leadership on pensions-related issues, and engages with policymakers and regulators to help shape the future of the industry.

**"PMI aims to promote high standards of professionalism and ethical behaviour within the pensions industry."**

The PMI plays an important role in promoting good governance and best practice within the UK pensions industry, and supports the ongoing development of its members' skills and knowledge.

## Qualifications

PMI qualifications are highly valued by employers and help new entrants build their careers. The extensive range includes vocational qualifications for those starting in administration, as well as the UK's only specialist qualifications for scheme trustees.

**"PMI qualifications are highly valued by employers and help new entrants build their careers."**

Since its inception, PMI's flagship qualification has been the **Advanced Diploma in Retirement Provision (ADRP)**—a degree-level programme relevant to senior management roles in pensions. Across all levels, PMI qualifications are recognised as prestigious within the industry.

## Membership

There are four separate grades of PMI membership, which reflect an individual's experience and seniority within the industry. All learners will start their journey with the PMI as a Student member. Successful completion of a full qualification gives them eligibility for Professional membership status. A learner can then progress to Associateship after completing all exams listed under their chosen PMI Pathway (see below) and holding Professional membership for two full years. After five years of continuous Associate membership with complete Continuing Professional Development (CPD) and demonstrable experience, Associates can then apply to become Fellows.

**"There are four separate grades of PMI membership, which reflect an individual's experience and seniority within the industry."**

## Pathways

The PMI seeks to provide formal recognition to all pensions professionals regardless of their chosen career stream. A recent innovation is the development of Pensions Pathways, which offers new entrants to the industry five separate routes towards PMI's senior membership grades. There are a combination of full qualifications and some of the core units from the Advanced Diploma in Retirement Provision, representing five specialisations:

- Retirement Provision
- Pensions Administration (Technical)
- Pensions Administration (Practical)
- Pensions Trusteeship
- Pensions Benefits

## Continuing Professional Development (CPD)

Like other comparable professional bodies, the PMI requires its senior members to complete annual CPD. This is to ensure that members with responsible roles remain familiar with new developments within the industry. Associates and Fellows are required to complete an annual total of at least 25 CPD hours. This consists of various forms of high-level professional education that is relevant to their role. Accredited trustees have their own separate CPD requirements.

A career in pensions is demanding but rewarding. For those who choose to take that step, there can be no better partner than the PMI.

**"A career in pensions is demanding but rewarding."**

Find out more about the qualifications offered by PMI by reading the '[Qualifications and Training](#)' article. ●



**Tim Middleton**  
Director of Policy & External Affairs  
Pensions Management Institute (PMI)

**Tim Middleton has worked in the pensions industry since 1987. His roles have covered consultancy with Bacon & Woodrow (now Aon), Mercer and Barnett Waddingham.**

**He is currently Director of Policy and External Affairs for the Pensions Management Institute (PMI), where he works extensively on the Policy and Public Affairs Committee and provides input into PMI's education and events programmes.**

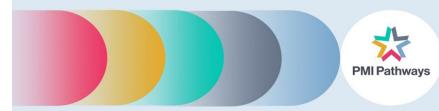
**He also writes frequently for the pensions press. He is a Fellow of the PMI and holds the CII's Diploma in Financial Planning. He is a past chairman of the PMI's London Group.**

For more careers advice visit:  
**[www.pensioncareers.co.uk](http://www.pensioncareers.co.uk)**

Find your next job in pensions

## QUALIFICATIONS & TRAINING

By Dr Keith Hoodless, Director of Lifelong Learning, Pensions Management Institute (PMI)



The PMI is the UK's leading professional body dedicated to supporting and developing experts who manage UK pension schemes. PMI's mission is to deliver exceptional thought leadership, comprehensive education, advanced training, and recognised qualifications in pension management.

PMI's Pathways offer five specialised qualification streams, allowing professionals to choose and shape their career journey. Each pathway is meticulously designed to enhance expertise, demonstrate knowledge, and strengthen professional reputation.

The five specialised streams include:

- Retirement Provision
- Pensions Administration – Technical
- Pensions Administration – Practical
- Pensions Trusteeship
- Pensions Benefits

These pathways provide a structured route for developing skills and advancing within the pensions industry. ●



Dr Keith Hoodless  
Director of Lifelong Learning  
Pensions Management Institute (PMI)

Dr Keith Hoodless is a learner-focused educational leader with an extensive career background as a hands-on teacher and school principal as well as in corporate training and commercial roles. He is adept at developing best practice systems for qualification, educational administration and curriculum delivery to build both new and established programmes into institutions recognised for quality and performance.

Originally from the North of England, Keith now resides and works in London and is the Director of Lifelong Learning and Qualifications at the PMI. He also engages as an Educational Consultant, specialising in teaching (and the delivery of teaching), and College/School Improvement.

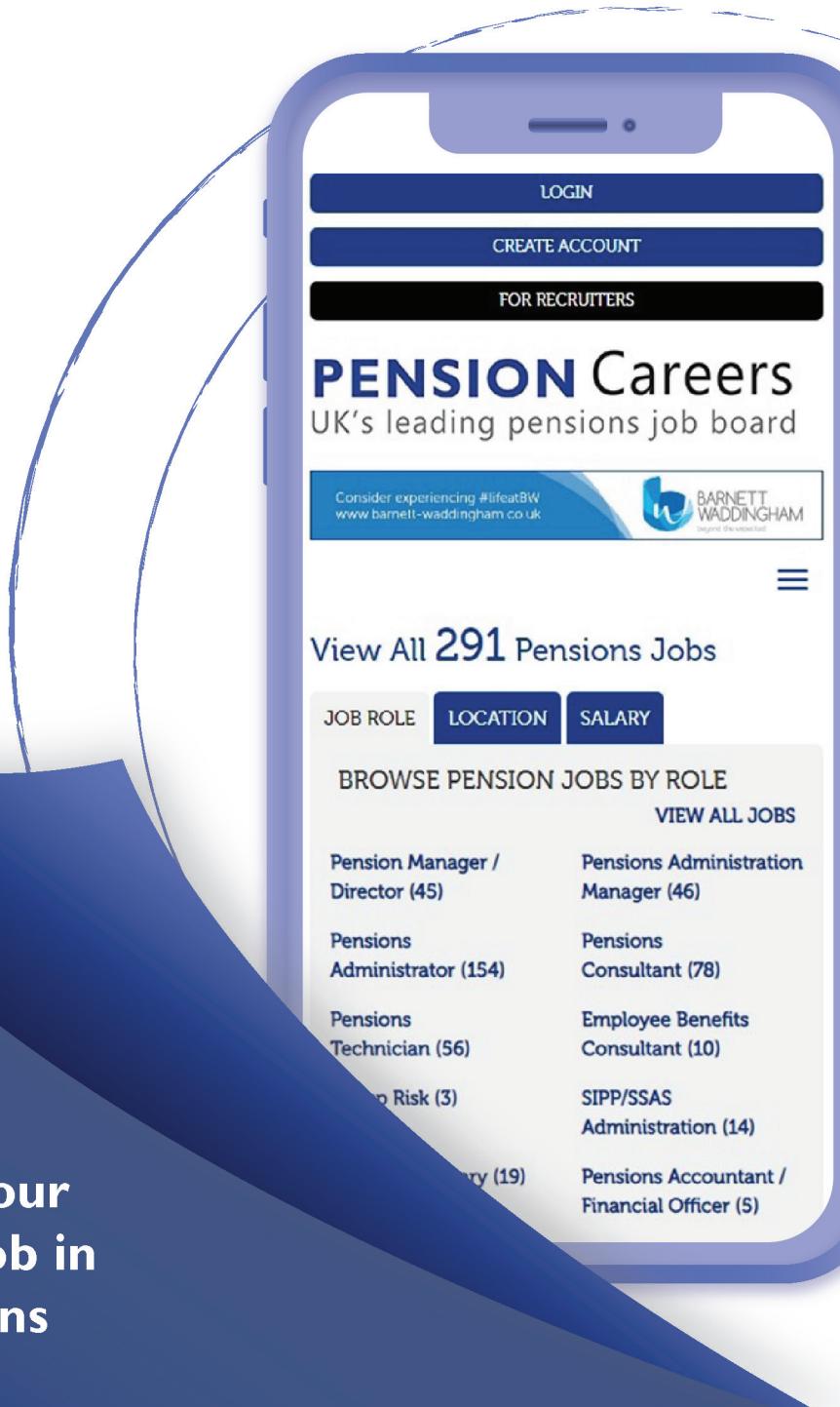
Dr Keith Hoodless is a Freeman of the City of London, a Fellow of the Royal Society of Arts (FRSA) as well as a Fellow of the Chartered College of Teaching (FCCT) and a Fellow of the Chartered Quality Institute (CQI FCQI).

# GETTING INTO PENSIONS

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- Internships & Work Experience
- School Leaver Schemes

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Find your  
next job in  
pensions

## TYPES OF JOB OPPORTUNITIES

There are plenty of opportunities out there for those wanting experience in the pensions profession, ranging from a couple of weeks to something more long-term. With the wide variety of student and graduate work opportunities out there, it can be difficult to navigate your options. The summaries below have been put together to help you identify what you should be doing, and when.

### Graduate Jobs

*Also called: graduate scheme, graduate programme*

Graduate jobs are the number one reason that people go to university – to get a job that requires a degree. This has become the foundation of entry-level recruitment in many professions, with many larger employers creating structured training programmes to both entice and induct new graduates.

**“Graduate jobs are the number one reason that people go to university – to get a job that requires a degree.”**

Graduate programmes in many industries have a dual focus of developing talent and initiating recruits into the corporate culture, which typically lasts a year or two before promotion. Training can take longer in professions where members are required to achieve a chartered status.

Most graduate scheme intakes take place in September following graduation, with the application process opening – and often closing – during the preceding autumn term. For the most competitive professions and prestigious companies, the application window can close as early as October – so it is worth keeping an eye out for vacancies on [www.pensioncareers.co.uk](http://www.pensioncareers.co.uk).

