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awards**

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# THE WINNERS

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# WELCOME FROM THE EDITOR

Welcome to the book of the night of the memorable Corporate Adviser Awards ceremony at London's Hilton Bankside.

It was our biggest awards ceremony yet, reflecting the growing role that workplace benefits advisers, providers and other stakeholders play in supporting the nation's workers.

Political dynamics are forcing us to challenge old assumptions – and embrace new ways of thinking. DEI, ESG, private markets, fiduciary duty, provider scale – these are just some of the areas where tough questions are demanding new answers. At the same time the acceleration of technological development through AI is presenting opportunities and challenges we could have only imagined a year ago.

It is against this backdrop that advisers and providers submitted award entries that displayed innovation and imagination in addressing these factors.

Reflecting a strong year for the benefits sector, adviser judges said providers' standards had largely gone up across the board, possibly reflecting the ever greater distance from the Covid-19 pandemic, but also a sense of lots of hard work on multiple projects finally coming together. On the adviser side,

a record number of entries, and strong shortlists from advisers and consultants large and small, demonstrates an intermediary sector in go-forward mode.

As always, it is inevitable that great organisations and propositions went home without awards – this is testament to the high standards that have been set in our sector, and better luck next year.

But the winners, celebrated in this Awards night supplement, can reflect on the fact that they have truly stood out against their very expert peers. The judging process is lengthy and detailed, with a high level of scrutiny of entrants by a wide range of genuine experts. So if you are one of this year's winners, you really have excelled – congratulations.

Thank you to everyone who put in such powerful, well thought-through entries, and to the judges who gave so much of their time to consider them in such detail. The judging sessions were fascinating, giving real insights into what industry stakeholders think matters. And thanks also to our sponsors without whom the evening would not have been possible. Congratulations to all our winners – and I hope to see you all at next year's Awards.

**John Greenwood, Editor**

# MEET THE JUDGES

## CORPORATE ADVISER PANEL



Paul Andrews,  
director,  
Omny Benefits



Michael Ardill,  
associate DC investment  
consultant,  
Hymans Robertson



Paul Armitage,  
head of DC,  
Muse Advisory



David Bourne,  
market development leader,  
Mercer Marsh Benefits



Stephen Budge,  
partner, DC investment  
consulting, LCP



Matthew Calvey,  
director, reward  
& benefits, Isio



David Croker,  
head of workplace savings,  
MMB Corporate,  
Mercer Marsh Benefits



James Doyle,  
account director,  
The Ink Group



Paul Forde,  
partner,  
EBC LLP



Mark Futcher,  
partner,  
Barnett Waddingham



Allyson Gayle,  
director, reward & benefits,  
Isio



Stephen Hackett,  
head of corporate benefits,  
Benifex



Tristram Hawthorn,  
partner, EBC LLP



Billy Johnson,  
managing director,  
The Ink Group



Jason Marley,  
director,  
Kerr Henderson



Suzanne McGowan,  
director,  
LIFT-WorkWise



Seb Merrit,  
executive director  
of employee benefits,  
Verlingue



Dipa Mistry-Kandola,  
CEO,  
Parallel



Alan Morahan,  
head of research  
and technical,  
Barnett Waddingham



Natasha Newby,  
employee benefits director,  
Ilumiti



David O'Reilly,  
head of consulting,  
employee benefits,  
NFP



Martin Parish,  
regional director,  
employee benefits,  
NFP



Roshni Patel,  
director & head of DC  
pensions & benefits,  
PwC



Tony Powis,  
non-executive chairman,  
PIB Employee  
Benefits



Anish Rav,  
director of pensions  
policy & propositions,  
Capita Pension Solutions



Jeff Scripps,  
director,  
Generation Employee  
Benefits



Steven Threader,  
managing director,  
employee benefits consulting,  
Gallagher



Charlotte Towne,  
senior consulting partner,  
SecondSight



Ed Watling,  
head of health and  
wellbeing benefits,  
Mattioli Woods



John Yates,  
principal,  
DC proposition leader,  
Gallagher



Gavin Zaprzala-Banks,  
head of client consulting,  
SecondSight





Andrew Barradell,  
head of  
workplace Savings,  
Benifex



Dan Cockram,  
sales director,  
Partners&



Tim Gillingham,  
founder & CEO,  
Benefiz



Sean McSweeney,  
employee benefits  
team director,  
Mattioli Woods



Ronald Olufunwa,  
corporate IFA,  
Westminster Wealth  
Management



Sorangi Shah,  
client director,  
Benefiz

## ADVISER CATEGORY JUDGES



Renny Biggins,  
head of retirement,  
TISA



Scott Brooks,  
senior investment  
consultant,  
Scottish Widows



Claire Churchard,  
editor,  
Benefits Expert



Susan Gee,  
head of occupational  
health & wellbeing,  
Yorkshire Water



David Harris,  
managing director,  
TOR Financial Consulting



Christina Henderson,  
consulting director,  
Jigsaw Tree



Jacqui Reid,  
partner,  
Sackers



Stuart Reid,  
head of distribution,  
People's Partnership



Miranda Seath, director,  
market insight  
and fund sector,  
The Investment Association



Matt Ward,  
communications director,  
AKG Financial  
Analytics



Katherine Watkins,  
HR consultant,  
Watkins HR Consulting



Ron Wheatcroft,  
technical manager,  
Swiss Re



Helen Beckinsale,  
head of relationship  
management,  
Vidett



Ian Beestin,  
director, co-founder,  
Money Alive



Paul Budgen,  
co-founder,  
My Time Pension



Kevin Carr,  
chief executive,  
Protection Review



Nicola Green,  
commercial and  
trading director,  
Bupa Clinics



Alyshia Harrington-Clark,  
head of DC, master trusts  
and lifetime savings,  
PLSA



Saq Hussain,  
founder,  
Financial Education



Jayesh Patel,  
head of DC clients,  
L&G



John Ritchie,  
director,  
Eithne Group



Nick Roy,  
commercial director,  
workplace,  
Aegon



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# THE JUDGING PROCESS

## How the awards were judged

The Corporate Adviser Awards 2024 are divided into two groups – Adviser Awards, which are judged by key figures from providers, trade body representatives and other industry stakeholders, and Provider Awards, which are judged by the Corporate Adviser Judging Panel, a group of 30 very senior consultants, advisers and brokers representing virtually all the key intermediaries in the workplace benefits sector.

### ADVISER AWARD CATEGORIES

Adviser categories are entered by written submission, with a case study. Advisers are asked to explain how they have excelled in their business across key criteria set for each category. Entries are then judged in a two-stage process.

In stage one of the judging process judges are asked to rank the written submissions. Scores are then averaged out and shortlists are generated.

The second stage of the judging process sees Adviser Category Judges come together to debate the shortlisted entrants and determine which firms deserve to win the award. Judges take into account the quality of the submission, but are also able to bring their own knowledge of the organisation to the debate.

However, any judge having a conflict of interest in any category is required to declare it and sit out that part of the judging session.

Awards are given on the basis of the majority view of the judging panel.

### PROVIDER AWARD CATEGORIES

Provider categories are judged in a three-stage process. However the first stage is different to the adviser award categories. In stage one, the 30 members of the Corporate Adviser Judging Panel are asked to rank all providers in each

category. These scores are then aggregated and shortlists created from those who have scored highest in this first round.

Providers are then invited to present a written submission explaining why they deserve to win the category for which they have been shortlisted.

Advisers then re-rank shortlisted providers based on their submissions.

These scores are used as a guide to support the final judging sessions, where advisers debate the merits of each provider and select winners. The panel is divided into groups of no more than 10 for the final judging sessions, which take place both online and in person in London.

As with the Adviser Award Categories, judges may base their decisions on both the provider's submission and their knowledge of the provider. Again, winners are based on the majority view of the panel.

