

PPI Governors

* Council Member ** Council of Council *** President

Ms Katie Banks* - Hogan Lovells



Katie Banks is a partner at global law firm Hogan Lovells, and heads up its top tier UK pensions practice.

For over 25 years, Katie has focused on providing pension's advice to companies and trustees and has particular expertise advising on distressed restructurings involving pensions. Katie is ranked as a leading individual in Chambers and Legal 500, the main legal directories. She is a past chair and former treasurer

of the Association of Pension Lawyers and a member of the Pensions Management Institute.

Katie received her B.A. in law from The University of Nottingham.

Professor Nicholas Barr - London School of Economics



Nicholas Barr is Professor of Public Economics at the London School of Economics and the author of numerous articles, and author or editor of over twenty books, including *The Economics of the Welfare State* (6th edition, 2020) and *Pension Reform: A Short Guide* (with Peter Diamond) (2010, also in [Spanish](#)). Alongside academic writing is wide-ranging policy work, particularly on pensions and higher education finance, including spells at the World Bank and IMF, and as a

member of the World Economic Forum's Global Agenda Councils on Demographic Shifts and on Ageing Society. He has advised governments in the post-communist countries, and in the UK, Australia, Chile, China, Hungary, New Zealand and South Africa. Recent activities include membership of the Presidential Commission on Reform of the Pension System in Chile, involvement in the UK Brexit debate, and a series of blogs on Brexit and, more recently, Covid. A range of academic and policy writing can be found on <http://econ.lse.ac.uk/staff/nb/>

Dr Yvonne Braun - Association of British Insurers (ABI)

A member of the ABI's Executive Team, Yvonne directs the ABI's work on pensions, social care and protection insurance, and oversees the finance department and data analysis team. She leads the ABI's diversity and inclusion programme, and the sector's £100m Covid-19 Support Fund.

Yvonne joined the ABI from the Financial Services Authority, where she worked in policy and public affairs. She previously was a capital markets lawyer at Goldman Sachs and the US law firm Cleary Gottlieb.

Yvonne is a member of the Government's Industry Steering Group for the Pensions Dashboard Project, a Governor of the Pensions Policy Institute, a Fellow of the Royal Society of Arts and a former trustee of Asthma UK. She is a graduate of Cambridge University and holds a doctorate in international criminal law. She can be found on Twitter at @YvonneBraun4.

Mr Richard Butcher - PTL

Richard is Managing Director of PTL a market leading and award winning professional independent pension trustee company. He has been involved in pension scheme governance since 1985, is a Fellow of the Pensions Management Institute (PMI) and is immediate past Chair of the Pension and Lifetime Savings Association (PLSA), the industry association for pension schemes. He is a governor of the Pension Policy Institute. He co-chairs the IA/PLSA joint "Long Term Relationship

between Asset Owners and Investment Managers" working group and is a member of the HMT/BoE/FCA Working Group on Facilitating Investment in Long Term Assets. He was a member of the FCA's Institutional Disclosure Working Group (IDWG), a body established to create a template for the disclosure of investment costs and charges. He has also sat on the Investment Associations Cost Disclosure Working Group, the Council of the PMI, the PLSA DC Council (which he chaired for two years), the Pension Regulators DC Practitioners Panel and the Department of Work and Pensions Trustee Panel. He is an Accredited Professional Trustee, is a regular contributor to the trade press and has won a number of awards and accolades.

Ms Sangita Chawla* - Standard Life

Sangita is the Chief Marketing Officer at Standard Life, part of Phoenix Group. She is responsible for driving revenues across the Group's Savings and Retirement business through integrated marketing campaigns that position the Standard Life brand as the natural choice for employers, trustees, advisers and customers, as well as strategic policy across these channels. Sangita leads the Joint Research Initiative with the OECD and Standard Life, which is focussed on two key important aspects of societal debate, DEI and Retirement Income. Sangita is also a member of Phoenix's Diversity and Inclusion Working Group.