**“Most graduate scheme intakes take place in September following graduation.”**

### Placements

*Also called: industrial placement, year in industry, sandwich year*

Placements are most associated with engineering or business-related disciplines however, there are also placements to be found with many employers within the pensions profession. Although placements are a compulsory component for many courses, this is not the case for all. It is the perfect way to get to know the employer and see whether they are the right firm for you.

Prior to their final year of study, many students spend between six and twelve months in industry, working full-time and get fully paid for it. Participants are generally required to complete a project and submit progress reports to their university during the placement year.

### Internships

*Also called: work experience, Easter/Summer internship*

Pensions firms are increasingly making a point of opening their doors to penultimate year students.

Employers often run internships in a bid to source the best candidates for their graduate programmes, which is why the majority are aimed at students in their penultimate year of university. They last between six and twelve weeks, and usually take place over the summer. Many who finish an internship programme are fast-tracked through the graduate application process, or even offered a job outright.

**“Many who finish an internship programme are fast-tracked through the graduate application process, or even offered a job outright.”**

In addition to bolstering CVs and boosting employability skills, interns can expect to be paid for their work. Perhaps most importantly, they allow you to try your hand at a profession

or company before you make the decision about where to start your career.

Given all of this, it's unsurprising that places on internships are fiercely competitive. As is the case with graduate jobs, some recruiters fill their internship quotas in autumn, though many often recruit into February. Either way, it is recommended that you apply as early as possible.

#### Insight Days

*Also called: open day, insight week*

Insight days are relatively rare, however graduate recruiters are making a point of opening their doors to first year students, inviting career-focused candidates to spend a day (or week) learning about the inner workings of their organisation. The focus here is more on the company than the profession, but attendance at an insight day is still very much a form of work experience and should be listed on a CV accordingly. Events like these are most commonly found over holiday periods – Easter in particular – with students advised to apply at least a month in advance.

**"These are most commonly found over holiday periods – Easter in particular."**

#### School Leaver Schemes

*Also called: school leaver programme, apprenticeships*

School leaver programmes are designed for those who wish to start working straight after finishing school. They offer training and, in many cases, the chance to gain a professional qualification whilst

you are earning. These schemes vary in length and content, but they usually offer the chance for you to gain work experience with real clients whilst you are being trained. This means that you will quickly be brought up to the same educational level as a graduate entering the profession, but you will already have relevant experience working within the company and will have interacted with their clients. Effectively you have the chance to 'learn while you earn'.

School leaver schemes usually last between 4-6 years and give you a real insight into your chosen profession. If you know what you want to do, a school leaver scheme could be the ideal way to get there straight away without spending more time in education.

**"School leaver schemes usually last between 4-6 years and give you a real insight into your chosen profession."**

The **Job Finder** section at the back of this guide highlights which employer's provide school leaver, undergraduate and graduate opportunities. Alternatively, visit our website to find out which firms are currently recruiting. ●

## TYPES OF JOB OPPORTUNITIES

PROGRAMME	WHO SHOULD APPLY?	HOW LONG DOES IT LAST?	WHEN DOES IT GENERALLY START?
<b>Graduate Jobs</b> <i>Or graduate scheme, graduate programme</i>	Finalists and graduates	1-2 years for corporate training programmes; 3+ years where professional qualification is required	September
<b>Placements</b> <i>Or industrial placement, year in industry, sandwich year</i>	Those seeking a placement year as part of their degree	6-12 months	Penultimate year of university
<b>Internships</b> <i>Or work experience, Easter/Summer internship</i>	Students in penultimate year of study	4-12 weeks	Easter/Summer
<b>Insight Days</b> <i>Or open day, insight week</i>	Undergraduates, particularly first years	1-5 days	Easter/Spring
<b>School Leavers Schemes</b> <i>Or school leaver programme, apprenticeships</i>	School leavers – Some schemes accept leavers who have finished their GCSEs, others prefer candidates to have A levels or an equivalent	4-6 years	September

# INTERNSHIPS & WORK EXPERIENCE

Are you not sure if an pensions-orientated internship or work experience is for you? Have you thought about doing one, but don't know what to do or where to begin? Read this article for an introduction to pension internships & work experience and advice on how, where and when to apply.

Companies across various sectors offer internships to students entering their penultimate year of study or to those who are considering postgraduate study after completing undergraduate courses.

Typically pension internships organised by large graduate recruiters run for 6-10 weeks over the summer giving you an opportunity to gain real life experience in the sector whilst also earning a wage.

**"Typically pension internships organised by large graduate recruiters run for 6-10 weeks over the summer."**

Work experience is generally a shorter programme from one day to two weeks and these are often voluntary programmes where you will spend time shadowing a number of different departments, giving you a flavour of what your future career could be like.

When it comes to applying for your first graduate job, having experience or an internship under your belt makes you more employable; it is tangible evidence that you are driven, proactive and committed to a career in the pensions profession.

## What are the requirements?

These vary from company to company but generally candidates are expected to have a minimum predicted 2:1 degree or equivalent, GCSE Maths and English grade 4-9, 7 desirable quality for most recruiters for these positions is also flexibility on location as many internship and work experience opportunities will require you to work on a variety of projects across multiple sites.

## What's involved in a pensions internship?

By completing an internship you will have a greater understanding of what that company does and how closely their career offerings match your career ambitions. It is the perfect opportunity to understand what you could expect if you joined their graduate programme the following year.

During the programme you could take part in a number of development activities which may include things like career planning, meeting and presenting to senior leaders and the delivery of business projects. Projects can involve working with data, building spreadsheets and models, or creating research on an aspect of the business to present to your whole team.

A pensions internship will give you valuable real-world experience while you are still a student. It will enable you to apply your education in an environment that is both rewarding and intellectually stimulating.

## Training and support

Companies will provide you with a mixture of training and this will be dependent on what the programme consists of. This could range from formal training sessions to being assigned a mentor to guide you through your day to day work.

Internships and work experience also provide invaluable networking opportunities – make sure you take up your fellow colleagues on an opportunity for social activities, from sports to meals as this is a great way to build your network with your future prospective team.

**"Internships and work experience also provide invaluable networking opportunities."**

## What will I take away from an internship?

In addition to the specific training that a company will offer, you will also learn how to work within a professional environment. This could include how to present, manage

deadlines within real-life project work or other skills such as how to run a conference call.

You will also find out if you want to pursue a career within your chosen business area. In general, companies that offer internships have an excellent record of hiring graduates from their intern programme. The internship is a chance for you to see if you like the company and vice versa.

## How can I apply?

Applications for internships typically open in September. The companies in the employer directory section at the back of this guide all indicate whether or not they offer internships in addition to graduate placements.

**"Applications for internships typically open in September."**

Before you apply, take time to review both the company and business area you are interested in to ensure they align to your skills, interest and future career aspirations. There are a wide variety of careers out there, so take time to research over the summer. ●

**Visit our website for more Careers Advice**

[www.pensioncareers.co.uk](http://www.pensioncareers.co.uk)



# SCHOOL LEAVER SCHEMES

It is a common misconception that the only route into the pensions profession is via university. However, this is simply not the case. School leaver schemes are becoming more popular across all sectors, and the pension profession is not exempt from this.

**"School leaver schemes are becoming more popular across all sectors, and the pension profession is not exempt from this."**

## What is a school leaver scheme?

A school leaver scheme is a programme that you can join straight out of school, once you have completed your A-Levels. They offer full training and, in the case of pension school leaver schemes, give you the opportunity to gain professional qualifications. Essentially, it's a way to 'learn while you earn'.

Schemes vary in length, though they are often longer than a graduate scheme, but they offer the chance for you to gain work experience with real clients while you are being trained. This means that you will quickly be brought up to the same educational level as a graduate entering the profession and you will also have relevant experience working within the company.

School leaver schemes will usually last between 4-6 years and will give you a real insight into the pension profession. If you are sure that a career in pensions is right for you, then a school leaver scheme could be the ideal path to take without spending more time in education.

**"School leaver schemes will usually last between 4-6 years and will give you a real insight into the pension profession."**

The chances are, you have heard of apprenticeships before. So how do they differ from school leaver schemes?

## What is the difference between a school leaver scheme and an apprenticeship?

Both programmes have similar aims, and that's to equip you with the qualifications and training to succeed in your chosen sector, in this case it's the pensions profession. They both involve working for a company whilst gaining a qualification, combining on-the-job training with classroom learning so you can achieve a professional qualification.

Traditionally, school leaver schemes were offered by larger companies and were proposed as a school-graduate scheme, rather than going to university. Apprenticeships, on the other hand, were traditionally saved for more vocational career choices and were much more focused on on-the-job training. School leaver schemes are more commonly found in the accountancy profession, whereas the term apprenticeship is used more in the pensions, actuarial and insurance professions.

Another difference between school leaver schemes and apprenticeships is that apprenticeships will follow a national framework, whereas school leaver programmes are offered by an individual company and therefore, they set the framework. Therefore, when looking at school leaver schemes, it is important that you do your research on each company to make sure that the programme offers the qualifications you want and need to progress.

In regards to how long each scheme takes, apprenticeships can take anything from a year to four years, whereas a school leaver scheme could take up to six years, depending on the qualification that you receive at the end of it.

## Am I eligible for a school leaver scheme?

School leaver schemes are exactly that, they are for school leavers. Some schemes accept leavers who have finished their GCSEs whereas others prefer to have A-levels.

If you are looking at a pension school leaver scheme, then they often require a minimum of four GCSEs, including Maths and English.

However, it does vary from company to company and from scheme to scheme so we recommend doing your research before applying.

Some companies may allow people who have not recently left school onto their schemes if they are looking to go into the profession. However, it will be for those that did not go to university and therefore will not be eligible to apply for a graduate scheme. Again, this is something that varies between schemes so we recommend doing your research first.

## What are the advantages of a school leaver scheme?

There are plenty of reasons to consider a school leaver scheme, for example:

### You go straight into the world of work

Instead of going to university and delaying entering the world of work, a school leaver programme will mean you jump straight into working while you study.