### WHAT JUDGES LOOK FOR

Both adviser and provider category judges look for clear, concise submissions that answer the brief. Judges bring their own experience of providers and advisers to the sessions, but will also mark down those organisations that present poor submissions.

Judges also look for case studies that are relevant to that particular category and that demonstrate the value given to both the employee/member and the employer. Statistics that bring this to life are generally well received by judges.

In some categories shortlists present 'David and Goliath' battles of bigger firms versus smaller firms. Just because firms are bigger does not mean they will always win. Judges expect more from bigger firms, meaning smaller firms that truly excel can score higher than bigger firms with greater capabilities that have put in an uninspiring submission.



# ADVISER AWARDS SHORTLISTS

## CORPORATE ADVISER FIRM OF THE YEAR

Aon  
Benifex  
Counce O'Hara Insurance Brokers Limited (COHIBL)  
Gallagher Benefit Services  
Howden Employee Benefits  
ilumiti  
LCP  
PIB Employee Benefits  
Succession Group  
Towergate Employee Benefits  
Westminster Wealth Management  
WPS Advisory

## CORPORATE ADVISER SMALL FIRM OF THE YEAR

Aldermont Group  
Generation Employee Benefits  
Lloyd & Co Employee Benefits  
The Ink Group  
Wingate Benefit Solutions

## BEST PENSIONS ADVISER

Barnett Waddingham LLP  
Benifex  
Counce O'Hara Insurance Brokers

Limited (COHIBL)  
Chase de Vere  
LCP  
PIB Employee Benefits  
Titan Corporate Benefits

## BEST GROUP RISK ADVISER

Aldermont Group  
Benifex  
Chase de Vere  
Corpad Employee Benefits  
Lloyd & Co Employee Benefits  
PIB Employee Benefits  
Titan Corporate Benefits  
Towergate Employee Benefits

## BEST HEALTHCARE ADVISER

Aldermont Group  
Benifex  
Counce O'Hara Insurance Brokers Limited (COHIBL)  
Corpad Employee Benefits  
Lloyd & Co Employee Benefits  
PIB Employee Benefits  
Sherwood Healthcare  
Titan Corporate Benefits  
Towergate Employee Benefits

## BEST HEALTH & WELLBEING SOLUTION

Benifex  
Counce O'Hara Insurance Brokers Limited (COHIBL)  
Incorporate Benefits  
Titan Corporate Benefits

## BEST DC INDEPENDENT TRUSTEE

BESTrustees  
Capital Cranfield  
Dalriada Trustees  
Entrust  
IGG  
LawDeb  
Vidett  
Zedra

## BEST PENSIONS LAW FIRM

ARC Pensions Law  
Burgess Salmon  
CMS  
Dentons  
Eversheds Sutherland  
Linklaters  
Pinsent Mason  
Sacker & Partners

## CORPORATE ADVISER PROVIDER SERVICE RATINGS



### WORKPLACE PENSIONS FIVE STARS

Aviva  
Royal London  
Fidelity  
Hargreaves Lansdown  
Scottish Widows

SEI  
Standard Life  
TPT Retirement Solutions

### GROUP RISK FIVE STARS

Unum  
FOUR STARS  
Canada Life  
Zurich

### HEALTHCARE FIVE STARS

Benenden Health  
Bupa  
Healix Health  
The Permanent Health Company (PHC)  
Vitality  
FOUR STARS  
AXA Health

### CASH PLAN PROVIDERS FIVE STARS

Health Shield  
Medicash  
FOUR STARS  
Simplyhealth  
Westfield Health

# THE WINNERS

## **CORPORATE ADVISER FIRM OF THE YEAR**

Winner: Gallagher  
Benefit Services  
Highly Commended:  
Howden Employee Benefits

## **CORPORATE ADVISER SMALL FIRM OF THE YEAR**

Winner: The Ink Group  
Highly Commended:  
Aldermont Group

## **PENSION ADVISER OF THE YEAR - INDIVIDUAL**

Winner: Rebecca Dorrian,  
Chase de Vere  
Highly Commended:  
Stuart Stroud, Corpad  
Employee Benefits

## **HEALTHCARE & GROUP RISK ADVISER OF THE YEAR - INDIVIDUAL**

Winner: Callum Hall, Benifex

## **BEST PENSION ADVISER**

Winner: LCP  
Highly Commended:  
Barnett Waddingham

## **BEST HEALTHCARE ADVISER**

Winner: Sherwood Healthcare

## **BEST GROUP RISK ADVISER**

Winner: Benifex  
Highly Commended:  
Towergate Employee Benefits

## **BEST HEALTH & WELLBEING SOLUTION**

Winner: Benifex  
Highly Commended:  
Titan Corporate Benefits

## **BEST HEALTH & WELLBEING INNOVATOR**

Winner: Bupa -  
My Genomic Health  
Highly Commended:  
Equipsme

## **BEST PENSIONS LAW FIRM**

Winner: Sackers  
Highly Commended:  
Eversheds Sutherland

## **BEST PROVIDER DECUMULATION PROPOSITION**

Winner: Standard Life  
Highly Commended: Aviva

## **BEST GROUP PENSIONS PROVIDER**

Winner: Aviva  
Highly Commended:  
Standard Life

## **BEST MASTER TRUST**

Winner: Standard Life  
Master Trust  
Highly Commended:  
Aviva Master Trust

## **ULTIMATE DEFAULT FUND**

Winner: Aon Managed Core  
Retirement Pathway  
Highly Commended:  
Fidelity International  
- FutureWise

## **BEST SUSTAINABILITY ASSET MANAGER**

Winner: L&G

## **BEST DEFAULT SUSTAINABILITY STRATEGY**

Winner: Nest Retirement  
Date Funds  
Highly Commended:  
Aviva My Future Focus

## **BEST PRIVATE MARKETS ASSET MANAGER**

Winner: BNP Paribas  
Asset Management  
Highly Commended: L&G

## **BEST CASH PLAN PROVIDER**

Winner: Medicash  
Highly Commended: BHSF

## **BEST HEALTHCARE PROVIDER**

Winner: Bupa UK  
Highly Commended: WPA

## **BEST GROUP RISK PROVIDER**

Winner: Unum  
Highly Commended: Aviva

## **BEST DC INDEPENDENT TRUSTEE**

Winner: Independent  
Governance Group (IGG)  
Highly Commended: ZEDRA

## **BEST EMPLOYEE BENEFITS TECHNOLOGY PLATFORM**

Winner: Ben  
Highly Commended:  
Zest Technology







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The Gallagher Benefit Services team receive the award from L&G's Jayesh Patel and awards host Tom Allen

## CORPORATE ADVISER FIRM OF THE YEAR

### WINNER Gallagher Benefit Services

Gallagher Benefit Services won Corporate Adviser Firm of the Year for its innovative, strategic corporate advice. Its expertise spans reward, pensions, wellbeing, and employee engagement, delivering solutions supporting talent attraction, retention, and culture change. In 2024, Gallagher enhanced its Gallagher Guide platform with a candidate-view feature, helping employers showcase up to 40% more

reward value. They also linked absence data with benefits usage and demographics to measure ROI on health and wellbeing spend. Gallagher's thought leadership generated 1.6 billion UK media impressions and hosted peer networking events. Judges praised Gallagher's "innovation, client-centricity, and robust communication strategies," noting "impressive DE&I campaigns" and "an outstanding case study

aligned to client objectives." One judge called the "candidate-facing feature in the flex platform a clever addition for talent attraction," backed by "real data" and "engaging communications." Another highlighted the "clear evidence of proprietary tools and data analytics" with great case studies, especially with L'Oréal. Gallagher's technology and innovation were described as "first overall."