Sangita has a broad and deep understanding of DC, retirement and retail savings markets both in the UK and internationally. She brings over 25 years' experience working in leadership positions including Aegon, where she was Head of Investment Solutions Strategy. Prior to this Sangita spent four years at Schroders as Head of Retirement where she was responsible for promoting the firm's brand and thought leadership in retirement globally, working with regulators, policy makers and distribution teams to share best practice, and create innovative solutions to meet different consumer requirements around the world. In addition, while at Aon, as Head of DC Products, Sangita was recruited to establish Aon's fiduciary DC and Master Trust business, and replicate this model for both the UK and Ireland. Prior to this Sangita held several senior roles at fidelity including Director of Investment Platform and Associate Director of Marketing.

She holds a Certificate of Investment and Finance from the Institute of Actuaries, and a first class degree in Actuarial Science from City University.

Mr John Chilman* - RPMI

John is the Chief Executive of Railpen, which provides pension, fiduciary and investment management services to the Railways Pensions Scheme (RPS), a £35bn multi-employer plan with over 350,000 members, and a number of third-party administration clients.

Previously John was a trustee, and latterly Chairman, of the RPS, and held several pension Trusteeships in the UK and North America.

After completing a degree at St. Anne's College, Oxford, in Geography, John qualified as a Chartered Accountant with Price Waterhouse, before moving into finance, change and M&A roles in South West Electricity and Shell.

He moved into pensions and reward in the late 1990s, enjoying two periods at FirstGroup, sandwiched around two years as Group Head of Reward at HBOS. He joined National Grid in May 2017, where he led the pension change agenda, having responsibility for the pension arrangements in the UK and US, including investment, benefit design, risk management and communications.

In 2021 John was appointed to the PLSA Policy Board, becoming Chair of the DB Committee and Chair of the Policy Board later that year. He is also a Council member (Director) of the Pensions Policy Institute and is an Independent Trustee Director of the Nestlé UK Pension Fund, where he now chairs the DB Investment and DB Funding committees, having previously chaired the DC committee.

Mr Lawrence Churchill CBE



Lawrence has been a Governor of the Pensions Policy Institute for ten years and was elected the Chair of Council on 15th June 2016. Lawrence has a portfolio of roles in Financial Services, in both the private and public sectors, with a common theme of making the industry work for consumers.

He is currently the Chairman of Clara Pensions and Chairman of Applegate Marketplace.

Previously he was the founding chairman of both the Pension Protection Fund and the National Employment Savings Trust, and Chairman of the Financial Services Compensation Scheme and Prudential's Independent Governance Committee.

Other previous public appointments include board memberships of the Financial Ombudsman Service, the Board for Actuarial Standards and the Personal Investment Authority. He has been a Trustee of the Royal Society of Arts, Age UK, the Employers' Forum on Disability and the International Longevity Centre - UK.

Previous roles in the private sector include being Chief Executive of three insurance groups - NatWest Life, Unum's European operations and Zurich's UK and International Life businesses and the Senior Independent Director at Bupa. He is a past director of the Association of British Insurers.

Lawrence was educated at St. John's College, Oxford, where he read Greats.

Mr Martin Clarke - Government Actuary's Department

Martin has been the UK Government Actuary since September 2014 during which time the Government Actuary's Department has broadened and modernised the scope of its specialist advice to public bodies.

As Government Actuary, Martin advises UK government departments and public sector bodies on pensions, social security and insurance. He is scheme actuary to the major public service pension schemes and a number of funded pension schemes in the public and former public sectors.

He is statutory adviser to the UK Government on State Pension age, National Insurance Fund and the Personal Injury Discount Rate

Prior to this position, Martin was an Executive Director of the UK Pension Protection Fund (PPF) and before then he followed a career in retail financial services, including life and general insurance.

