

A year of innovation

➤ **Before looking ahead to the forthcoming year, People's Pension proposition director, Kirsty Ross, looks back at some of their biggest and brightest achievements in 2025**

In 2025, People's Pension demonstrated its commitment to delivering better outcomes for UK pension savers through a series of strategic enhancements, partnerships and innovations.

Improving customer experience

I am so proud of everything we've achieved at People's Pension in 2025. One of many highlights was reaching the milestone of returning over £100 million to members through our savings reward initiative. Our seven million members are at the heart of everything we do, and this proves our commitment to every one of them.

As well as this, we introduced helpful new tools, including our pension finder service, to help members track down their lost savings, and our regular income planning tool to simplify budgeting during retirement. We also connected to the pensions dashboards programme, enabling savers to view all their pension information in one place.

Responsible investment

We can't prioritise our members without investing responsibly and considering the world we all share. In line with our responsible investment policy, we proudly halved the carbon emissions of our main investment fund.

We also reaffirmed our commitment to private markets and UK investment by signing the Mansion House Accord. This means we've pledged to allocate at least 10 per cent of assets in default funds to private markets by 2030, with half of that targeted at UK investments.



Throughout the year we expanded our in-house investment team, appointed Robeco to manage our growing emerging markets equities portfolio and People's Investments Limited as the primary adviser to the trustee board. To wrap up the year, we published our first responsible investment report to provide insights and clarity to these processes.

Research and collaboration

Research and collaboration allow us to understand and react to our members needs in a fast-changing world. In 2025 we partnered with the Good Things Foundation to tackle digital and financial exclusion. We also introduced an initiative with the financial education platform nudge, aiming to improve financial awareness for millions of UK savers.

Last year we celebrated 10 years of our ongoing longitudinal study *New Choices, Big Decisions*. We've explored the retirement saving and spending habits

of a group of older savers since pension freedoms were introduced in 2015. This edition highlighted the impact of social media on retirement research, something we would have struggled to predict when the study began.

Looking ahead to 2026

While we're incredibly proud of everything People's Pension achieved in 2025, we're already looking forward to having an even bigger impact in 2026. With so many pension challenges on the horizon, we're dedicated to delivering a fairer deal for pension savers.

We will continue to improve our digital support for members, including enhanced retirement planning tools, web developments and ongoing app improvements. New technology will enhance our member communications, helping members to engage with and plan for their retirement more easily through digital channels. As mentioned earlier, we also aim to deepen our investment in UK infrastructure to support our economy and drive UK industry.

While staying ahead of regulatory changes and governmental initiatives, we will also continue pushing for greater transparency across the sector. If there's one thing industry research shows, it's that we have an opportunity and a responsibility to make retirement saving easier and clearer. Savers are confused and struggling to make the right decisions due to unnecessary complexity. With clear communication, practical guidance and guided retirement solutions, 2026 has the potential to become a transformational year for savers.



➤ **Written by Kirsty Ross, Proposition Director of People's Partnership, provider of People's Pension**

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