**Congratulations Gallagher, Corporate Adviser Firm of the Year 2025.**

#### HIGHLY COMMENDED

##### Howden Employee Benefits

Howden Employee Benefits earned high commendation for redefining strategic benefits advice. Its Strategic Benefits Framework aligns benefits with business goals like cost control and employee engagement. Using data-driven tools, modelling, and real-time analytics, Howden demonstrates value and forecasts costs confidently. Moving beyond transactional delivery, it offers tailored solutions including enhanced EAPs, digital healthcare, and DE&I benefits like menopause and fertility support. Judges praised its "strong proprietary framework linking benefits to business outcomes," calling the Strategic Benefits Framework a "clear differentiator offering governance, data, and outcomes." The Experian case study was described as "transformative, with real stats showing increased engagement, savings, and improved health outcomes." Judges also noted the firm's "investment in creative comms, tech platforms, and personalisation like 'Know Your Score'," emphasising Howden's "clear approach to advising clients and businesses."

**Well done Howden.**

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Mina Patel and Billy Johnson of The Ink Group team receive the award from The People's Pension COO Angela Staral and awards host Tom Allen

## CORPORATE ADVISER SMALL FIRM OF THE YEAR

**WINNER** The Ink Group

The Ink Group won Small Firm of the Year for its innovative, integrated employee benefits consulting. It combines HR, Payroll, Pensions, and Benefits into one consultancy-led service tailored for SMEs. Tools like “Must do, Should do, Could do” and “Benefit Pathways” guide clients to cost-effective, goal-aligned strategies. Results include saving Buzz Bingo over £100,000 in NICs, a 98% client

retention rate, and +85 NPS. Investment in tech, transparent reporting, and employee education helps clients manage rising PMI costs and pension reform. Judges praised Ink’s “highly distinctive, strategic consultancy model” and the “Must do, Should do, Could do” framework, with one judge saying it “reminded me of being a school governor—worked great in school too.” The ABC International Bank case study

showed “exceptional end-to-end delivery” and “clear engagement outcomes.” Judges lauded Ink’s “clarity, culture, and client centricity,” with one judge giving “the highest possible score.” **Congratulations Ink Group, Small Firm of the Year 2025.**

### HIGHLY COMMENDED

#### Aldermont Group

Aldermont Group was highly commended for a decade of purpose-driven, personalised corporate financial advice. It offers bespoke, interactive market reviews well ahead of renewals and partners with HR year-round, achieving 95% renewal and 98% client retention rates. Aldermont champions inclusive benefits, helping employers support neurodivergent employees and diverse workforce needs through tailored advice. Judges noted Aldermont shows “what happens when a business is built on purpose,” with clients “using benefits properly, not just ticking them off.” The firm’s “passionate and client-centric approach” and “shift from transactional to strategic advice” stood out. Judges highlighted its proactive 12-week review process and DE&I integration, praising interactive reporting and retention metrics as clear differentiators.

**Well done Aldermont.**

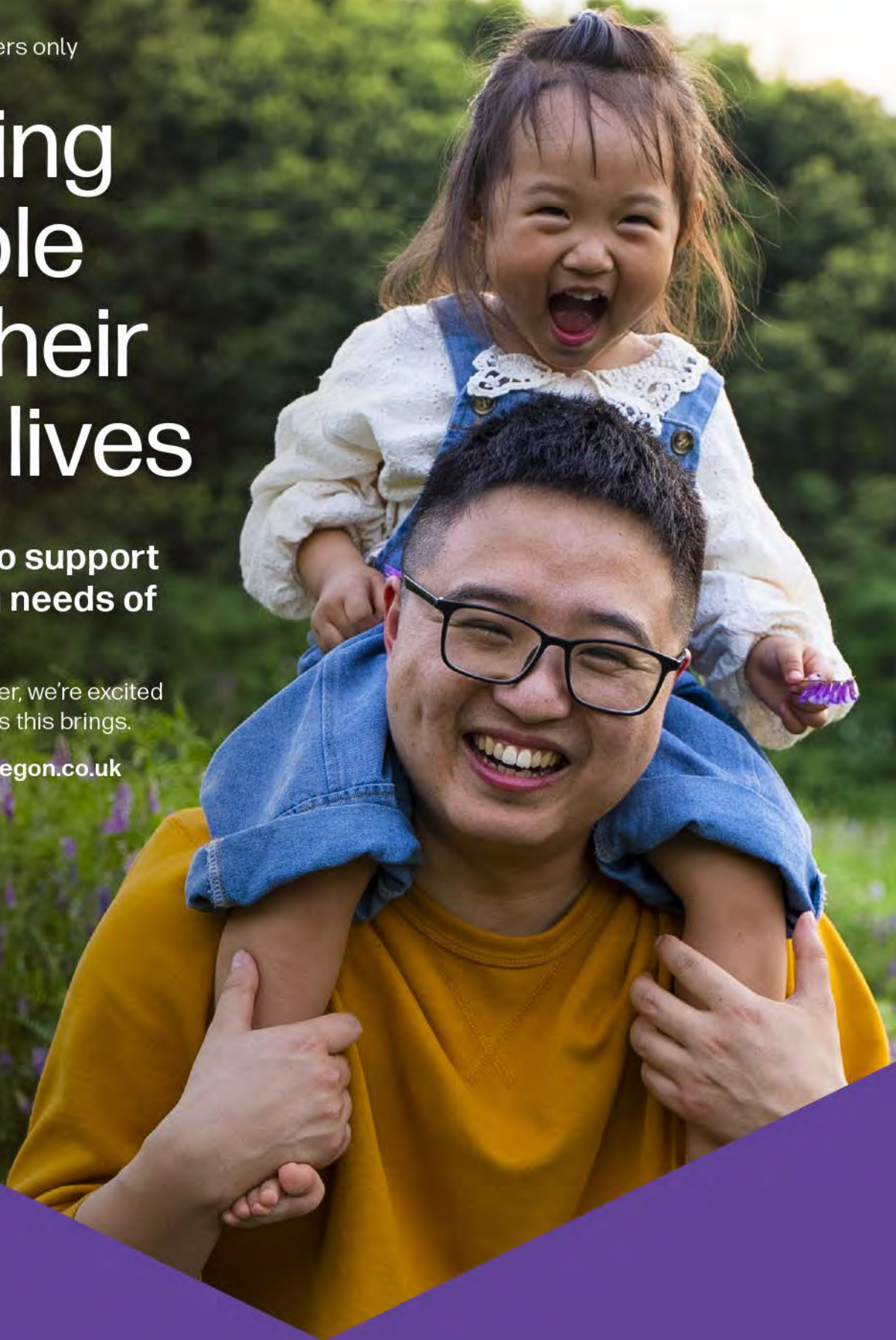
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LCP's Lydia Fearn receives the award from Aegon's Nick Roy and awards host Tom Allen

and expertise... clearly at the forefront of industry change."

**Congratulations LCP, Best Pension Adviser 2025.**

#### HIGHLY COMMENDED

##### **Barnett Waddingham**

Barnett Waddingham was highly commended for client-focused, future-ready pension advice. Its GEM platform (Govern, Engage, Monitor) helps employers identify pension gaps, including gender disparities, using real-time data and analytics. In 2024, it grew work with independent schools by 22%, supporting major employers like the Imperial War Museum to improve member outcomes. Judges praised Barnett Waddingham's "outstanding innovation" and GEM platform's tailored DC reporting. The Edinburgh Academy case study demonstrated "effective customisation, education, and governance," delivering measurable results. Judges valued its "strong commitment to DE&I" and excellent client and employee support. Some judges sought clearer evidence of adviser competence and more standout innovation.

