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Guided retirement and targeted support could be a turning point for pensions, says ZEDRA

[13 October 2025] – ZEDRA, a leading provider of Pensions & Incentives, Active Wealth, Corporate & Global Expansion, and Funds services, today said that the forthcoming introduction of guided retirement duties for trustees alongside the FCA's targeted support framework, has the potential to transform retirement outcomes for DC savers if approached in the right way.

Kim Nash, Managing Director of ZEDRA Governance, said: "Too many savers approach retirement with insufficient income and are left to navigate complex decisions on their own. Guided retirement, combined with targeted support, presents a real opportunity to change that. By creating simple relatable pathways and offering a safe default where members do not actively choose, trustees and providers can play a vital role in helping savers achieve more secure and sustainable outcomes.

"The challenge will be to balance choice and protection. Members have unique needs, but they also need confidence that their scheme will support them if they don't know what to do. Getting this right will require product innovation and investment design, thoughtful use of data to segment members, and a blend of digital and human support. Trustees will have a central role to play in setting the frameworks that make this work."

Nash added: "Guided retirement and targeted support are not just about compliance; they are tools to reimagine the retirement journey. Trustees, providers, and regulators must seize this moment to collaborate. Together we can build solutions that support members need for lifelong income and give members the confidence to plan their retirement with clarity."

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Notes to Editors

For more information, please contact:

KBPR

Kate Boyle

07930 442 883

kate@kbpr.agency

About ZEDRA

ZEDRA is a global powerhouse providing Pensions & Incentives, Corporate & Global Expansion, Active Wealth, and Fund services, all aligned under one common goal: to embrace the future with certainty.

The firm's highly experienced teams enable high net worth individuals and families as well as medium to large sized companies, pension funds and trustees, asset managers and their investors to focus on their core activities by choosing ZEDRA as their trusted partner. As an experienced, reliable and innovative adviser, ZEDRA helps them successfully navigate estate planning, governance and global operations.

Ultimately, what ZEDRA delivers is complete peace of mind, knowing its expertise is supported by a robust, ethical approach, meeting the local and international requirements of an increasingly demanding regulatory environment.

ZEDRA inherited a wealth of knowledge and experience following its acquisition of the trust businesses of a renowned bank in 2016. This solid foundation combined with innovative thinking has allowed ZEDRA to grow rapidly in a competitive marketplace to a team of over 1,200 industry experts across 16 key locations throughout Asia, Oceania, the Americas and Europe.

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