Martin read mathematics at Jesus College, Cambridge and is an alumnus of the Harvard Business School General Manager Program.

Professor Sharon Collard* - University of Bristol

Professor Sharon Collard is Research Director at the University of Bristol's Personal Finance Research Centre. The Centre's research has helped improve policy and practice in sectors such as financial services and energy, in turn improving outcomes for consumers. Novel quantification of the poverty premium, for example, directed £10 million to tackle the worst premiums. The Centre has also translated the lived experience of debt collectors, lenders and

debt advisers into practical guidance, tools and protocols – endorsed and promoted by major trade bodies – to help frontline staff support vulnerable consumers across the UK. In 2020, the Centre published a blueprint for bank card gambling blockers, calling on all banks to offer a bank card gambling block across their full product range, with a 48-hour time release lock and limits on cash withdrawals. Sharon is also a member of the Financial Services Consumer Panel, a statutory panel that represents the interests of consumers in the development of policy for the regulation of financial services; and the government's Financial Inclusion Policy Forum.

Ms Helen Dean CBE - NEST Corporation

Helen has a strong background and long-standing interest in addressing financial inequalities and promoting financial resilience.

Working in DWP she was one of the architects of the UK's automatic enrolment programme and a leading figure in establishing the National Employment Savings Trust (NEST).

Since 2015 Helen has been the CEO of NEST, with over 10 million members, now the largest pension scheme by membership, in the UK.

Helen is also a Trustee and Non-Executive board member of Step Change, together with being a member of the Council of Scholar Advisors, Centre for Recruitment Initiatives, Georgetown University in Washington, a Governor of the Pensions Policy Institute UK and a member of the Advisory Board to the Money and Pensions Service.

Helen was awarded a CBE in the 2021 New Year Honours list for her services to pension saving.

Mr David Fairs - The Pensions Regulator

analysts.

David was appointed Executive Director of Regulatory Policy, Analysis and Advice on 2 July 2018, having previously been a senior partner in KPMG's Pension Practice. He is responsible for the development of policy for TPR and has oversight of TPR's professional advisers including lawyers, actuaries, investment advisers and business

He is co-chair of TPR's Equality, Diversity and Inclusion Committee, and a member of the cross Government Portfolio Committee overseeing the introduction of the Pensions Dashboard, He is the responsible Executive for climate change and ESG within TPR and a member of the Regulators' Stewardship Group, a member of the Working Group on Productive Finance and member of the Climate Financial Risk Forum. He is a member of the Joint Forum for Actuarial Regulation and chairs the Pensions Working Group.

David is a former Chairman of the Association of Consulting Actuaries and Director of the Association of Consulting Actuaries Limited, a former Council member of the International Actuarial Association, and inaugural Chairman of the

Joint Industry Forum for Workplace Pensions. He was also a Council member of the Society of Pension Consultants and former Chairman of the Actuaries.

Ms Kathryn Fleming* - Hymans Robertson LLP



Kathryn is a Partner and the Head of Defined Contribution At-Retirement services for Hymans Robertson LLP, where she is passionate about improving the education, support and options made available to savers when they are accessing their savings at retirement.

Kathryn joined Hymans Robertson LLP as a Maths and Statistics graduate from Glasgow University in 2004, where she then qualified as a Fellow of the Faculty of Actuaries. She started her career advising trustees on funding Defined Benefit contribution schemes, but in 2014 she switched her focus to improving the retirement outcomes of Defined Contribution savers through advising a range of clients and engaging directly with members.

Within Hymans Robertson she has performed many senior leadership roles and is currently part of their Partnership Council, which has a remit to push forward the firms diversity and inclusion and sustainable futures ambitions. Kathryn is active in the industry contributing to research, thought leadership and policies in many areas, but she has a particular passion for diversity and the gender pensions gap, member engagement and effective decumulation strategies. She is a regular commentator in the national and industry press as well as a speaker at industry events. Outside of work Kathryn's interest include swimming and hill walking, however, these are rare occurrences as she is often supporting her young son in his sporting and musical endeavours.