**Well done Barnett Waddingham.**

## BEST PENSION ADVISER

### WINNER LCP

LCP won Best Pension Adviser for its innovative, client-focused pension advice. In 2024, it led the UK's first defined benefit superfund transfer for an active sponsor, protecting members while reducing costs. LCP also helped launch the UK's first collective defined contribution (CDC) scheme with the Royal Mail Union, keeping member outcomes central. Its advanced data tools, including LCP Triangulate and Elevate, support smarter decisions and better value.

Advising over 120 DC clients like Tesco, HSBC, and Lloyds, LCP helped members add an average of £748 more than market averages. Judges praised LCP's "industry-leading innovation and strategic advice," especially its "groundbreaking" Triangulate tool for the first TPR gateway test. Its advisory role with major schemes and "strong DE&I framework" earned further commendation. One judge said, "A strong submission full of innovation



## BEST HEALTH & WELLBEING SOLUTION

### WINNER Benifex

Benifex won Best Health & Wellbeing Solution for its tailored, innovative approach supporting employees' physical, mental, and financial health. Its AI-driven digital ecosystem personalises resources and uses real-time analytics to measure impact. Offerings include digital health platforms, mental health support, financial resilience tools, and wellbeing challenges that boost

engagement. Benifex's multi-channel communications and leadership advocacy have driven participation up to 79% in some clients. Judges praised its "holistic approach to employee wellbeing" and "impressive use of AI and real-time analytics." They noted "clear impact with reductions in absenteeism and healthcare claims" supported by strong ROI

analysis. The firm's "multi-faceted engagement strategy" and DE&I focus earned particular commendation. **Congratulations Benifex, Best Health & Wellbeing Solution 2025.**

#### HIGHLY COMMENDED

##### Titan Corporate Benefits

Titan Corporate Benefits excels in combining Group Healthcare, Group Risk, and Workplace Pensions to offer holistic employee benefits. Its Bionic Benefits platform simplifies administration for HR and offers employees a user-friendly benefits interface. The fixed-cost model supports SMEs with scalable, predictable budgeting. Titan prioritises engagement through communications, webinars, and financial wellbeing education tailored to career stages. Judges praised the "combined expertise" delivering "a holistic benefits package" and the fixed-cost platform "particularly beneficial for SMEs." They valued insights showing benefit access and engagement, alongside innovative savings use. Titan's strong client retention and comprehensive wellbeing solutions made it highly deserving of commendation.

**Well done Titan.**





## BEST GROUP RISK ADVISER

### WINNER Benifex

Benifex, last year's runner-up, won Best Group Risk Adviser for its data-driven consultancy, innovative tech, and excellent client results. In 2024, it insured over 400,000 employees across 650+ schemes, demonstrating strategic foresight amid rising costs. Central to Benifex's success is OneHub, a proprietary platform analysing 2 million employee interactions to tailor benefit strategies. Their dashboards, analytics, and "health check" tools help employers understand risks, monitor usage, and

optimise benefits like virtual GPs and wellbeing programmes, often at no extra cost. The team also navigates regulatory changes, such as Lifetime Allowance updates, and refines salary sacrifice schemes. Benifex's 15-strong risk team logged 800+ CPD hours in 2024, highlighting ongoing expertise. Its inclusion efforts like BELONG@Benifex showcase dedication to diversity. Judges praised Benifex for "achieving sector growth" by "establishing schemes where none existed" and delivering "meaningful

cover." The Lidl case study was noted for "making Lidl a better employer" with "professional, pertinent value adds." Judges described its offering as "very strong," with "lots of initiatives" and "strong client relationships."

**Congratulations, Benifex, Best Group Risk Adviser 2025.**

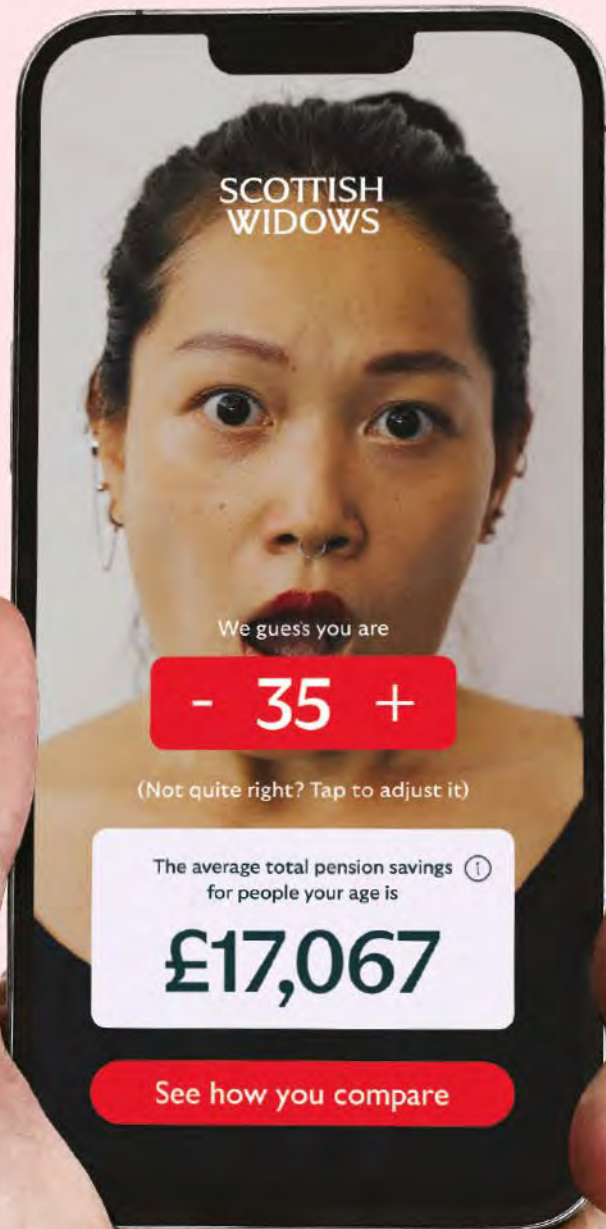
### HIGHLY COMMENDED

#### Towergate Employee Benefits

Towergate Employee Benefits is highly commended for managing 3,200 group risk policies across 2,000 clients via 65 specialists. It delivers innovative protection and wellbeing benefits often reserved for larger firms. In 2024, Towergate introduced digital wellbeing tools, reduced medical evidence requirements, and at-home testing to boost value. The team expertly guided clients through regulatory changes and rising costs with clear communication, webinars, and the Kinetic+ platform. Towergate fosters continuous learning with daily "Tech-Chat" sessions and comprehensive training, ensuring consultants stay highly skilled. Their proactive approach includes regular benefit reviews and cost management to maximise client ROI. Commitment to diversity is shown in DE&I training and programmes like Menopause+ and Time to Talk. Judges praised the "wellbeing approach" and "Tech-Chat innovation" spreading technical knowledge. The case study demonstrated impact through "data on early intervention and returns to work." Judges noted "good use of systems and tech," "excellent CPD training levels," and praised the firm for "customising group risk solutions" for SMEs, including digital wellbeing and at-home medical tests.

**Well done Towergate Employee Benefits.**

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Independent Governance Group's Priti Ruparelia receives the award from Scottish Widows workplace savings director Jerry Butcher and awards host Tom Allen

## BEST DC INDEPENDENT TRUSTEE

### WINNER IGG

Independent Governance Group (IGG), last year's winner, supports 4.2 million members and oversees £77.8bn in savings. Partnering with major master trusts, IGG improves member outcomes through expert, independent oversight focused on value for money and clear communication. The leadership team, including Priti Ruparelia and Lou Davey, guides clients through regulation with innovation in climate-focused

investments, housing-related pensions, and support for non-homeowners. IGG's commitment to ESG, diversity, and governance is well regarded, working closely with regulators to manage risk and align long-term goals. Judges described IGG as "best-in-class," praising its "outstanding scale and innovation," especially in consolidation and climate-focused Long Term Asset Funds. Its "strong, member-centric approach with

real-world impact" was noted, highlighting work on housing pension gaps and default strategy redesign. IGG's regulatory leadership was called "exemplary," boosted by hiring from TPR. Its ESG strategy was "industry-leading," with "comprehensive conflict management" and "excellent balance of strategic alignment and member advocacy."