### You gain experience

By the time your peers graduate, you will already have had three years of experience working in your chosen field, experience which will be invaluable when the time comes for you to move jobs.

### You get the best of both worlds

With a school leaver scheme, you don't have to sacrifice your education for work, and vice versa. You get to study while working and earning money.

### It is an alternative to university

Some school leaver schemes have entry requirements to rival Russell Group universities and therefore are a genuine alternative to university.

### You avoid student debt

If you don't like the idea of being lumped with a considerable amount of debt after three

years at university, then a school leaver scheme is a no brainer. Not only do you not have any debt but you could also earn over £20,000 on a school leaver scheme.

## What are the disadvantages of a school leaver scheme?

While there are many advantages, there are also disadvantages, and it's important you consider both before you apply. For example;

### You will be taking on a lot of responsibility

Starting your career at eighteen can be daunting, and the responsibility of an adult job straight out of school could take a toll on your wellbeing. You won't experience the university lifestyle. For some, being part of a young adult is having the opportunity to go to university and have the lifestyle to go with it. Going straight into a school leaver scheme means you miss out on this experience.

### The competition is tough

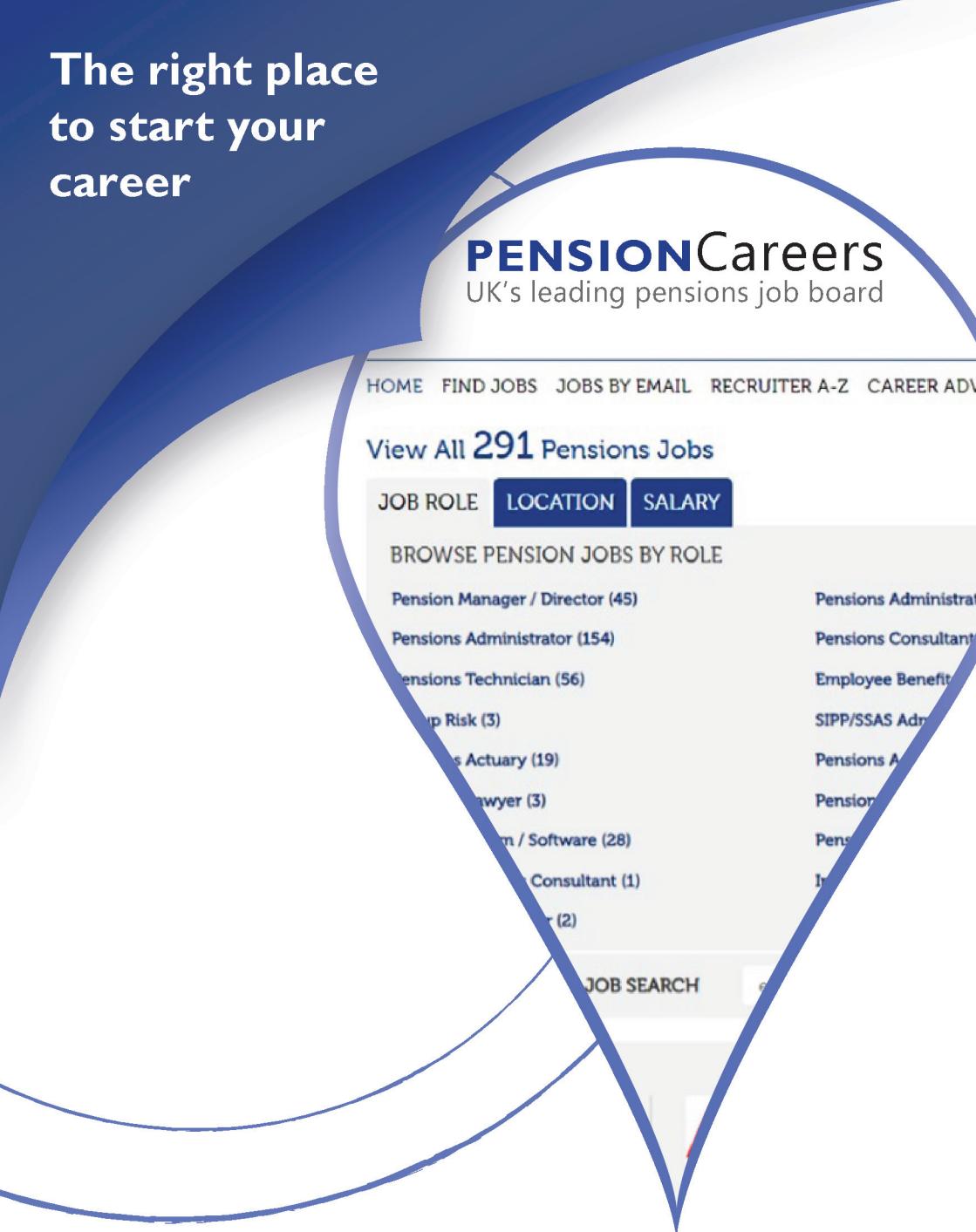
With rising university fees and employers increasingly turning to school leavers as opposed to graduates, competition for school leaver schemes is tough.

### You could find it harder to change career in the future

If you do a school leaver scheme as opposed to a degree and you decide a few years down the line that your chosen career is not the one for you, you may find it harder to change careers as you will not have a degree.

School leaver schemes are a great way to get straight into earning money while gaining valuable skills and qualifications. If you want to jump straight into working in your chosen industry and work towards professional qualifications but without the university debt then a school leaver scheme may be perfect for you. However, competition is fierce, and you will be taking on a lot of responsibility early on in your career. ●

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career



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UK's leading pensions job board

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**JOB ROLE** **LOCATION** **SALARY**

BROWSE PENSION JOBS BY ROLE

Pension Manager / Director (45)	Pensions Administrat
Pensions Administrator (154)	Pensions Consultant
Pensions Technician (56)	Employee Benefit
Group Risk (3)	SIPP/SSAS Adm
Chartered Actuary (19)	Pensions Actuary
Chartered Lawyer (3)	Pension Fund
Software / System (28)	Pension Scheme
Consultant (1)	Investment
Other (2)	Other

**JOB SEARCH**

[www.pensioncareers.co.uk](http://www.pensioncareers.co.uk)

# EMPLOYEE PROFILES

*First-hand profiles from pension professionals*

Aon  
Barnett Waddingham  
Dalriada Trustees  
Intellica Ltd  
Isio  
LCP  
Sacker & Partners

Visit [www.pensioncareers.co.uk](http://www.pensioncareers.co.uk) for more

Employee  
Profiles



## AON ASSOCIATE PARTNER

**Name**  
**University**  
**Degree**  
**Office Location**

John Harney  
Dublin City  
BSc in Financial & Actuarial Mathematics  
London

### What attracted you to your role?

Culture and opportunities attracted me to my current role. Aon is a business that values difference, flexibility, and collaboration. There is a real culture of working together to get the best outcomes and leveraging the collective strength of the team. If you are working on a new project, more often than not, someone else has successfully done something similar and they are always helpful to offer advice and support.

The scale of Aon as a business also attracted me to join the team. We cover such a breadth of services for our clients - commercial risk, human capital, risk capital, insurance broking and investments, as well as pensions. We deliver this internationally, so this means that I can bring all of this collective experience and expertise to my clients and present opportunities to help our clients on a wide range of strategies and also opportunities for me to learn from and work with many people across the business.

When you take this culture and these opportunities, and put them together, you have a winning combination!

### What was the application process like?

After submitting my CV, I took part in two interviews, as well as other more informal discussions after that. Right from the start, it was clear that this would truly be a two-way discussion. While Aon was determining if I would work as part of the team, everyone involved in the process wanted to tell me about Aon, the work and the team. It was focussed on me as the applicant and everyone I interacted with could not have been friendlier or kinder.

What I really liked was that it was not about "fit", it was about what I stood for, what my strengths were and how this could bolster, support and amplify the team's success.

Informal conversations, like virtual catch ups and coffees, continued after the formal interviews and up to the point I started working at Aon. This really helped with preparing for my new role and becoming part of my new team.

### What skills are useful in this profession?

Pensions is a "people" industry. Yes, we work with models, statistics and maths. However, communicating ideas and implementing them is done as a real team effort to benefit huge groups of people in their retirement.

Being from Ireland, I often think of the proverb "Ní neart go cur le chéile" which loosely translates to "There is nothing as strong as coming together" or "There's no strength without unity". I truly believe that knowing people, connecting with people and knowing what people stand for is a cornerstone of success in the pensions world. So, communication and collaboration are fundamental to the pensions sector.

### Do you have any advice for anyone wanting to enter the profession?

Bring all your passions, talents and strengths into your career in pensions. If you love technical details and are good at ironing out the intricacies of an issue, use that. If you are someone who thrives speaking with people, create opportunities to do that. If you love innovation and new ideas, gather other pensions people together and brainstorm ideas.

If you are someone who thrives on creating processes and governance, bring that passion to pensions and it will be rewarded.

I have only seen my individual passions, talents and strengths appreciated and rewarded in the pensions industry and hope to see a new wave of talented people join us. ●



## BARNETT WADDINGTON TRAINEE PENSION ADMINISTRATION CONSULTANT

**Name**  
**University**  
**Degree**  
**Office Location**

Bhargav Patel  
Aston  
Human Biology  
Cheltenham

### Why did you apply for Barnett Waddingham?

The resounding factor that influenced my decision to apply for Barnett Waddingham was the opportunities offered for personal career development. There are great pathways available for learning and a lot of support for you to do so.

### What was the recruitment process like?

The recruitment process was smooth, with a member of the recruitment team available to speak to regularly. The assessment day was not as stressful as I had originally imagined and the activities that were planned out were quite enjoyable.

### What have been your highlights?

A personal highlight of mine is having the chance to speak to members of pension schemes who call in and make a genuine difference. One particular member left me some good feedback after a discussion, which was recognised by a partner of the company.

I have also enjoyed my rotations to various business areas, which has given me the chance to work with other colleagues and see how the wider company operates.

### What have been your challenges?

Coming from a background with no prior experience in pensions has been a steep learning curve, it was certainly overwhelming at first. However, there were plenty of resources to help, along with many other colleagues to ask questions to.