Ms Madeline Forrester - MFS International (UK) Limited & Chair of Council**



Madeline Forrester is a managing director of MFS International (U.K.) Ltd. and head of global consultant relations for MFS Investment Management® (MFS®). In her role, she manages a global team that collectively looks after the relationships between MFS and the largest global consultants. She is based in London.

Maddi joined MFS in 2014 as head of UK institutional business and assumed her current role in 2018. Prior to joining the firm, she oversaw the UK institutional business for AXA Investment Managers. Before that, she spent 16 years at Threadneedle Asset Management, where she served in a number of roles, including head of global institutional business, head of UK distribution, fixed income specialist, head of insurance asset management and

fixed income portfolio manager. Earlier in her career, she worked as a fund manager for J.P. Morgan and as a fixed income sales professional for UBS.

Maddi earned her bachelor's degree from the University of Oxford. She is a council member of the Pensions Policy Institute and a member of the DC Investment Forum Advisory Board.

Mr Bill Galvin - USS



Bill is Group CEO of the c£90bn Universities Superannuation Scheme, which has c500,000 members and serves the UK's pre-1992 Higher Education institutions.

Bill is the former CEO and executive director for strategy at the Pensions Regulator. He has also worked at the DWP, where he was responsible for the policy framework governing private pension protection, and in various consultant and corporate roles at IBM.

Bill has been a non-executive director at the Solicitors Regulation Authority and the Pensions Advisory Service, has been a member of the PLSA's DB Council and sat on the managing board of the Committee of European Insurance and Occupational Pensions Supervisors.

Mr Jamie Jenkins* - Standard Life Aberdeen



"Jamie has worked in financial services for over 30 years, primarily in the area of long term savings. He has held positions in Operations, Marketing, Proposition Development and Policy.

In 2017, Jamie was appointed by the Department for Work & Pensions to chair the Automatic Enrolment review on coverage, which resulted in the proposals to remove the Lower Earnings Limit from pension calculations and lower the minimum age for eligibility from 22 to 18.

In 2018, he held a global role, speaking to people around the world about different retirement systems and how countries were facing up to the challenge of an ageing population.

Jamie was appointed as Director of Policy & External Affairs at Royal London in January 2021."

Mr Robert Laslett CBE* - UCL

Robert is an independent economist who worked as head of consumer protection at the Office of Fair Trading up to 2012, and was Chief Economist for Pensions at the Department for Work and Pensions from 2003 to 2010.

Robert has had a long involvement in the world of pensions both internationally, from his work on developing country pension systems at the World Bank, and in the UK, from his work as an economic consultant heading the financial services practices at London Economics and Charles River Associates. He was awarded the CBE in 2010, and is currently a member of the Independent Governance Committee of Zurich Insurance.

Mr Chris Lewin

Chris, who is now retired, was the chief executive of a number of major British pension schemes, including British Rail, Guinness, Unilever and EDF Energy. He also held trustee appointments and was a member of investment committees. His book, *Pensions and Insurance before 1800 - a social history*, was published in 2003. He is a Fellow of the Institute of Actuaries and a Fellow of the Pensions Management Institute, and lives in Scotland with his wife.

Mr Gavin Lewis* - BlackRock

Gavin Lewis is Managing Director at BlackRock. He is responsible for the strategic direction and growth of the UK Local Government Pension Scheme segment. Previous to this Gavin held several leadership roles at Vanguard Asset Management including Head of UK Institutional and Wholesale Distribution, Head of UK Retirement and Head of European Consultant Relations. Gavin has also held positions UBS Asset Management and Russell Investments. Gavin sits on the UK Institutional Executive Committee, is Co-Chair of the Global BlackRock Black Professionals Network and

Sponsor of the EMEA Black Professionals Network.