**Congratulations IGG, Best DC Independent Trustee 2025.**

### HIGHLY COMMENDED

#### ZEDRA

Zedra earned high commendation for its client-first approach and innovation in DC pension governance. Combining the personalised service of a small firm with the structure of a larger one, it offers tailored support alongside strong compliance systems. Technology is central, including a partnership with Heka Global using AI to reconnect members with lost pensions through smarter tracing. Led by Kim Nash, a female-led firm with 60% women staff, Zedra commits to inclusion, sustainability, and community impact. Judges praised Zedra for "strong innovation in both technology and service model," with AI member tracing and the Governance Dashboard standing out. The hybrid trustee model blends "personal service with corporate robustness," ideal for small schemes. One judge highlighted its "social impact with volunteering days" and appreciated that it is "run by a woman and promoting DE&I." Its regulatory tools were called "proactive and scalable," while its value-for-money oversight through IGCs and GAAs showed "leadership in value assessment and delivery."

**Well done Zedra.**



service" was reflected in its "98% retention rate and an average 8% premium reduction for 90% of policies." Judges valued the "personal touch" and tailored approach, especially suited to a smaller firm.

**Congratulations Sherwood Healthcare, Best Healthcare Adviser 2025.**

## BEST HEALTHCARE ADVISER

### **WINNER** Sherwood Healthcare

Sherwood Healthcare impressed judges with expert, tailored advice for micro and large SMEs. As an independent broker, it creates bespoke solutions in private medical insurance, dental, cash plans, and wellbeing, without relying on large product panels. Sherwood tracks NHS and healthcare trends to help clients build future-ready benefits. Known for its "high-touch, responsive" service, it offers personal support through reviews, webinars, and renewals. It tackles rising healthcare

costs by negotiating with providers and promoting wellbeing strategies that lower claims and improve productivity. With 98% client retention and 50% income growth over four years, Sherwood earns strong referrals and feedback. Its smart use of AI and focus on DE&I also impressed judges. They praised Sherwood's "distinctive voice and tone" reflecting PMI market realities, and "good use of AI," including "AI data for risk analysis" and ChatGPT for marketing. The firm's "high-quality





BNP Paribas Asset Management's Philip Dawes receives the award from Muse Advisory head of DC Paul Armitage and awards host Tom Allen

## BEST PRIVATE MARKETS ASSET MANAGER

### WINNER BNP Paribas AM

BNP Paribas Asset Management won Best Private Markets Asset Manager for pioneering work in DC pensions. Managing a £600m Diversified Private Credit portfolio for Nest since 2020, it has delivered strong returns and improved member outcomes. Its private market strategies span credit, equity, and natural capital, offering equity-like returns with lower volatility. In 2024, it launched a Diversified Private Credit

LTAF and bespoke Article 8 sustainable funds. Judges praised its “detailed focus on the flexibility of private market fund structures for DC,” noting its relevance and value. One judge called it a “well-established, experienced approach” with a strong track record managing Nest’s portfolio over five years. The firm’s “dynamic risk management” and thoughtful “fees and risks” positioning for DC were commended. Another judge

applauded its leadership in private credit and challenge to the “limited scope of the Mansion House compact,” showing commitment to broader innovation.

**Congratulations BNP, Best Private Markets Asset Manager 2025.**

### HIGHLY COMMENDED

#### L&G

L&G was highly commended for launching the UK’s first Private Markets Access Fund (PMAF) in July 2024, the first UK fund designed to give DC pension savers easier access to private markets. Drawing on over 40 years’ experience, L&G solved key DC challenges such as liquidity, valuation, and taxation with PMAF. The fund mixes assets like affordable housing, renewable energy, and university projects, targeting strong returns while managing risk. Priced daily and compatible with DC platforms, PMAF has raised £540 million and focuses on quality investments with low costs. Judges praised it as “really clear” and “nailed the brief,” giving top marks for L&G’s “unique approach” beyond typical LTAF models. Strengths included “huge asset diversification,” “solutions for DC challenges such as daily dealing and liquidity,” and the potential to “enable access to strong future member returns.” PMAF was commended for its “diverse asset classes,” “daily liquidity,” and balanced risk/return metrics.

**Well done L&G.**

Aviva Workplace Pension  
For adviser use only

# The pension that works for every type of business<sup>\*</sup>

Crafted by our expert industry professionals, our workplace pensions give a wide range of options. From flexible investment and retirement options for employees to administrative simplicity for employers, we've got it all in hand.

The value of investments can go down as well as up. Employees may get back less than has been paid in.



Search 'Aviva Adviser Workplace Savings' to find out more

<sup>\*</sup>Subject to T&Cs





Aviva's Saffron Lovell receives the award from Benefiz Tim Gillingham and awards host Tom Allen

# BEST GROUP PENSIONS PROVIDER

## WINNER Aviva

We're incredibly proud to have been named Best Group Pension Provider at the 2025 Corporate Adviser Awards - for the third consecutive year.

At Aviva, our purpose is clear: to be with you today, for a better tomorrow. As one of the UK's leading providers of insurance, wealth, and retirement solutions, we're here to help our customers when it really matters, and throughout their lives.

As one of the largest workplace pension providers in the UK, we bring together innovation, performance, and service to help members navigate retirement planning with clarity and confidence. We listen to our customers, understand their aspirations, and design solutions that help them achieve their retirement goals.

We know our customers are making important decisions everyday - about their health, savings, and investments. That's why we aim to be the best possible partner at every step, offering comprehensive workplace benefits and continuously evolving our platforms to exceed expectations.

Technology plays a central role in our strategy. From enhancing our master trust proposition and embracing mobile-led interactions, to using AI to reunite people with lost pensions and launching open banking functionality - we're driving smarter, more seamless interactions.

Sustainability is one of our four strategic priorities. We are focused on climate action, social action and being a sustainable business. Our workplace solutions not only aim to grow pension pots - but also help to shape a more sustainable future.

This award is a testament to our relentless drive to innovate, support, and empower. We're proud to lead the way in making workplace pensions more accessible, effective, and future-ready.

With a talented, dedicated, and experienced team behind us, we're excited to keep pushing boundaries and improving outcomes for our customers. Together, we're building a brighter financial future.

**Saffron Lovell, head of business development, Aviva**

Aviva wins Best Group Pensions Provider again for outstanding innovation, customer focus, and leadership. It pioneered pension access for gig economy workers with Bolt and launched the UK's first AI-powered Find and Combine pension tracing service. Aviva's My Future Focus default and Guided Retirement framework exemplify next-gen support for decumulation. Its Financial Wellbeing Tool, mortgage advice partnership with Tembo, and education seminars have reached tens of thousands of members. Digital strategy drove millions of app visits and tools like Pension Snapshot, making pensions more tangible. Judges praised Aviva's "clear, broad set of developments" and "truly innovative" solutions like Guided Retirement and Shariah Life/Style strategy. They highlighted tailored communications and support for vulnerable customers. Judges described it as "a leading group pension provider" that "leads the pack" in some areas.