### What advice would you give to a student following in your footsteps?

My advice would be to maintain a positive attitude and to remain enthusiastic while learning the ropes. A willingness to learn will go a long way, and with some notes, training modules and asking plenty of questions you'll get there in no time. ●



## DALRIADA TRUSTEES HEAD OF PENSIONS MANAGEMENT

**Name** Leanne Coomber  
**Office Location** Belfast

### History timeline

- **1999-2001** Pensions Administrator at West Sussex County Council
- **2001-2009** Associate Consultant at Lane Clark & Peacock LLP
- **2009-2011** Consultant at Aon
- **2011-2021** Trustee Governance Manager at Bayer
- **2021-Present** Professional Trustee and Head of Pensions Management at Dalriada Trustees

I have over 23 years' experience in the pensions industry. Prior to joining Dalriada I worked in-house for 10 years as Trustee Governance Manager and Scheme Secretary on a high profile £1.7bn scheme with multiple Defined Benefit sections and a large Defined Contribution scheme which had complex issues.

During my time there I led on projects, such as moving the DC scheme to a Master Trust, advisor management, advisor tenders and transitions and the set up and management of all governance frameworks. In particular I developed and delivered a DC governance framework which the Pensions Regulator used as a case study for other schemes, we also received commendations in our governance

and effectiveness review with a third-party consultancy describing it as one of the best examples they had encountered of a really well-functioning scheme.

I have also worked for leading pensions consultancies both within their consultancy and administration departments, leading both DC and DB client teams.

At Dalriada I work as part of a team, delivering bespoke pensions management and trusteeship services to over 300 clients. I represent the South West team. The demands on in-house pension managers and teams are increasing. Having Dalriada Pensions Management as an extension to the in-house team will help pensions managers and in-house teams fulfil their roles effectively, provide additional bandwidth, and enable trustees to take strategic and informed decisions.

"We know that the role of pension managers and in-house teams is far reaching. That is why we offer a completely bespoke service that is flexible to meet the immediate needs of the client." ●



## INTELICA LTD SENIOR PENSIONS TECHNICIAN

**Name** Donna Cook  
**University** Strathclyde  
**Degree** Economics  
**Office Location** Liverpool

### What was the application process like?

Straightforward. The interview process was very professional and thorough.

### Is it a 9 to 5 job?

Broadly speaking, yes. It is an 8-hour working day excluding breaks. The core hours are 10am-4pm which gives me flexibility around childcare, which is very beneficial!

### What skills are useful in this profession?

An aptitude for maths and numeracy, and a good grasp of Excel is key. Soft skills are just as important though: being able to work as part of a team, ask appropriate questions, contribute ideas etc. are vital.

### Do you have any advice for anyone wanting to enter the profession?

Be open minded and flexible. The pensions industry is vast and constantly evolving.

There are a large number of career paths and opportunities available so it may take a little bit of time to find your ideal role. ●



## ISIO PENSIONS ADMINISTRATOR

<b>Name</b>	Lauren Kane
<b>University</b>	Ulster
<b>Degree</b>	Social Policy
<b>Office Location</b>	Belfast

### Why did you choose this profession?

After graduating university, I wasn't sure what I wanted to do, but I knew I wanted to do something that gave me stability and to feel like I was helping people. Pensions administration has given me the ability to be a part of important events in people's lives such as marriages, deaths and more. I help to ensure my part runs smoothly for them and answer any queries they may have during these times. This enables me to have a positive impact on people's financial wellbeing. Additionally, within pensions, there is a great demand for professionals and there are many opportunities for career growth.

### What attracted you to your role?

I wanted a job that would allow me to develop my technical skills and also my personal skills. At Isio, there is a different learning opportunity every day. You begin with your basic admin duties, but soon you develop to learning how to perform calculations using Excel and being able to answer member's concerns. Every scheme is different which makes your day varied.

### How did you get your job at Isio?

I found the graduate role at Isio on LinkedIn and after I applied, a recruiter contacted me to arrange an in-person interview. The interview was formal but at the same time, I was made to feel at ease. The interviewers were very engaging, and the questions were clear. After the interview, I conducted an online test which involved writing letters and correcting spelling and grammar. I received word of being offered the job which involved a three-day induction in Manchester with various other new starters.

### What are your main duties?

My typical day involves responding to correspondences from members, answering any queries they have and updating any personal information they may provide. No scheme is the same so there is a lot of learning

involved - taking plenty of notes is definitely helpful. Additionally, I perform calculations for member's retirement benefits, I keep track of bank transactions and there are always different training sessions to join. This allows my weeks to be varied, which keeps the job interesting and provides many different learning opportunities.

### Is it a 9-5 job?

My typical day at work is 9-5 but at Isio there are many social opportunities after 5. My office has a social committee that organises nights out, walks, there has even been a candle-making class. This gives the opportunity to speak to your colleagues outside of your typical working day, boosts team morale and gives us something to look forward to at the end of the day.

### What skills are useful in this profession?

Excel skills would be very useful but if you are like me and did not have to use it too much, you will be trained up and guided through anything you don't know. Additionally, organisational and time management skills are essential as the workflow is continuous and staying on top of deadlines is a very important aspect of pensions administration. Communication skills are very important as pensions can be complicated when you first look at them, so being able to effectively communicate to members and answer their queries clearly is a key skill.

### What would you like to achieve in the future?

There are various qualifications that you can gain that can help enhance your career whilst working. I would like to try to achieve some of these certificates and hopefully move up in my role.

### Do you have any advice for anyone wanting to enter the profession?

You will learn so much from the moment you start. Take lots of notes and if you need help, just ask for it! ●



## ISIO ASSISTANT CONSULTANT

<b>Name</b>	Steve Kent
<b>Office Location</b>	Bristol

### History timeline

- **1984 – 1998** Senior Pensions Administrator at Clerical Medical
- **1998 – 2000** Complaints Handler at Zurich
- **2001 – 2006** Pension Review Case Handler before becoming a Complaint Handler and Disability Claims Handler at Sanlam
- **2006 – 2012** Assistant Consultant at PWC
- **2012 – 2013** Risk Consultant Support at Capita
- **2013 – 2016** Senior Pensions Administrator at Equinity
- **2016 – 2019** Pensions Administrator at Buck
- **2019 – 2022** Pensions Administrator at Broadstone
- **2022 – Present** Assistant Consultant at Isio.

### About the role

My role at Isio is dynamic and diverse, no two days are the same. I draw on transferable skills from my previous roles, including knowledge of DB schemes, regulatory requirements, organisation, time management, and effective communication both verbally and in writing. I particularly enjoy the fulfilling nature of this people-based role.

I draft agendas for Trustee meetings, manage logistics and attend meetings, completing any follow-up actions. I collaborate with advisers, update Trustee policies, and handle regulatory reporting. While some travel is involved, many Trustee meetings now take place virtually. My hours are typically 9-to-5, but occasionally, I work longer to meet deadlines, but this is not the norm.

At Isio, the Consultancy Team, within a larger Actuarial & Consultancy Team, consists of experienced consultants who readily share their knowledge. I have ample opportunity to work independently with a varied client portfolio, with regular training sessions to enhance my skills. Isio is a happy, positive place to work, hosts social events, and continues to grow rapidly. Their commitment to being different to benefit our clients is admirable.

### My advice

For anyone with a pensions background that feels that their career has stalled, likes helping people and is looking for job satisfaction, I recommend considering a career in consultancy at Isio. ●



## LCP PARTNER

**Name**  
**University**  
**Degree**  
**Office Location**

Sarah Lossin  
Nottingham  
Mathematics  
Winchester

### What attracted you to your role?

I wanted to continue my education in Maths and understood that the actuarial profession was highly regarded. I wanted an interesting and challenging career that played to my strengths and where I could work with people. I also wanted to find something rewarding, where I had an opportunity to make a difference to people's lives. An actuarial consulting role offered these opportunities as well as the right mix of work-life balance and reward. I joined LCP over 14 years ago and have never looked back. I chose LCP due to its strong reputation in the industry, its friendly, supportive and inclusive culture, and the opportunities for career development that come from its partnership. We are very lucky at LCP to have so much variety in the projects we get involved in and to work with so many different types of clients. LCP has proved to be a fun place to work, with a really sociable atmosphere. I chose the Winchester office because I wanted the best of both worlds – to explore the Hampshire countryside and Dorset coast at the weekends but also to travel into London to get the hustle and bustle when I wanted it.

### What are your main duties?

I am responsible for the delivery of advice to a range of clients. I usually have several projects on the go at any one time and through those I interact with a wide variety of other specialists (for example lawyers, regulators, investment specialists, insurers), as well as working with company boards, finance teams and trustees of pension schemes. I have worked with a range of clients, from small businesses to multinational corporations, and across various industries, including financial services, transportation, and manufacturing. Typically, this is strategic advice for large pension schemes where we are talking hundreds of millions of pounds of investments, using complex financial models we have developed in-house and we help our clients to understand the results. As part of the role, we

often travel around the country to meet with clients, and sometimes speak to the pension scheme members themselves to explain the changes being made to their benefits. Recently, I joined our longevity de-risking team, which involves brokering large scale transactions with insurers. I also help our firm to win new clients, by working on tender opportunities and by building networks and relationships with other advisers. Internally, I have been heavily involved in team leadership / people development, as well as recruitment.

### What skills are useful in this profession?

To be successful as an actuarial consultant, you need a broad range of skills, including advanced mathematical and analytical abilities, excellent problem-solving skills, to be reactive and to have the ability to work well under pressure. You should be motivated and hard-working. Because you will be working on multiple projects at one time, it is important to be well organised. You need to enjoy working with people and in teams, and have strong communication, presentation and relationship building skills.