Gavin holds a BA in History and Politics and from the University of London and holds the CISI Certificate of Investment Management.

Gavin has also been active in highlighting the challenges to increasing ethnic minority representation in the asset management industry and has attempted to find solutions. Gavin is a member of the asset management industry's Diversity Project and one of his key initiatives is co-creating the #Talkaboutblack a movement, dedicated to increasing the representation of Black Professionals in the asset management industry. He has worked with asset management firms to create mentoring circles for junior, mid and senior Black professionals, student skills workshops and a program designed to equip students from less privileged backgrounds with the tools and aspirations to enter the corporate world.

Gavin is a trustee board member of the Old Vic Theatre Trust and the NFL UK Foundation. He received the Freedom of the City of London in 2022 for services to diversity, has been recognised by Black British Business Awards as the Senior Financial Services Professional of the year and awarded the Heart of BlackRock for driving a culture of empathy, trust and respect in 2020, and is listed as one of the top 30 Black Professionals by the Powerlist's, Power in the City bi-annual ranking in 2018 and 2020.

Mr Stephen Lowe - Just Group plc



Steve is a member of Just Group's leadership team. He joined the predecessor business, Just Retirement, in January 2011 and is now responsible for the Group's corporate affairs, brands, marketing, public policy, media relations, customer insight and corporate communications. Steve is a regular commentator in the media on retirement focused themes and you'll often see him presenting on stage at various industry events.

He chairs the ABI's retirement working group, and is a member of the ABI's committees for Long Term Savings and is a Governor of the Pension Policy Institute. He is a former Board member of the Pension Income Choice Association and member of the Department of Health's steering group for the development of long term care solutions. He led Just Retirement's RDR transformation programme and was part of the core team that successfully completed Just Retirement's IPO and merger with Partnership Assurance.

Prior to joining Just, Steve was the start-up Marketing & Product Director of Living Time and has worked as Marketing Director for Prudential's UK, Europe and Middle East business and held similar roles at AMP, the AA, NatWest, and Lloyds TSB. Steve is a Chartered Marketer and holds an MBA from Henley.

Dame Jane Newell DBE - John Lewis Partnership Pensions Trust

Dame Jane Newell has been involved in pensions governance as an independent pensions trustee since 1992 when she was appointed as a founder Trustee, and subsequently Chairman, of the Maxwell Pensioners Trust for which she was awarded an OBE in 1997. Since that time, she has held appointments across public, private and voluntary sectors. Pension trusteeships have included the GlaxoSmithKline Pension Plan, Dixons DSG International pension scheme, United Utilities pensions scheme, Electricity supply pensions scheme, eight years as Chairman of the Royal Mail Pension Plan and eight as Chair of the

John Lewis Partnership Pension Trust, from which she retired in July 2020. She is currently President of the Pensions Archive Trust.

Jane has also held the position of Pro-Chancellor and Chair of the Board of Governors of London South Bank University for 8 years and was previously Chair of Council of the Liverpool School of Tropical Medicine. She was a Trustee of Age UK for 6 years and was a Justice of the Peace for 20 years. From 1996-2005 she was a non-executive director of United Utilities plc and has also been an external Assessor for the Assessment and Consultancy Unit of the Home Office as well as an international civil servant, a university linguistics tutor and a health and university administrator. She is currently a Vice-President of the Liverpool School of Tropical Medicine and a volunteer with the charity The Listening Place. She was awarded a DBE in the 2012 New Year's Honours.

Dr Alison O'Connell

Alison is an actuary, researcher in pensions policy and Non-Executive Director of a life insurer, a pension fund, and a not-for-profit foundation. She became a Fellow of the Institute of Actuaries in 1988 and worked in various actuarial and management consulting roles in the UK before taking an MSc in Gerontology from King's College

London to develop a research career. Alison is very proud to have been the founding Director of the Pensions Policy Institute. Since making New Zealand her home, Alison has continued her retirement income research with a PhD in longevity risk in public policy. She advises government agencies on policy aspects of pensions, retirement, and longevity. She is a member of the Retirement Income Interest Group of the New Zealand Society of Actuaries and Member of the NZSA Council.