**Congratulations Aviva, Best Group Pensions Provider 2025.**

### HIGHLY COMMENDED

#### Standard Life

Standard Life was commended for innovation, member-centric solutions, and sector impact. Last year it introduced six industry-firsts, including the UK's first DB surplus solution for DC schemes. It leads in financial inclusion through Shariah-compliant funds, enhanced digital accessibility and an ambitious vulnerable customer programme. Its member tools and personalised coaching drove engagement, with nearly half increasing contributions. Judges called it a "market-leading group pension proposition underpinned by substance, strategy, and scale."

**Well done Standard Life.**



## BEST PROVIDER DECUMULATION PROPOSITION

### WINNER Standard Life

Standard Life's innovative decumulation approach transforms retirement for UK savers. It addresses financial pressures and changing retirement patterns, where one in seven retirees return to work. The Mixed Income Builder offers a blend of guaranteed income and flexible access to meet diverse needs. Its inclusive approach features flexible glidepaths balancing growth and risk, plus the

Money Mindset digital platform, which connects pensions and financial accounts, offers coaching, and tools like rent recognition and cashback rewards. Standard Life's efforts have increased financial confidence by 39%, with 71% taking positive action. Its education, digital inclusion, and £3 million investment in vulnerable customer support underline commitment. Judges

called it "a truly excellent decumulation proposition" with "innovation, value and good member outcomes." They highlighted the Mixed Income Builder's "good innovation," "transfer-in of crystallised assets," and Money Mindset platform's "great options." The submission was "compelling" with "clear metrics" and positive feedback.  
**Congratulations Standard Life, Best Provider Decumulation Proposition 2025.**

#### HIGHLY COMMENDED

##### Aviva

Aviva is recognised for its innovative, member-focused decumulation solutions. Its Guided Retirement simplifies pension freedoms by dividing savings into Flexible Income, Guaranteed Income, and Occasional Spending pots. The Find and Combine service reconnected members with over £231 million in lost pensions. In response to cost-of-living pressures, Aviva provided financial education to 70,000+ members and 10,000 personalised consultations. Accessibility includes multilingual support, sign language, and a £4 million Citizens Advice partnership. With over 2 million active MyAviva app users and the AI-driven Oasis platform, Aviva advances personalised engagement. Judges praised the Working Lives Report for "influencing industry thinking," and called Find and Combine "a good service," recovering "£231m in lost pensions." Guided Retirement "meets Pension Freedoms complexity/choice," with judges noting "using AI to drive innovation." They highlighted communication options like translation and sign language as "great to see." Standouts included educational seminars for 70k members and strong investment in foreign language and deaf customers.

**Well done Aviva.**





## BEST MASTER TRUST

### WINNER Standard Life Master Trust

Standard Life won Best Master Trust at the 2025 Corporate Adviser Awards for creating one of the UK's most inclusive and outcome-focused master trusts. Managing over £10bn in assets, it pioneered initiatives like using DB surplus for DC contributions and the Mixed Income Builder for flexible retirement income. The trust combines tailored member support, inclusive tools, and innovative governance, including the Trustee Accelerator Programme. With a 17.9% three-year return, rising member engagement,

and 96% client satisfaction, Standard Life sets the bar in value, governance, and innovation. Judges described it as a "strong master trust proposition from a strong pension provider," calling it "an all-round market-leading offer." They highlighted features like the DB surplus solution and "exceptional governance with a diverse and experienced board." One judge praised the "fix and flex approach" and "broad employee engagement tools that go beyond pensions." Another said Standard Life is "setting the standard"

in innovation, governance, and member outcomes.

**Congratulations Standard Life, Best Master Trust 2025.**

#### HIGHLY COMMENDED

##### Aviva Master Trust

Aviva's Master Trust was highly commended for strong growth, innovation, and member focus. Its assets grew by £3 billion in 2024 to over £13 billion, serving 500,000+ members. Governance excels with real-time tools monitoring gender pension gaps and retirement outcomes, plus work with The Pensions Regulator. Aviva ranks first in member value by LCP for two years, with nearly 60% paying under 25bps charges. Innovation includes a Shariah-compliant lifestyle strategy, app features like Pension Snapshot, and tools such as Guided Retirement and Find and Combine, which recovered £231 million in lost pots. Sustainability aligns with Aviva's 2040 net-zero goal, backed by 40 ESG analysts. Judges praised Aviva's governance and sustainability focus, calling the Find & Combine tool "incredible" for helping members recover £231 million. The trust was described as "well-governed and well-structured," with "real-time reporting for trustees" and strong member engagement. One judge gave a "10/10 score from implemented clients."

**Well done Aviva.**



corporate engagements" stood out. One judge noted L&G's engagement was "more effective" than competitors, with 1,760 engagements despite fewer assets under management. L&G impressed with leadership in sustainability and responsible investment backed by clear impact evidence.

**Congratulations L&G, Best Sustainability Asset Manager 2025.**

## BEST SUSTAINABILITY ASSET MANAGER

### WINNER L&G

L&G won Best Sustainability Asset Manager for its strong commitment to responsible investing. Over a third of its £1.2 trillion assets integrate ESG factors across public and private markets, real estate, credit, and multi-asset funds. In 2024, it launched the Private Markets Access Fund, giving over 2 million pension savers access to affordable housing and clean energy investments. Other key funds include the Affordable

Housing Fund and a \$323 million debt-for-nature deal in Ecuador. L&G actively engages companies to drive long-term change, combining strong returns with positive societal impact. Judges praised L&G's "very broad, comprehensive approach to sustainability" with a "clear sense of social purpose" and "strong commercial approach." Its "differentiated strategy across asset classes" and "scale of





## BEST DEFAULT SUSTAINABILITY STRATEGY

### **WINNER** Nest Retirement Date Funds

Nest Pensions won Best Default Sustainability Strategy for its strong commitment to sustainable investing across its £48 billion portfolio serving 13 million members. Since 2010, Nest has embedded ESG principles in its Nest Retirement Date Funds, spanning 47 diversified funds including climate change solutions and renewable energy infrastructure. The scheme surpassed its carbon reduction target with a 33% cut

in the carbon footprint of equities and bonds by 2025 and has a clear roadmap to net zero by 2050 with strict fossil fuel exclusions. Nest actively engages in responsible ownership and collaborates to align investments with long-term sustainability goals. Member engagement is supported through surveys, the Nest app, and the Everyday Investor campaign. Judges praised its “comprehensive

approach to sustainability” and noted “competitive returns” alongside exceeding carbon goals. Another highlighted the “clear climate roadmap” and £1.3 billion committed to renewable energy infrastructure, praising the well-defined ESG priorities. Nest shows that responsible investing can deliver strong financial and environmental outcomes.

**Congratulations Nest, Best Default Sustainability Strategy 2025.**

#### **HIGHLY COMMENDED**

##### **Aviva My Future Focus**

Aviva was highly commended for its My Future Focus default strategy, which integrates ESG deeply across investments. With over five decades of responsible investment experience, Aviva applies rigorous ESG scoring and optimisation to reduce carbon intensity. It has already exceeded its 25% carbon reduction target ahead of schedule, aiming for net zero emissions by 2040. The strategy includes proactive engagement with companies, policymakers, and regulators to drive systemic change. Initiatives such as advocating for the real Living Wage and the Climate Stewardship 2030 programme demonstrate Aviva’s commitment. Transparent reporting and strong stewardship give clients confidence in long-term sustainable value. Judges praised its “strong leadership, board accountability,” and “tangible outcomes” like early achievement of carbon goals. One noted ESG is “built into the DNA” of My Future Focus, with a “comprehensive approach” supported by a chief sustainability investment officer and a 40-person team. Engagement across “a wide spectrum of stakeholders” was also highlighted.

**Well done Aviva.**



*For UK Professional Clients Only*

# Better By Default

## Unlocking DC Value Through Your Investments

**Investment performance plays  
a critical role in driving value  
for your members.**

A high-performing default strategy will be key  
to unlocking this value.