### Do you have any advice for anyone wanting to enter the profession?

Do your research. Speak to people in the profession to find out more about the different types of role (eg consultancy versus in-house) and opportunities. If you are at university, there should be several career events where you can do this. If this is proving difficult, reach out to firms on LinkedIn. Increase your business awareness. Do your research on topical issues and read the latest articles on companies' websites. Try it out. Apply for some real-world experience, whether that be work experience or an internship. Not only will this give you an opportunity to find out if this is something you would enjoy, but it will look good on your CV when you come to apply for graduate roles / jobs. ●



## SACKER & PARTNERS ASSOCIATE

**Name**  
**University**  
**Degree**  
**Office Location**

Sophia Russell  
Newnham College  
Theology and Religious Studies (MA)  
London

### Why did you choose this profession?

It always seems a bit pretentious when people say they "fell" into a particular sector, so I'm not going to say that. However, I certainly didn't expect to become a pensions lawyer when I first started my training contract! I knew I wanted to be a solicitor from my early teens as, in truth, I have always been a bit of a nerd and liked the idea of being able to carry out technical research as part of my job. Pensions is certainly a more technical area of law than most, which is one of the reasons why I decided it was the one for me. I also liked the idea of working collaboratively with others to come up with creative and pragmatic solutions to legal issues. This is why pensions law in particular is so interesting; it is constantly evolving and often requires thinking outside the box.

### What attracted you to your role?

The department in which I qualified at my previous firm provided advice on pensions, employment and incentives. However, it soon became clear that pensions was my favourite area of the three and when I heard of an opening at Sackers, I couldn't help but throw my hat in the ring. Sackers has a fantastic reputation as being not only the UK's leading specialist commercial law firm for pensions, but also a really lovely place to work (and I promise I have not been told to say this). I was also aware that the role would involve a lot of trustee advisory work. This appealed to me as I liked the idea of having clients who come to you with anything and everything, as it keeps the job interesting.

### Is it a 9-5 job?

I don't think being a lawyer is ever a 9-5 job! However, being a pensions lawyer is relatively unique in that the flow of work is generally pretty steady; you don't often experience the same significant peaks and troughs that corporate lawyers can face, for example. The

hours are therefore very reasonable, and it helps that the work is incredibly interesting and varied.

### What skills are useful in this profession?

Being prepared for anything and everything! You can be looking into a query regarding whether someone is entitled to a discretionary death benefit one moment, and be looking at a benefit specification for a buy-in transaction the next. However, all the work requires a keen eye for detail, good time management, great interpersonal skills and – above all – enthusiasm (if that can be counted as a skill).

### Do you have any advice for anyone wanting to enter the profession?

I think my key piece of advice is not to put pressure on yourself to rush through the process of qualifying as a solicitor. I considered studying Law at university, but I also loved Religious Studies at school (despite not being religious) and wasn't quite ready to give it up. As a result, I chose to read that at university first and go down the conversion route. It also took me a few years to secure a training contract. Law is a very difficult area to get into, so don't be disheartened if it takes a few tries before you are given an opportunity to enter the profession. In terms of deciding which area of law to choose – try to get experience in as many practice areas as possible! There are plenty of pensions lawyers who started their careers thinking that they would be a litigator or a corporate lawyer, but if they hadn't trained with an open mind they wouldn't have discovered how interesting pensions law can be. As to specifically becoming a pensions lawyer: try to make connections with as many people in the industry as you can. It really takes a village to keep a pension scheme going, and understanding the roles of other advisers gives you a much greater breadth of understanding of a scheme as a whole. ●

[www.pensioncareers.co.uk](http://www.pensioncareers.co.uk)



Find your  
next job in  
pensions

# EMPLOYER DIRECTORY

*Directory of employers that recruit pensions professionals*

Aon

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Broadstone

Dalriada

First Actuarial

GAD

Hymans Robertson

Intellica

Isio

Just

LCP

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Find Jobs

EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	60,000	Graduate Jobs	100+
Trainees	-	Undergraduate Jobs	50
		School Leaver Schemes	30+

As a leading global professional services firm, Aon exists to shape decisions for the better, to protect and enrich the lives of people around the world. Through their global expertise across two key areas of need, Risk Capital and Human Capital, Aon's clients are better advised within, and across, their risk and people strategies.

Aon believes that businesses thrive when the communities they serve and the people they employ also flourish. Their values define who they are as colleagues and are the foundation of all they do. In a changing and uncertain world, people come under increasing pressure to make important decisions more often. Living their values helps Aon to shape decisions for the better, for their colleagues, clients and communities.

Aon believes inclusive teams create better insights and solutions, deliver the best outcomes for clients and are vital to ensuring long-term success. Colleague wellbeing is a cornerstone and strong value at Aon, and they are dedicated to ensuring their workforce is representative of the communities in which they operate.

Aon's Early Careers Programme is designed to onboard and develop Graduates, Industrial Placements, Summer Interns and Apprentices through meaningful work experience, professional skills training, qualifications and technical expertise, and by providing them with opportunities to grow their career. Cohorts join Aon across a range of consulting and broking roles within business areas including actuarial analysis, investment consulting, insurance, reinsurance, and catastrophe modelling, and receive ongoing support and guidance from leaders, colleagues and the Talent Development team.

Aon's market-leading study packages include fully-funded professional qualifications, such as the Chartered Insurance Institute and Chartered Financial Analyst, tutorial support, study materials and study leave, and combines this with on-the-job experience so that you can put the theory into practice immediately. Each qualification is supported by an external professional training company who ensure that you experience a rounded mixture of skills, knowledge and behaviours. ●



EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	1,750	Graduate Jobs	30
Trainees	148	Undergraduate Jobs	30
		School Leaver Schemes	1

We are a leading UK professional services consultancy at the forefront of risk, pensions, investment and insurance.

With a team of more than 1,700 people across ten offices, we work to deliver exceptional service through our commitment to trust, integrity, and quality. We are a trusted partner for a wide range of clients in both the private and public sectors, and leverage our deep expertise to bring innovative solutions, ensuring long-term value for our clients through strategic insights and dedicated partnership.

#### Our purpose

We empower people to secure better futures. To achieve this, we foster strong relationships by communicating transparently, supporting growth, and championing diverse perspectives with respect and kindness. Our resolve for finding solutions sees us continually exploring new ideas, addressing challenges directly, and leveraging our collective expertise to drive excellence. We deliver proven impactful results by honouring commitments, striving for excellence, and embracing smart risks that propel us and our clients forward.

#### Our people

Our people are key to the success of our business and we are exceptionally proud of their loyalty and commitment to delivering a quality, efficient client service. People who join BW tend to stay, thriving in a professional learning environment and caring, friendly culture, underpinned by WorkSmart, our flexible working approach.

Our employees have a depth of consulting expertise and a breadth of administrative

skills, supported by the latest technology that allows us to tackle a wide range of work – from advising small clients to dealing with large pension schemes and employers.

#### How we work

From day one you will be an integral part of the business, working in our actuarial teams who advise various bodies and organisations including pension plan trustees, insurers and employers. As a new recruit you will have the opportunity to work closely with the partners and other experienced employees offering you excellent development opportunities. You will be encouraged to show initiative and develop areas of responsibility that are not directly related to client work, raising both your own and your team's profile, whilst gaining good experience.

Your professional and personal development is important to us and we are strongly committed to developing our employees. As a Trainee Consultant, you will work towards qualification and we will give you every support to achieve this, including offering a generous study package. As well as supporting your studying, your mentor will review your work-based experience and help you identify the development opportunities available, with the aim of enabling you to reach your full potential. In addition, we will help you to develop your technical and consulting skills with regular performance development reviews, internal courses and most importantly, experience.

#### Who we look for

You will have a minimum of a 2:1 degree and an A grade in A-level Maths or equivalent qualifications. Excellent communication skills are essential, together with a positive and enthusiastic attitude. ●

**LOCATIONS:** London, South East (excl London), South West, West Midlands, East Anglia, Yorkshire & Humberside, North West and Scotland

**LOCATIONS:** London, South East (excl London), South West, West Midlands, Yorkshire & Humberside, North West and Scotland

EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	681	Graduate Jobs	10
Trainees	112	Undergraduate Jobs	-
		School Leaver Schemes	12

#### Who are we?

Broadstone is one of the UK's leading pension administration and actuarial consulting specialists. For over 40 years, we have been evolving our business to meet the diverse and changing needs of our clients. From actuaries to administrators, from London to Glasgow, we can offer you a challenging career within a professional yet friendly environment.

#### Why work for us?

People are at the very core of our business and as such we are committed to developing and nurturing talent through our Early Careers Development Programme. You would work within a friendly, encouraging environment and quickly become an integral and valuable team member. Your training would follow a structured programme, and be both fulfilling and varied with no two days being the same. This variety would afford you insight into the different roles available to you as your career progresses. We would also expect you to pursue a relevant professional qualification which we will support through our generous study package.

#### More reasons to work for us:

It's not all about hard work. There would also be ample opportunity to join in with sporting and charity events as well as socialise with other early careers colleagues across the business. And as a benefits specialist, we have flexible package to exceed your needs and expectations, this includes: Bike Scheme, Health Cash Plan, Holiday Purchase Scheme, Life Assurance, Lifestyle Discounts, Pension Scheme, Performance Bonus, Season Ticket Loan, Social Events, Study Support.

#### Who are we looking for?

If you have recently finished your education and consider yourself to be both a problem solver and a good communicator, and would like to work for a company committed to providing all employees with fulfilling professional careers, then we would love to hear from you. For more information visit the Careers section of our website. ●

# Dalriada. A better way

EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	256	Graduate Jobs	Varies
Trainees	-	Undergraduate Jobs	Varies
		School Leaver Schemes	-

We are an award winning independent professional trustee firm, and part of an integrated group of privately owned companies that includes Spence & Partners Ltd, a pension consultancy, and Mantle Hosting Ltd, a pension software provider.

Since our inception we have grown to be one of the largest independent professional trustee companies in the UK and, as well as trustee appointments, we provide pension management and governance services, and trusteeship services to schemes with complex backgrounds, for example, those sponsored by employers in financial distress/engaged in wind-up/PPF assessment. We are committed to providing professional trusteeship careers and we support the accredited pensions trusteeship qualification for all of our professional trustees.