Mr John Pearson

As a pensions partner at Lovells (now Hogan Lovells) and having given some advice to its predecessor (the Pensions Provision Group), I had the honour of being asked to form the PPI, both as an entity and a charity. The Charity Commission's initial reaction was to refuse our application on the grounds that the PPI's main role looked to be that of a mouthpiece for the insurance industry - and not therefore charitable ! A visit to the Commission (represented both by its head and its chief lawyer) by Tom Ross and myself swiftly managed to convince them otherwise. On the formation I became both a Governor and a Member of Council, and later Chair of the PPI's Funding Committee. I resigned from the Council, when I retired from Lovells, but have continued as a Governor.

I was lucky enough to have a splendid portfolio of well-known pension clients at Lovells, but my greatest job was to advise Mirror Group Newspapers in the ever more successful restoration of its pension affairs following Robert Maxwell's unprecedented depredations. "The job of a lifetime ", as I have always called it.

Mr Darren Philp* - Shula PR & Policy

Darren is the Founder and Managing Director of Shula PR and Policy. He is a self-confessed pensions and financial services geek, with a passion for creating a better, simpler, more engaging industry that delivers better outcomes for its customers. Prior to setting up Shula, Darren was Director of Policy at Smart Pension, where he was active in the industry lobbying for change in pensions and financial services for the benefit of members and customers.

Darren joined Smart in September 2018, having previously undertaken policy-related roles at the The People's Pension, the National Association of Pension Funds (now Pensions and Lifetime Savings Association) and HM Treasury - where he headed up the pensions team between 2007 and 2010 and was closely involved in the design and implementation of the UK's flagship auto-enrolment programme.

Darren is active within industry bodies through contributing to research, thought leadership and policy development work, and is a regular commentator in the media. He has sat on various PLSA and ABI committees, and is a member of the PLSA Policy Board. He also sits on the PMI external affairs committee, the PASA DC Governance Committee and has recently joined the AIMSE Europe Council. Darren is a governor and trustee of the independent Pensions Policy Institute.

Darren has a BSc(Econ) in Economics from Leicester University and an MSc in Economics and Econometrics from Southampton University. Outside of work,

Darren's interests include football (both 'soccer' and American Football), cricket and listening to live music. Darren is also attempting (with the emphasis on attempting....) to learn the piano.

Professor Debora Price - The University of Manchester



Debora is a Professor of Social Gerontology at The University of Manchester and a Fellow of the Academy of Social Sciences. From 2016 - 2019, she was the President of the British Society of Gerontology and Director of MICRA, the Manchester Institute for Collaborative Research on Ageing. Debora's research focuses on finance over the life course, especially pensions and poverty in late life, financial services for an ageing society, household money, and the financial consequences of cohabitation, separation and divorce. She has held numerous research grants from diverse funders, publishing extensively in these areas. Primarily a quantitative researcher, she also has an interest in survey methodology and data analysis, and is a Deputy Director of the UK Data Service. She is a member of the Legal & General Longevity Science Panel and a Governor of the Pensions Policy Institute.

Ms Karen Quinn - Untamed Marketing



Karen, a Chartered marketer since 2013, is a lively and results-driven professional that focuses on customer outcomes as a way of growing brands and businesses.

Learning her trade in the travel industry, she joined B&CE in 2005, it was here that her passion for pensions was ignited. She led teams that focussed on growing market share and building better communications. And was the marketing lead in the team that brought the award winning People's Pension to market - bringing an unwavering drive on delivering simple communications that put the customer first.