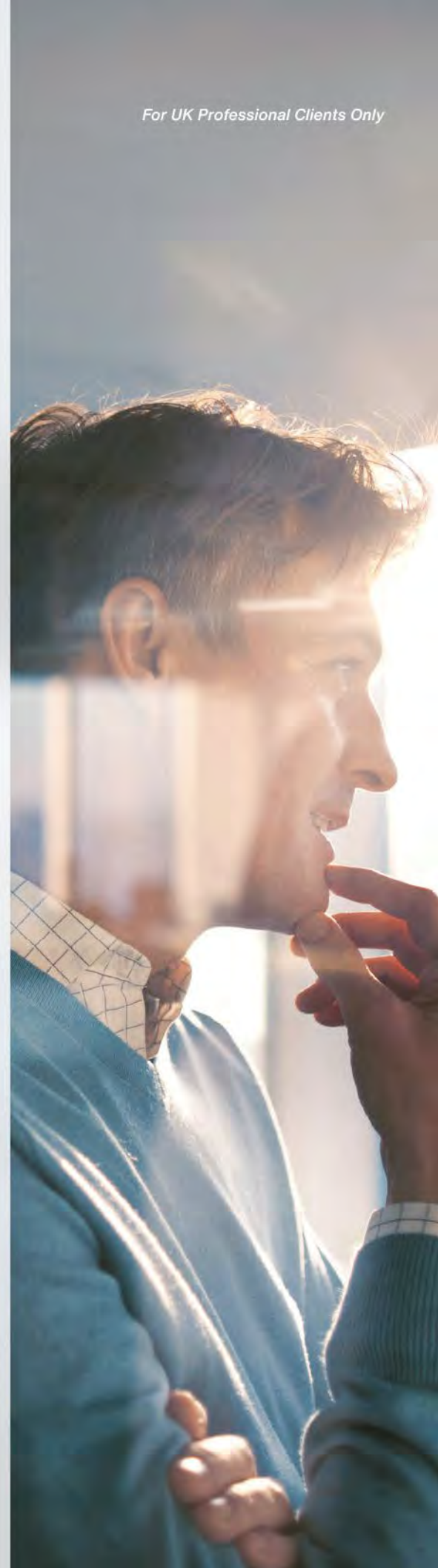
At Aon, we deliver market-leading default  
investment performance for our clients'  
members, consistently confirmed by  
independent market comparison reports.\*

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**Aon is in the business  
of better decisions.**

\*Source: Corporate Adviser Master Trust and GPP Defaults Reports 2022 – 2024.

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Aon's Craig Hanson receives the award from CAPAdata CEO Samantha Seaton and awards host Tom Allen



dynamic risk management, RI integration and return track record." Highlights included "Responsible Investing, performance, strategic asset allocation" and "very strong comparative returns." Judges praised its "derisking continuing after retirement" and "excellent track record," calling it a "cradle to grave journey" delivering "value throughout."

**Congratulations Aon MCRP, Ultimate Default Fund 2025.**

## ULTIMATE DEFAULT FUND

### WINNER Aon - MCRP

Aon's DC default strategy celebrated its 10th anniversary earlier this year, having launched in 2015 alongside the introduction of pension freedoms. Members invested in the growth phase of this strategy, offered through the Aon MasterTrust and group personal pension plan, have achieved an annualised return of 11.32%, equating to a total return of 192% in the 10 years to 31 May 2025.[1] This success is due to robust investment calls and a dynamic approach to market changes, highlighting the strategy's resilience through periods such as Covid, political turbulence, gilt crises, and inflation shocks. Whilst all the time being one of the most sustainable defaults with the lowest carbon measure amongst its peers.

It's fantastic to be recognised through this award. A huge thank you to our clients who have put their trust in us over the last decade and for whose members we do all this.

**Joanna Sharples, chief investment officer, Aon DC Solutions**

[aon.com/betterbydefault](https://aon.com/betterbydefault)

Source: Aon, Aegon. Returns are shown gross of fees. Past performance is not an indicator of future performance

#### HIGHLY COMMENDED

##### Fidelity FutureWise

Fidelity's FutureWise fund was highly praised for its smart, simple approach helping members achieve better retirement outcomes. It combines easy-to-understand features with access to private investments usually only available to big investors. In 2024–2025, it added new climate-focused bond funds and gave more regional flexibility. The fund reduced its carbon footprint by nearly 69% since 2020. FutureWise ranked in the top group over 1, 3, and 5 years. Managing £18 billion, with £4 billion incoming, it plans to increase private market investments to 15% to boost returns while focusing on sustainability and accessibility. Judges said Fidelity "tells us what they're doing, why, and the results." Strengths included "strong comparative performance," a "clear, simple default solution," and "significant progress around private assets." Fidelity was recognised for "strong Responsible Investment," with transparent success measures covering risk, returns, and ESG criteria. Judges applauded the "simplified member journey" with retirement adaptability and a firm "commitment to sustainable investing."

**Well done Fidelity.**

Aon's Core Retirement Pathway Strategy is a leading default fund delivering nearly 200% compound growth over the last decade. It is consistently ranked in the top three for long-term glidepath performance and de-risks members' portfolios post-retirement by managing sequencing risk tailored to individual tolerance by age. The strategy embeds ESG principles across all funds, focusing on low carbon and aligning

with five UN Sustainable Development Goals. Since 2016, Aon reduced carbon emissions by 56%, surpassing net zero targets. Its adaptable target date structure allows agile asset allocation and swift global investment integration. Combining market-leading performance, sustainability, and flexibility, it sets the benchmark as the ultimate default fund. Judges called it "a very strong default with market-leading



## BEST PENSION LAW FIRM

### WINNER Sackers

Sackers is the UK's leading pensions law firm, advising over 400 pension schemes including 36 of the largest funds. In 2024, it earned a 96% client satisfaction rating and won 65% of new business tenders. Sackers managed nearly £8 billion in risk transfer deals, including major buy-ins for TotalEnergies and Coats UK. The firm also played a key role in protecting member interests during the Royal Mail Pension Plan takeover and led innovation projects like new DC retirement solutions. Its strong

focus on diversity includes 60% women partners and many LGBTQ+ team members. Judges described Sackers as a "specialist pensions powerhouse" with "breadth and quality in DB and DC scheme advice." The firm's "impressive" client satisfaction and market share stood out. The submission was praised as "analytically strong, evidence-led, and strategically positioned," with "the strongest DE&I at firm of the three" and "consistent innovation in project delivery." One judge said its "regulatory

engagement, litigation expertise, and ESG leadership are exceptional." **Congratulations Sackers, Best Pension Law Firm 2025.**

### HIGHLY COMMENDED

#### Eversheds

Eversheds Sutherland is recognised for strong pensions law expertise and practical advice across employers, schemes, master trusts, and regulators. In 2024, it advised on the UK's largest DC transfer to a master trust and helped launch new investment options. It's developing innovative retirement products, including a CDC-style retail product. The firm uses technology to improve risk management and compliance, offering easy legal updates and real-time info. Eversheds plays an active role in shaping pensions policy, contributing to government groups like the DWP's Small Pots Delivery Group. Judges called its submission "gold-standard," praising "technical leadership, strategic innovation, regulatory influence, and societal impact." They noted it "fully meets and exceeds the threshold for top recognition." The firm's "scale, technological innovation, and policy leadership" were commended, along with a "robust DE&I approach" and valued "international reach."

