

Pensions UK Hertfordshire Local Group

Tuesday 10 March 2026 at 5pm (Registration from 4.30pm)

Topic: CDC – the future of UK pensions?

Talk synopsis:

With the UK government recently green-lighting the expansion of Collective Defined Contribution (CDC) schemes to unconnected multi-employer arrangements and consulting on 'retirement CDC', the future of CDC is gaining momentum. In this timely session, we will provide a 'beginner's guide' to CDC schemes, covering the key features, merits and potential challenges of CDC relative to DB and DC schemes, and share insights into how the CDC market in the UK may be expected to evolve over the coming years. You'll hear from our consultants who are involved in advising the UK's first and, so far, only CDC scheme, which launched in 2024.

Speakers:



Mark Williams, Gallagher

Mark is a Principal, Scheme Actuary and leader of Gallagher's London Retirement Team. Mark is a former chair of the Pensions Board at the IFoA and now sits on IFoA council, the practicing certificates committee and diversity and inclusion committee. Mark oversees both Gallagher's CDC and GMP propositions and is always seeking further three-letter initialisms to add to his portfolio!



Andre Clarke, Gallagher

Andre is a Senior Vice President in Gallagher's investment consulting team. Andre advises pension scheme trustees and sponsoring employers across DB, DC and CDC, covering schemes from <£10m to >£30bn in assets. He is the lead investment consultant to the trustees of the UK's first, and so far only, CDC pension scheme and co-leads Gallagher's overall CDC proposition. Andre is a Fellow of the Institute and Faculty of Actuaries.



Venue:

The County Constitutional Club (St Albans) Limited
29 Ridgmont Road
St Albans
Hertfordshire
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Registration

Registration will commence at 4.30pm at The County Constitutional Club in St Albans (see map for details). The meeting itself will start promptly at 5pm.

Refreshments

After the business meeting the Committee is pleased to invite members to stay for light refreshments and an opportunity to network with others in the pension industry. CPD accreditation is available for those attending this meeting.

RSVP

Please confirm your attendance in advance by email to PensionsUKHertsLG@barnett-waddingham.co.uk.

Coming by train?

The County Club is a short walk from St Albans City station.

Coming by car?

Parking is available at the train station.