In 2018 Karen joined ITM to help them develop and promulgate their strategic marketing proposition. And in 2020, Karen founded Untamed Marketing, a specialist pensions marketing consultancy, helping companies across the industry with market positioning, strategic planning, and design and execution of D2C and B2B communications.

A bubbly and outgoing individual, Karen loves the sea, gin, cheese and wine, and live music - not necessarily all at the same time. Her love of travel didn't stop when

she left the travel industry, she's always planning the next adventure (that is sadly restricted to school holidays for the next few years).

Mr Alan Rubenstein - British Coal Staff Superannuation Fund



Alan Rubenstein qualified as an actuary with Scottish Widows before going on to have a career encompassing pensions, insurance, asset management and investment banking. He is probably best known as the Chief Executive of the Pension Protection Fund between 2009 and 2018. He currently serves as a non-executive director on a number of Company and Pension Scheme boards.

Hon Nick Sherry - Sherry Associates International



Nick was a Senator for Australia (Tasmania) for 22 years and the Minister for Superannuation and Corporate Law (Australia's first), Assistant Treasurer, Small Business Minister and Assistant Minister for Agriculture and Resources. He is currently the Chair of Household Capital, GO Sourcing, Co Chair Singapore Forum, Member of Advisory Committee to Roc Partners and Chair of an NGO; Youth, Family and Community Connections.

He has worked as a Senior Advisor, Global Pensions and Superannuation for Citi Group and EY in some 27 countries to government, regulators, think tanks and providers, on all aspects of pension system design and operation thereof. He was a member of the OECD Irish Pension Study Group, the Steering Group on Social Security at the World Economic Forum, independent director of Spotless (ASX:SPO), Chair of FNZ (APAC) and a Chair, founding trustee and secretary of 3 superannuation funds.

He has contributed to the global discussion and development of public policy and industry practice in Defined Contribution pension systems. He is a Governor of the Pension Policy Institute (UK), a Fellow of the Australian Institute of Superannuation Trustees and a Graduate of the Australian Institute of Company Directors.

Mr Ruston Smith - Chair of the Tesco Pension Fund



Ruston has over 35 years experience in the pension fund and investment industry.

He was the former Group Pensions, Insurable Risk and a People Director at Tesco and CEO of Tesco Pension Investment Ltd FCA approved in house investment manager.

Ruston is now the Chair of the Tesco Pension Fund (DB and DC) and Tesco Pension Investment Ltd, Non Exec Chair of JP Morgan Asset Management (EMEA), Non Exec Chair of Smart Pension Ltd, Non Exec Chair of PTL Ltd, Non Exec Chair of the Pensions Management Institute, Independent Trustee and Chair of the Funding and Investment Committee for the BAE Pension Fund, Governor of the PPI and Chair of GroceryAid.

Ruston was on the Bank of England, Treasury and FCA's Steering Group on Investment in Productive Finance and is also involved with other industry initiatives.

Mr Paul Stannard



Paul was a member of the Pensions Policy Institute's Council for nine years until he retired as a practising Solicitor in 2021. For much of that time he chaired the Governance Committee.

Paul spent his whole career specialising in Pensions, advising trustees, sponsors and providers for all sorts of pension schemes. For most of that time, he was Head of Pensions at Travers Smith LLP but he started off at Rowe & Maw (now part of Mayer Brown).

Paul has been an active member of the Association of Pension Lawyers, serving on its Main Committee for several years and chairing its Education & Seminars and Legislative & Parliamentary committees.

Paul is a Fellow of the Pensions Management Institute.

Ms Fiona Tait - Intelligent Pensions

Fiona is a specialist presenter and commentator in the field of retirement planning. She is a regular speaker at adviser conferences, including events for FT Adviser, Money Marketing and the Personal Finance Society, and a frequent contributor to the trade press and social media in the persona of @pensionsgirlie.

Having (obviously) started young she now has over 30 years' experience in pensions. Including lengthy service with Royal London and Aegon. She is currently employed as the Technical Director and a PTS for specialist retirement firm Intelligent Pensions, where she is responsible for ensuring that their advice processes are up to date and compliant.