We take a hands-on approach to the role of a professional trustee, developing innovative solutions. We operate from offices in Belfast, Glasgow, Manchester, London, Bristol, Leeds and Birmingham and have clients throughout the UK and Ireland.

#### Our Values

- We are pioneering: ambitious, bold and game changing
- We are market disruptors: customer centric, different and useful
- We are collaborative: engaging, empathetic and open
- We are inclusive: diverse, energetic and progressive

#### Why work for us?

Our goal is to provide interesting, worthwhile and healthy careers for our employees. We offer great benefits including pension, private medical cover, life assurance, income protection and flexible working conditions. ●

**LOCATION:** London, South West, West Midlands, East Midlands, Yorkshire & Humberside, North East, North West and Scotland

**LOCATIONS:** London, South West, West Midlands, East Midlands, North East, North West, Scotland and Northern Ireland

EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	500	Graduate Jobs	Varies
Trainees	79	Undergraduate Jobs	Varies
		School Leaver Schemes	Varies

## First Actuarial

First Actuarial has been around since 2004, when a small group of like-minded actuaries came together to bring fresh thinking to pensions consultancy. Two decades later, our strong growth path has continued year on year, and we now employ around 500 people across seven locations.

We're still an independent business with no chargeable hours targets, giving our people the time to deliver their best work and excel. We shape our high-quality services by listening closely to our clients' needs. And we price those services fairly.

As we develop our business, prospects for our people grow. Our Basingstoke, Birmingham, Leeds, Manchester, Peterborough, London and Tonbridge offices provide supportive work environments where everyone can make a difference. We enjoy work and celebrate our successes. And we provide support and helpful feedback so we all learn and improve.

We love numbers, but we love people more. Staff wellbeing and work-life balance have always been core values. Beyond the firm, we're known for our integrity. We're happy to challenge conventional thinking and speak up. Our pioneering work is set to transform the lives of millions of younger people with a new type of pension.

### What we offer you

We'll actively support you as you build your career, and reward you for doing so. At every level of seniority, we offer:

- A competitive remuneration package, including bonus and profit-sharing payments
- Private health insurance, life insurance and income protection insurance
- 25 days annual leave as standard, increasing with length of service, an extra day at Christmas, plus bank holidays and the option to purchase additional holidays
- A non-contributory pension
- Full training and study support.

We have hybrid working in place for colleagues who prefer home-working for part of the week. We're also flexible on working day arrangements and will happily accommodate a range of personal commitments from day one. Our straightforward, interview-based approach to recruitment ensures equal opportunities for all applicants.

Please note that we can only accept candidates who have a right to work in the UK.

### Apply now with covering letter and CV •



Government  
Actuary's  
Department

## EMPLOYEE NUMBERS OPPORTUNITIES OFFERED

Total Employees	224	Graduate Jobs	14
Trainees	25	Undergraduate Jobs	-
		School Leaver Schemes	-

### Who we are

GAD applies the actuarial profession's technical skills, consultancy discipline, high standards of professionalism and industry sector knowledge to solve financial challenges faced by the UK public sector. We are part of the analysis function in government. We are based in London and Edinburgh. We have almost 150 actuaries and trainees.

### What we do

Our analysis enables the government to formulate national policy and manage public sector finances. This work is crucial to the welfare of millions of people both in the UK and overseas. We provide advice on a wide variety of topics in many fields.

### Vision

Our vision of GAD for 2025 is that:

- We make a difference: our work improves outcomes for the public and helps the government achieve its objectives
- We partner effectively with our clients: we proactively help our clients where we can
- We are seen as a great place to work
- Our value is recognised: we are recognised and respected throughout the public sector

### Mission

Our mission is to improve the stewardship of public sector finances by supporting effective decision-making and robust financial reporting through actuarial analysis, modelling and advice.

### Values

In addition to core values of the Civil Service (integrity, honesty, objectivity and impartiality), GAD's values are the beliefs and behaviours which define us as an organisation:

- Expert – we provide high quality, professional advice
- Collaborative – we partner effectively with our clients to understand and address their business needs
- Inclusive – we value and develop all our people
- Innovative – we are forward looking, continually developing and improving to meet evolving client needs

### Who are we looking for?

GAD works across a wide range of areas, including pensions, insurance and investment, to provide solutions to complex problems. As a trainee at GAD, you will have the opportunity to work across the organisation and experience many of the different aspects of GAD's work. Client engagement and business development are an important part of our work, therefore, having a flair for people relationship skills is beneficial. We offer substantial study support with generous study leave, discussion classes, and paid for tutorials, courses, exam entry and exam counselling. We also provide an internal business training programme to help trainees identify new business opportunities and to assume new responsibilities, including:

- a comprehensive induction and technical training programme
- in-house seminars and professional briefings
- managerial and business training including project management, presentations, IT skills and managing client relationships
- a friendly working environment, where actuaries and senior trainees are enthusiastic about teaching new trainees and passing on their experience

GAD holds the IFoA's Quality Assurance Scheme accreditation. •

**LOCATIONS:** London, South East (excl London), South West, West Midlands, East Anglia, Yorkshire & Humberside, and North West

**LOCATIONS:** London and Scotland

EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	1,200	Graduate Jobs	30
Trainees	138	Undergraduate Jobs	25
		School Leaver Schemes	-

## Who We Are

For over 100 years we have helped our clients, their employees, members and customers to make decisions that have a positive impact on their financial futures. We're proud to deliver award-winning advice on pensions, investments, benefits and insurance. At the heart of this is our relationships with our clients and colleagues - forming genuine, collaborative relationships that last. This allows us to put clients at the heart of our business and provide them with advice and solutions that truly meets their needs.

## Our Opportunities

The opportunities across our firm are diverse and include a mixture of early careers and experienced hire roles within fields such as actuarial, business support, technology and pensions administration. Whatever your specialism you'll join a supportive team where you'll develop your skills to provide tailored solutions to our clients. We've many colleagues who started out in one team in the business and have ended up somewhere completely different, having had the chance to develop new skills and explore new passions.

## Why Choose Us

We want to make working at Hymans Robertson the best job you'll ever have, that might sound ambitious but that's our goal! We live and breathe our values of being friendly, partnering, straightforward and confident, and genuinely care about our people, clients, communities, and the environment. We'll encourage you to:

- **Be Your True Self:** Our culture empowers everyone to be themselves so they can do their best work and thrive.
- **Make a Difference:** Whether you're involved in helping our clients or using your three annual volunteering days, we believe that you can contribute towards achieving our purpose – together, building better futures.
- **Grow Your Career:** We invest in our people, ideas and technology. We're committed to developing our people and encourage everyone to carve out their own career paths. You'll be in control of how your career develops and will be supported to grow your skills and experience with exposure to an exciting variety of projects and a diverse range of clients. ●



EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	73	Graduate Jobs	3
Trainees	6	Undergraduate Jobs	-
		School Leaver Schemes	-

industry with notable experience across both private and public sector clients. We have developed long lasting relationships with our clients which has enabled us to offer the solutions they require.

## A career with Intellica

Intellica is a young and fast-growing company in the pensions and financial services industries with plenty of opportunity for pensions professionals. The dynamic nature of our work will afford you the opportunity to contribute massively to your role and play a key part in the team, and we continue to invest in our team members by offering continuous staff development and training programmes.

We are always looking for high-calibre staff to join the team. Whether you are an experienced professional or a graduate taking the first steps in your career, we have opportunities for talented individuals to build their careers with us. We also offer associate positions through our specialist resource offerings. ●

Intellica is an independent provider of data management, business change and consultancy services within the pensions and financial services industry. Our inventive solutions are technology-focused and tailored for your needs, delivering a positive outcome to the challenges the pension industry faces.

Pensions data is our business, and our forward-thinking software lets companies focus on and analyse the key data items relevant to their data strategy, such as tPR compliance, GMP equalisation, McCloud and de-risking.

## About Intellica

From our many years of data validation, forensic data analysis and data remediation experience we have developed Constellation, the UK's leading and most innovative pensions data analysis suite. Our strategic/systematic software driven approach to identifying and addressing data issues means our clients benefit from this knowledge and expertise, and we are not reinventing the wheel on every engagement.

Our core values are precision, ingenuity and integrity, and our team comprises specialists from the pensions and financial services

**LOCATIONS:** London, West Midlands and Scotland

**LOCATIONS:** North West

EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	1,308	Graduate Jobs	57
Trainees	-	Undergraduate Jobs	45
		School Leaver Schemes	10

Isio was 'born' in 2020, and we've been challenging existing thinking on pensions, benefits, investment and wealth advice ever since. That's because we know that only by improving on what's been accepted in the past, can we provide the financial confidence our clients deserve.

#### About Isio

We provide companies, trustees and individuals with the highest levels of expertise across our core pensions business, which includes Actuarial & Consulting and Pensions Administration. Our heritage gives us a unique edge. Decades of experience, combined with the independence we enjoy today, enables us to be agile and invest quickly in innovative new solutions for our clients and society.

While Isio is a young company, our people are some of the most experienced in their fields, bringing track records of having achieved commercial advantage for clients across pensions. Since launching, we have acquired Premier Pensions Management Ltd. to extend our service offering to new and existing clients. In 2023 we acquired Deloitte Total Rewards & Benefits Ltd., positioning Isio as one of the largest pensions advisory businesses in the UK and more recently acquired K3 Advisory Ltd, to broaden the risk settlement services we offer to pension schemes and insurers.

Improving on long-accepted industry practices continues to drive us – and our business – forward. We are proud to work with a third of the FTSE 100, with over 500 boards of trustees, and across all sectors. Creating greater levels of confidence in financial decision-making for companies, trustees and individuals. Actuaries

of all levels joining our Actuarial & Consulting team, alongside more than 400 pensions consultants and actuaries, will be advising a diverse range of clients and stakeholders across the private, public and not-for-profit sectors. As well as opportunities to hone more specific skills within the constantly evolving world of Insurance, contribute to public policy within our Public Services team or build strong client relationships in our DB Consolidation teams. We are committed to delivering better opportunities for our people and our clients.

