



The-Pensions-Net-Work

"Leading Thought in Long Term Savings"

27th & 28th November 2025

Woodlands Park Hotel, Woodlands Lane, Stoke D'Abernon, Cobham, Surrey KT11 3QB

AGENDA

Tea/Coffee 17:00		Meeting Starts 17:30	
<div><p>John Moret Chairman The-Pensions-Net-Work</p></div>		<p>Welcome to programme for our fourth and last meeting of 2025. We have been extremely fortunate to have enjoyed three excellent meetings this year with some terrific speakers and lots of lively discussion and debate. I see no reason why this meeting will be any different – we have another great line up of speakers talking about a wide range of pensions related issues. A lot has happened in the world of pensions in 2025 and the Chancellor’s budget may bring more changes. So we have built a short session on the budget into the programme – with an alternative structure should Rachel Reeves surprise us by ignoring pensions. Please do make the effort to join us -and bring colleagues or guests too. Hardly anyone leaves a meeting disappointed and it would be great to finish the year with a full house – so hopefully see you in Cobham in November.</p>	
17.40 - 19.00			
<div><div><p>Alexandra Miles Senior Solutions Strategy Manager LGIM</p></div><div><p>James Smith Senior DC Consultant Hymans Robertson</p></div></div>		<p><i>“Retirement Reimagined -securing lifelong financial independence for all”</i></p> <p>Alexandra needs no introduction. She gave a brilliant talk at our May meeting on the changing faces of retirement based on her research and thought leadership role at L&G and her role as founder and chair of the IFoA Pension Gap Working Party. For this talk she is joined by James Smith from Hymans Robertson. James is a pensions actuary and Senior DC Consultant at Hymans Robertson, with expertise across private DB and DC pensions and a strong grounding in financial wellbeing. The title for this talk is the title of a paper that Alexandra and James co-authored in late 2024 and which they presented in the inaugural Bloomfield lecture for the Association of Consulting Actuaries. The paper has received some more press coverage recently given its topicality. It should make for a great start to the meeting -so make sure you arrive on time!</p>	
Drinks at the Bar 19:00		Dinner 19:30	
After dinner			
<div><p>Helena Wardle Founder & CEO Money Means</p></div>		<p><i>"Will the next generation use an AI Financial advisor?"</i></p> <p>Helena Wardle is a Chartered Financial Planner, entrepreneur, and founder of Money Means, the fintech behind AIDA, the UK’s first AI financial adviser built to professional and regulatory standards. With over a decade of experience in financial planning and a passion for making advice accessible to everyone, Helena is recognised as a leading voice in AI and financial wellbeing. Known for her ability to bridge human empathy with cutting-edge technology, she regularly speaks on the future of advice, AI ethics, and innovation in financial services — inspiring a new era of inclusive, intelligent financial guidance.</p>	
FRIDAY			
Tea/Coffee 08:45		Meeting Starts 09:00	
09:00 – 09:40			
<p>Budget Discussion (if relevant) facilitated by John Moret</p> <p>In the event that the budget contains some proposals affecting pensions I will attempt to facilitate a brief discussion about the contents. Don’t expect an expert analysis – I’ll leave that to the audience. In the event there is nothing to discuss we’ll have a quick update and status report on key aspects of the Pensions Schemes Bill - again I will be looking for input from the experts in the audience.</p>			

09:40 – 10:45



Cath Sermon
Head of Public Engagement &
Campaigns
**Standard Life Centre for the Future
of Retirement**

“Consumer Perspectives on Targeted Support”

Cath Sermon is Head of Public Engagement & Campaigns for the Standard Life Centre for the Future of Retirement. She leads a programme of work that aims to further the evidence base for, & create, opportunities for people to achieve long-term financial security with a focus on saving, longer working lives and retirement. Prior to joining in 2022 Cath held various roles at working at the intersection of responsible business and social justice for the charity Business in the Community, latterly with executive team responsibility for campaigns & content.

Cath has been leading Standard Life Centre’s work on targeted support and earlier this year she wrote an excellent article “Can Targeted Support help customers make better retirement income decisions?” The consultation period on the FCA’s proposals in CP closed at the end of August and the FCA are now finalising the regulatory framework with a policy statement expected before the end of the year. So an ideal time for an update with Cath focussing on the impact from a consumer perspective.

Tea/Coffee Break

11:15 – 12:15



Zoe Alexander
Executive Director of Policy & Advocacy
Pensions UK

“Pensions in the 2030s – Getting Ahead of the Big Issues”

Zoe is Executive Director of Policy and Advocacy at Pensions UK previously known as PLSA. Prior to joining Pensions UK Zoe was Director of Strategy and Corporate Affairs at Nest, the largest UK DC pension scheme by membership. Earlier in her career she worked in policy, strategy and operational roles at DWP and HMT including in roles supporting the Pensions Commission, as Private Secretary for pensions to two DWP Secretaries of State and helping to set up Pension Wise.

Zoe is also a trustee and non-executive director of Emmaus SLC, a charity supporting previously homeless people.

Coming on the back of Pensions UK’s recent annual conference where Zoe was reported as pleading for the Pensions Minister Torsten Bell “not to go anywhere” her thoughts on the pensions landscape in the 2030s will be fascinating.

12:15– 13.25



Liz Ramsaran
Partner
DWF LLP



James Floyd
MD
Alltrust

“Pensions Transfer Issues for Personal Pension Providers” (title tbc)

Liz needs no introduction as she is a regular attendee and contributor at our meetings. She is a partner at DWF LLP having advised on pensions law for over 10 years working in both international law firms and as part of a multi-disciplinary team in a Big 4 consultancy. Liz sits on the investment and DC sub-committee of the APL and over the last few years has advised a number of SIPP & SSAS providers and until recently advised UHY Hacker Young, the Joint Administrators of the Hartley pensions business. James was on our SIPP provider panel in May and has been MD of Alltrust for almost 3 years. He has over 15 years of experience in investment and asset management and is also MD & co-founder of UAP Group a multi jurisdiction pension, trust, corporate services and employee benefits firm. In their talk they will examine where the law/regulation creates challenges for providers and draw on their experience to compare the different approaches adopted by Pensions Ombudsman and FOS. They will also consider the likely impact of potential changes to FOS.

Meeting Ends 13:30

Lunch 13:35

Depart



John Moret
Chair
The-Pensions-Net-Work

Please book your places via enquiries@nwml.co.uk

We look forward to seeing you at St. Anne’s Manor



Patricia McSherry
Owner
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