Fiona is qualified as a Fellow of the Personal Finance Society, and is the Deputy President of the Local Institute of the CII in Edinburgh, as well as a Governor of The Pensions Policy Institute.

Mr Anthony Tomei CBE*

Anthony was Director of the Nuffield Foundation from 1995 to 2012. He now has a number of non-executive roles in the education and charity sectors. He is a trustee of the Bell Foundation, a trustee of the Association of Charitable Foundations and a governor of City and Islington (Further Education) College. He has been a member of the PPI Council since 2012 and is a member of its Finance Committee.

He also works in science and mathematics education where he continues a lifelong interest in understanding how citizens engage with technical matters (including pensions). He is director of the Salters' Institute, and a visiting Professor at King's College, London. He has recently joined the Royal Society's Advisory Committee on Mathematics Education. He was awarded the CBE in 2013 for services to education.

Mr Nigel Waterson

Nigel Waterson was Conservative MP for Eastbourne from 1992 to 2010. He was Shadow Pensions Minister and Shadow Minister for Older People. Nigel was also Chair of the All Party Group for Older People at Westminster.

After leaving Parliament, he was founder Chair of NOW:Pensions and is a former Chair of the Equity Release Council.

Nigel is Deputy Chair of the International Longevity Centre. He is a former member of the Council of the Society of Pension Professionals. Nigel is an accredited professional pension trustee.

Mr Kevin Wesbroom - Capital Cranfield

Kevin is a passionate pensions professional who has been involved in all aspects of UK pensions for over 40 years. He is a qualified scheme actuary who has developed many different strands of pensions, investment and broader employee benefits. He covers both DB and DC schemes. On DB as well as offering a long-term consulting perspective, he was the inaugural UK lead for Aon's Global Risk Services team, a fusion of actuarial and investment skills for DB schemes, and has worked on end game solutions, including member options, buy outs and buy ins. On DC he set up the DC section back in 1995, with a unique perspective on DC advice, and has recently led the mastertrust authorisation process.

His current passion – with typically modest ambition – is to transform the UK pensions landscape, by ensuring that Collective Defined Contribution plans become a reality, and thereby improving the pensions outcomes for millions of UK workers.

Ms Lynda Whitney* - Aon Hewitt

Lynda is a Partner at Aon where she is a Scheme Actuary and actively involved with making complex topics easier for pension scheme trustees. She has been with Aon (and predecessor firms) for over 20 years and has worked in areas as wide ranging as longevity swaps, GMP equalisation, contingent assets, and edited research on trustee decision making and DC issues.

In addition to her client work she has a significant role supporting the policy, marketing and PR activities of Aon's Retirement and Investment business, including chairing many of their conferences. She is active in industry bodies and is a regular media commentator.

Lynda qualified as an actuary in 2001, became a Scheme Actuary in 2004 and became a partner of the firm in 2010. She has a first-class honours degree in Economics from the University of Warwick. She was also formerly a visiting lecturer at Imperial College Business School teaching the practical aspects of actuarial science in pensions.

She is a keen dinghy sailor and a wine enthusiast, although not both at the same time.

Ms Natasha Wilson* - Oxford University Press

Natasha is an executive-level HR professional with 25 years' experience in the commercial and academic sectors. She is passionate about diverse workplaces, fairness in pay, and effective member education and engagement through inclusive policy design and practice.

Specialising in complex, multi-national transformation projects and pension risk management, Natasha is the Director of People Business Partnering at Oxford University Press. Prior to joining OUP she was the Group Reward Director at Post Office.

In addition to her role at the Pensions Policy Institute, Natasha has served as Trustee Director on a number of pension schemes including the Royal Mail Statutory Pension Scheme and Citrus - a non-associated multi-employer defined benefit Master Trust.