#### Our People and Culture

We're a people first business and we want to make sure that you are supported to reach your goals, whatever they may be; no matter what stage you are at in your career journey. There is plenty of opportunity to learn and develop. We'll also support you with studying. Our actuarial students can benefit from an excellent study support package, a network of peers to study alongside and experienced colleagues to learn from and encourage you. We can be flexible around family life and enable you to give back to the community through paid volunteering days. Being a future focused organisation, we are committed to investing in all levels, with a keen focus on our Early Careers cohorts. Your development will be supported through our in house industry experts and tailored learning towards professional qualifications. Applications will open in September 2025 for our 2026 intake.

We are committed to equality, diversity and inclusion and strive to create an environment where you can bring your whole self to work every day. ●



EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	1,400	Graduate Jobs	Varies
Trainees	-	Undergraduate Jobs	Varies
		School Leaver Schemes	Varies

**LOCATIONS:** London, South East (excl London), South West, West Midlands, North East, North West, Scotland and Northern Ireland

**LOCATIONS:** London and South East (excl London)

a competitive starting salary, opportunities to rotate and a fantastic range of benefits.

You'll have the flexibility of working in a hybrid model - we believe that there are real benefits to office working at least 50% of the time, giving us all an opportunity to connect, collaborate and network with colleagues across the organisation.

#### Why Just?

At Just you'll have the opportunity to develop your career, whilst making a difference to the lives of those around you. You'll be part of a company with a strong and distinctive culture - we're ambitious, curious and collaborative – and every decision we make centres around being Just and delivering the best outcomes for our customers.

We're committed to building a more sustainable business, and we're working hard to make progress against our Net Zero targets. We're reducing our reliance on fossil fuels in our offices, switching to more sustainable sources of energy and we're investing more of our money in green and social assets.

Valuing diversity of thought and fostering a sense of belonging is critical to our business success, driving innovation and balanced decision making. Our work on DEIB (Diversity, Equity, Inclusion and Belonging) aims to deliver a brilliant employee experience underpinned by a sense of belonging, where our people feel proud to work at Just.

What's clear about working at Just is that we care. We care about our customers, our purpose, our environment, inclusivity, wellbeing and most importantly – each other. We look forward to welcoming you to the team soon. ●

EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	1,008	Graduate Jobs	60
Trainees	128	Undergraduate Jobs	55
		School Leaver Schemes	-

## About Us

At LCP we help to create and uncover new possibilities by solving important problems to help create brighter futures. We are powered by bright and passionate people with a relentless sense of curiosity. Our cutting edge technology and expert analysis means we can help clients find clarity from complexity, in order to tackle problems and embrace opportunities.

Pensions has been a core part of our business for over 70 years. We offer a variety of pensions roles, including roles as a consulting pensions actuary, investment consultant, DC pensions & financial wellbeing, pensions administration and pensions management consulting.

## Why work for LCP?

We offer career opportunities that challenge you whilst allowing you to grow at your own pace and work alongside some of the brightest minds in the industry. Becoming one of our graduate trainees or summer interns is the first step of your journey towards a successful career in pensions.

## Our people and culture

We want everyone to have the opportunity to fulfil their potential at LCP. That's why we seek to build an inclusive workplace where all forms of diversity are valued. There are a number of successful initiatives we run to support diversity and inclusion, including our popular agile working policy, our programme of support for parents and carers at LCP, and our thriving Women's, LGBT+, Multicultural and Wellbeing Networks.

## Training and development at LCP

We have an extensive programme of in-house training. Regular training sessions are held throughout the first three years, covering every aspect of the business. Staff at all levels receive training to keep their technical knowledge up to date and to develop their managerial and presentation skills further. LCP also provides comprehensive support for the professional exams and we have an excellent track record of students qualifying quickly. ●



EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	25,000	Graduate Jobs	10-20
Trainees	50	Undergraduate Jobs	10-20
		School Leaver Schemes	10-20

## About Mercer

Mercer believes in building brighter futures by redefining the world of work, reshaping retirement and investment outcomes, and unlocking real health and well-being. Mercer's more than 20,000 employees are based in 43 countries and the firm operates in over 130 countries. Mercer is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people, with more than 85,000 colleagues and annual revenue of over \$23 billion. Through its market-leading businesses including Marsh, Guy Carpenter and Oliver Wyman, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment. For more information, visit our website and follow Mercer on LinkedIn and X.

## Our History

In 1945, William M. Mercer Ltd began in Canada and grew to become a premier provider of actuarial and benefits consulting services. Acquired by Marsh & McLennan Companies in 1959 and merged with its own employee benefits department, the firm expanded through growth and acquisition to become a global leader in health, retirement, investments and talent. Even as times have changed and our firm has evolved, our core purpose has remained clear: We make a

difference in people's lives. For generations, we have provided clients with actionable insights and forward-thinking solutions, and as our global reach and resources have expanded, so have our capabilities. Today, Mercer works with clients in 130 markets around the world, helping them continue to make the future brighter for their employees.

## Opportunities

At Mercer, we're always on the lookout for the best. If you're a problem solver, a team player, a strong communicator and a keen observer who's passionate about making a difference in people's lives, we want you on our team. We hire Graduates, Interns, Placement students and Apprentices into offices throughout the UK. These programmes provide candidates with a choice of qualifications and a pathway for them to decide the future of their career.

## Working at Mercer

At Mercer we're as invested in creating brighter futures for our people as we are for our clients. As a Mercer colleague, you'll be supported by a community of peers and leaders who inspire you to learn, grow and advance in a culture that values your unique strengths. We strive to make Mercer the employer of choice for all, fostering an inclusive work environment where employees from all different backgrounds can thrive. ●

**LOCATION:** London, South East (excl London), East Anglia, Scotland and Rest of Europe

**LOCATION:** London, South East (excl London), South West, West Midlands, East Midlands, Yorkshire & Humberside, North West, Scotland and Northern Ireland

EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	135+	Graduate Jobs	Varies
Trainees	35+	Undergraduate Jobs	Varies
		School Leaver Schemes	-

## About us

Quantum Advisory is a firm of actuaries, administrators and benefit consultants specialising in providing professional pensions advice and services. We design, maintain and review corporate pension schemes and related employee benefits. Join us and you will become part of a close-knit team who are skilled, experienced and passionate about delivering a high-quality service to clients and pension scheme members. Quantum Advisory is an equal opportunities employer and we offer a competitive salary, annual performance bonus and an excellent range of benefits.

## Why choose pensions administration?

As a pensions administrator you will look after members of pension schemes across all aspects of their pension journey, when they join the scheme, retire and take their benefits or transfer to another pension scheme. A large part of the role involves calculating pension benefits and communicating with members, so you should be comfortable with numbers and excel spreadsheets, and talking on the phone. You will work as part of a team of more experienced administrators dealing with enquiries from our clients, financial advisers, employers and HMRC.

## What we look for

Pensions administration is an ideal role for a university graduate or a school leaver who is looking to establish a career within a financial services organisation. We look for ambitious and driven candidates with excellent problem-solving abilities, good communication skills, and the ability to work as a team. We offer pensions administration and data analyst opportunities in our Cardiff and Amersham offices.

You will be willing to study for relevant pensions qualifications, and we will provide a generous study package and exam pass bonuses to support this. As well as strong communication and numerical skills you will also:

- Have an enthusiastic and flexible approach to work,
- Be self-motivated in your professional and personal development,
- Take ownership and responsibility for your own work,
- Be able to follow instructions and procedures,
- Have good IT skills and be proficient in Microsoft Word, Excel & Outlook. •



EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	255	Graduate Jobs	Varies
Trainees	-	Undergraduate Jobs	Varies
		School Leaver Schemes	Varies

## West Midlands Pension Fund – Developing Talent, Building Futures

West Midlands Pension Fund is part of the Local Government Pension Scheme and is one of the largest funds in the UK. The Fund is proudly administered by City of Wolverhampton Council.

As a leader in the local government pensions industry, we are committed to driving best practice in recruitment, placing our employees at the heart of everything we do.

To help address hard-to-fill, specialist roles, we've developed an engaging Graduate and Fund Trainee Placement Programme. This initiative creates a nurturing environment where individuals can build their careers and grow with us. It was the first programme of its kind within the LGPS and has played a vital role in supporting our recruitment strategy.

Since launching seven years ago, we've welcomed seven graduate cohorts, and we're proud that 70% of participants are still working with us today.

Recognising the challenge of recruiting for niche roles, we introduced our placement programme to develop talent from within. Participants gain hands-on experience and specialist skills, enabling them to progress into key roles across areas such as Investments, Finance, Governance, and Operations. All graduates and trainees are assigned a dedicated mentor who supports their

development throughout the programme. They are given the opportunity to make a real impact through their work, take part in group projects, and engage in a placement forum to collaborate with peers.

Our graduates are further supported by a tailored personal development programme, which includes the opportunity to gain professional qualifications such as ACCA, IMC, and PRINCE2. We also provide relocation support and a buddy/mentor system to help new joiners settle in.

The placement programme combines practical experience with professional learning providing an ideal foundation for a successful career in pensions.

Alongside our graduate pathway, we also run an Apprenticeship Programme which plays a key role in shaping the future of the Fund. Our 18-month pensions apprenticeship within the operations team offers individuals essential skills and a recognised qualification to launch their career.

Our people are our greatest asset, not only in the outstanding service they provide to our members, but also as ambassadors for the Fund. They help promote West Midlands Pension Fund as a place of opportunity, where careers can begin and grow.

## Interested in joining us?

Get in touch with our recruitment team to learn more about our programmes. •

**LOCATIONS:** London, South East (excl London), West Midlands and Wales

**LOCATIONS:** West Midlands



EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	48,000	Graduate Jobs	Varies
Trainees	410	Undergraduate Jobs	Varies
		School Leaver Schemes	Varies

## About WTW

At WTW, we help organizations around the world make forward-thinking choices about their people, their investments and the risks they face. We transform tomorrow for people, businesses and whole industries. Join us and transform your future prospects too.

On our early careers programmes, you'll be supported to grow, encouraged to explore and free to be your best self. Working on live client and business projects, you'll find that your perspective will be heard and your contribution will be valued. So bring your curious mind and your desire to push yourself, because there's no telling how far you could go with us.

## What it's like working at WTW?

WTW is a place of possibilities. A place where people are encouraged to challenge convention and achieve things for our clients that have never been achieved before. Where change is constant and no two days are the same. Where there are endless opportunities for you to venture outside your comfort zone, and to learn, develop and grow.

Teamwork is a major part of life here. Whether collaborating face to face or operating as part of a virtual team, our people work together

and support each other to find the best solutions for our clients.

Another key feature of our environment is trust. We trust our people to work independently. We empower them to find new solutions. And we give them the freedom to achieve what they want to achieve, for our clients, for our company and for themselves.

## What we offer to new colleagues

You'll get to work on complex and interesting assignments, to collaborate with colleagues across borders and time zones, and to find new, innovative solutions to the various challenges our clients face. At the same time, you'll be developing the skills, knowledge and experience you need to create a real impact within our business and become an expert in your chosen field. To help you on your journey, we offer world-class training and mentoring. You'll also benefit from being part of WTW graduates, who you will always be able to draw on for advice and support. ●



EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED	
Total Employees	1,800	Graduate Jobs	30
Trainees	118	Undergraduate Jobs	-
		School Leaver Schemes	Varies

In 2024, XPS won several prestigious awards in recognition of its efforts to foster a positive and inclusive workplace.

At the Business Culture Awards, XPS received the Culture Builder Award and also the working environment and practice award. The company also won the best DEI initiative 2024 at the UK Company Culture Awards reflecting our efforts to build a positive and inclusive workplace.

## Training and development

Empowering our colleagues to identify career paths and access training and development opportunities is vital for us to succeed as a business. We offer a wide range of technical training at all levels as well as management development programmes for our more senior employees. All employees can request additional training alongside anything that's been agreed upon within their performance reviews, while coaching and mentoring are also encouraged.

Support is provided for employees studying for professional qualifications via bespoke technical programmes across all areas of our business. We continued to support early career talent through our graduate and apprenticeship programmes. This was recognised by XPS winning the Best Organisation for Supporting Development at the Professional Pensions Rising Start Awards.

## What are we looking for

We know potential comes in many forms and from all kinds of people. We are looking for people who love making a difference wherever they can and know how to build meaningful relationships. ●

**LOCATIONS:** London, South East (excl London), South West, West Midlands, East Anglia, Yorkshire & Humberside, North West, Scotland, Wales, Northern Ireland, Rep of Ireland, Rest of Europe, United States and Rest of the World

**LOCATIONS:** London, South East (excl London), South West, West Midlands, Yorkshire & Humberside, North East, North West, Scotland and Northern Ireland

## UK REGIONS

London	<b>East Midlands</b> Leicestershire Lincolnshire Northamptonshire Nottinghamshire Derbyshire	<b>North West</b> Greater Manchester Merseyside Lancashire Cumbria Cheshire
<b>South East (excluding London)</b> Berkshire Buckinghamshire East Sussex Hampshire Isle of Wight Kent Oxfordshire Surrey West Sussex	<b>West Midlands</b> Birmingham Warwickshire Worcestershire Staffordshire Shropshire Herefordshire	<b>Yorkshire &amp; Humber</b> West Yorkshire South Yorkshire North Yorkshire East Riding of Yorkshire
<b>South West</b> Bristol Cornwall Devon Dorset Gloucestershire Somerset Wiltshire	<b>East Anglia</b> Bedfordshire Cambridgeshire Essex Hertfordshire Norfolk Suffolk	<b>North East</b> Tyne & Wear Northumberland County Durham
		<b>Scotland</b>
		<b>Wales</b>
		<b>Northern Ireland</b>



# JOB FINDER

*A summary of job opportunities offered*



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Find Jobs

COMPANY	EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED				UK OFFICE LOCATIONS BY REGION											
	Employees	Trainees	Graduate Jobs	Undergraduate Jobs	School Leaver Schemes		London	South East (excl London)	South West	West Midlands	East Midlands	East Anglia	Yorkshire & Humbershire	North East	North West	Scotland	Wales	Northern Ireland
<b>AON</b>	60,000	–	100+	50	30+		●	●	●	●	–	●	●	–	●	●	–	
 <b>BARNETT WADDINGTON</b> Part of <b>HODEN</b>	1,750	148	30	30	1		●	●	●	●	–	–	●	–	●	●	–	–
 <b>Broadstone</b>	681	112	10	–	12		●	–	●	●	●	–	●	●	●	●	–	–
<b>Dalriada.</b> <b>A better way</b>	256	–	Varies	Varies	–		●	–	●	●	●	–	–	–	●	●	●	●
 <b>first actuarial</b>	500	79	Varies	Varies	Varies		●	●	●	●	–	●	●	–	●	–	–	–
 <b>Government Actuary's Department</b>	224	25	14	–	–		●	–	–	–	–	–	–	–	–	●	–	–
<b>HYMANS # ROBERTSON</b>	1,200	138	30	25	–		●	–	–	●	–	–	–	–	–	●	–	–
 <b>intellica</b>	73	6	3	–	–		–	–	–	–	–	–	–	–	●	–	–	–
<b>isio.</b>	1,308	–	57	45	10		●	●	●	●	–	–	–	–	●	●	●	●

COMPANY	EMPLOYEE NUMBERS		OPPORTUNITIES OFFERED				UK OFFICE LOCATIONS BY REGION											
	Employees	Trainees	Graduate Jobs	Undergraduate Jobs	School Leaver Schemes		London	South East (excl London)	South West	West Midlands	East Midlands	East Anglia	Yorkshire & Humbershire	North East	North West	Scotland	Wales	Northern Ireland
 <b>LCP</b> powering possibility	1,008	128	60	55	-		●	●	-	-	-	●	-	-	-	●	-	-
 <b>Mercer</b>	25,000	50	10-20	10-20	10-20		●	●	●	●	●	-	●	-	●	●	-	●
 <b>Quantum Advisory</b>	135+	35+	Varies	Varies	-		●	●	-	●	-	-	-	-	-	-	●	-
 <b>West Midlands Pension Fund</b>	255	-	Varies	Varies	Varies		-	-	-	-	●	-	-	-	-	-	-	-
 <b>wtw</b>	48,000	410	Varies	Varies	Varies		●	●	●	●	-	●	●	-	●	●	●	●
 <b>XPS Group</b>	1,800	118	30	-	Varies		●	●	●	●	-	-	●	●	●	●	-	●

# NOTES



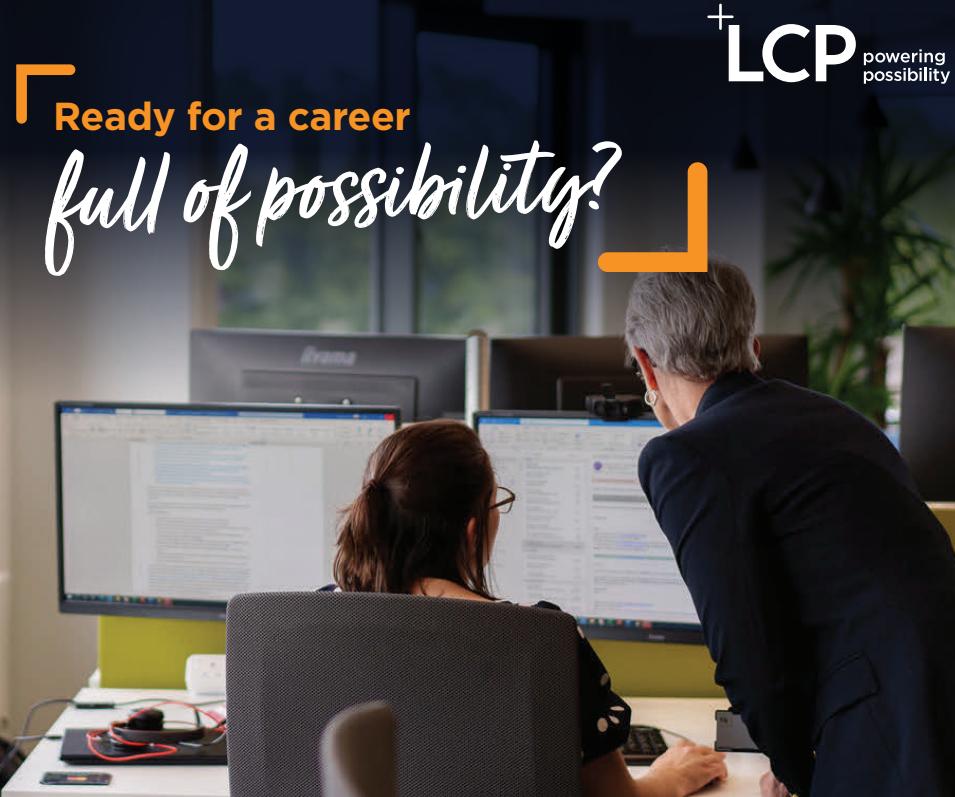
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Ready for a career

full of possibility?

We all want to feel connected to the bigger issues that impact our lives and the lives of those around us. At LCP you'll find fulfilling career options working alongside a diverse group of people with a common desire to always expand our horizons and to help make tomorrow better.

Whether you are a whizz with a spreadsheet, have a creative flair, or know how to code, we are looking for talented people with a range of skills and outlooks on life.

Our early careers programmes offer you the opportunity to begin your journey by building your skills and knowledge to succeed in your chosen career path.

## Want to know more?

Visit our website at <https://careers.lcp.com/> for more information on what we do and how to apply.

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- + Pensions Management Consulting
- + Investment Consulting
- + Insurance Consulting
- + Insurance Analytics
- + DC Investment & Governance
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**JOB ROLE**

- Pensions Administrator (124)
- Pensions Consultant (67)
- Pensions Technician (59)
- Pensions Administration Manager (48)
- Other (33)

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**LOCATION**

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- South East (excluding London) (74)
- West Midlands (44)
- Yorkshire and Humberside (44)

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