**Well done Eversheds.**





## HIGHLY COMMENDED

### Aviva

Aviva is highly commended for innovation and service leadership. In 2024, it introduced comprehensive group critical illness cover with child-specific conditions and continuous child cover post-claim, and removed the £600 minimum premium for accessibility. Adviser support expanded to 260 firms, achieving 96% adviser satisfaction. Aviva paid over £559 million across 9,300+ claims, with an 86% rehab success rate. Integration of Red Apple Law boosted employee legal service registrations, alongside extensive mental health initiatives. Judges noted its proposition "speaks for itself," being "well marketed, easy to understand and navigate," and a "highly trusted provider." The integration of legal services and mental health resources, plus government engagement, earned praise. Its cost-of-living support hub was recognised for timely help. Judges applauded how Aviva "listened to feedback" and focused on "moments that matter," with one judge calling Aviva "the market leader."

**Well done Aviva.**

# BEST GROUP RISK PROVIDER

## WINNER Unum

Unum won Best Group Risk Provider for its innovation, service, and leadership. Its employer portal revolutionised claims with 81% submitted online, improving efficiency and experience. The Help@Hand app, celebrating 5 years, delivered 138,000 consultations with a 94% satisfaction rating, supporting employee health 24/7. UnumOnline cut adviser quote times to under 10 minutes, with 63% of quotes online. CEO Mark Till's industry leadership and policy advocacy reinforce Unum's influence. Judges said

Unum's "continued focus across both areas evidences their position as the best group risk provider." The new portal was "fantastic," offering "online claims and rehab referral capabilities." Help@Hand was "really valued," and the app "very good for clients." Unum was described as a "huge industry player that helps to shape the industry." The portal was "an excellent addition to an already strong claims and rehab offering." **Congratulations Unum, Best Group Risk Provider 2025.**



clinical depth, and relentless innovation firmly secure their position as industry leaders. Judges highlighted Bupa's "ambitious goals" and "quantifiable ways of reaching them." One judge said its home-grown network of clinics and healthcare professionals "stands out in the PMI space," balancing care and cost. Another praised Bupa's focus on both large corporate and SME markets, alongside "impressive" customer satisfaction survey results. The ConnectedCare network, digital-first services, and initiatives in young people's mental health and genomic testing were noted by judges as standout innovations. Judges agreed Bupa "continues to offer the highest level of proposition" and leads on multiple measures.

**Congratulations Bupa, Best Healthcare Provider 2025.**

#### HIGHLY COMMENDED

##### WPA

Judges highly commended WPA for putting customers first and offering great choice and care. It is the only PMI provider recommended by Which? for two years running, with faster claims, quick responses, and high customer satisfaction. It offers unlimited virtual GP access and trains staff to be more caring. Its flexible healthcare plans help both small and large companies, with extra benefits such as support for mental health and neurodiversity. Judges described WPA's story as "very strong and compelling," highlighting the "specifics of ratings and reviews" that position them well in the market. The case study showing how PMI supports individuals "at the worst of times" was described as "really excellent."

**Well done WPA.**

## BEST HEALTHCARE PROVIDER

### WINNER Bupa

Bupa UK is the winner for Best Healthcare Provider, recognised for its groundbreaking innovation, clinical excellence, and customer-focused service. Under its ambitious Savannah 2027 strategy, Bupa has delivered sector-first initiatives like the ConnectedCare network, providing faster, expert-led care across specialties, including fast cancer and gynaecology pathways, and robust mental health support with an 88 per cent recovery rate. Digital innovation shines with 2.1 million active users of the MyBupa app

and over 900,000 digital GP appointments, complemented by the AI-driven JAAQ At Work platform. Bupa combats rising costs by offering affordable Well+ subscriptions and preventative care, driving significant cost savings via remote physio and triage pathways. Its commitment extends to intermediaries, empowering them with innovative offers and expert resources. As thought leaders, Bupa shapes the sector through influential partnerships, research, and high-profile events. Bupa's visionary approach,





focus with £2.25 million community funding. One judge said Medicash “maintains affordability and adds value during the cost-of-living crisis.” Overall, Medicash was a “strong performer” delivering wellbeing and sector impact. **Congratulations Medicash, Best Cash Plan Provider 2025.**

#### HIGHLY COMMENDED

#### BHSF

BHSF earned high commendation for its innovation, customer service, and accessible healthcare. Its Health & Wellbeing Plan offers digital-first services like dentistry, eye screening, physiotherapy, and skin cancer screening, focusing on preventative care. In 2024, BHSF processed 528,000+ claims with a turnaround of just over half a day and a claims acceptance rate over 90%. With a Trustpilot score of 4.9 from 7,000+ reviews, customers praised fast, friendly service. BHSF offers 100% reimbursement and benefits like ear wax removal and vaccination cover, demonstrating focus on wellbeing. Judges highlighted BHSF's customer-centric approach and operational efficiency, praising its “digital-first focus” that helps users “access services quickly and effectively.” The “average claims processing time of just 0.5 days” was noted as a standout. Judges commended its leadership in preventative care and growing industry influence, calling the firm's balance of product development and support “clear and effective.”

**Well done BHSF.**

## BEST CASH PLAN PROVIDER

### WINNER Medicash

Medicash is a leading cash plan provider, combining digital innovation, preventative care, and strong service for 670,000 individuals and 4,800 businesses. In 2024, it saw net policyholder growth of 54,500, reflecting rising demand. The MyMedicash App, now in its 10th year, processed over 4.1 million claims, 93% digitally. Recent upgrades improved customer experience with real-time tracking. Medicash launched HealthLens and Eargym for

early cardiovascular and hearing health detection, and its SkinVision partnership detected over 1,000 skin cancers. It holds a Trustpilot 'Excellent' rating and a 0.04% complaint rate. Judges praised Medicash's “strong” and “impactful” submission, highlighting market leadership and proactive health innovation via HealthLens, Eargym, and a “standout partnership with SkinVision.” They valued “excellent service” with 93% digital claims, a 4.9 Trustpilot rating, and noted its ESG



Ben's Carl Chapman receives the award from Isio director Allyson Gayle and awards host Tom Allen

## BEST EMPLOYEE BENEFITS TECHNOLOGY PLATFORM

### WINNER Ben

Ben leads employee benefits tech with innovative AI-powered tools and a mobile-first design, transforming benefits management. Its intelligent platform simplifies HR workloads while increasing employee engagement, sustaining over 90% participation. Recent features include AI-driven benefits insights, interactive rewards, and real-time data syncing. Clients report doubled benefits NPS and win

workplace awards. Ben supports diversity and accessibility with multi-language support and inclusive benefits. It operates globally across 130+ countries, ensuring compliance and adaptability. Judges praised Ben's "innovative integration of AI" and a "mobile first" platform ensuring accessibility. The submission's focus on client interaction was described as "fresh and engaging." Judges

also highlighted Ben's strong DE&I commitment and employer ROI focus, noting it goes "beyond just a customer journey." Customer engagement was called a "strong performance," confirming Ben's leadership in the space.

**Congratulations Ben, Best Employee Benefits Technology Platform 2025.**

### HIGHLY COMMENDED

#### Zest Technology

Zest Technology was highly commended for its flexible, user-centric employee benefits platform. It offers an all-in-one web and mobile platform integrating with HR, payroll, and benefits providers, reducing admin and improving data accuracy. The codeless Benefits Builder allows employers to manage benefits without coding, while Content Manager boosts communication and engagement. Self-service tools empower HR and employees, with strong data insights for reporting. Zest boasts clear pricing, fast implementation, and a +76 NPS, increasing uptake and savings. Judges praised Zest's ability to help clients "evidence value and control spend," noting "excellent functionality" that's "easy and intuitive." One judge called it the "market leader in employee experience" with "great engagement figures" and notable NI savings. The standout feature is "building any benefit live, without code," deemed an "impressive differentiator."

**Well done Zest Technology.**





## BEST HEALTH & WELLBEING INNOVATOR

### **WINNER** My Genomic Health, Bupa

Bupa's My Genomic Health service uses whole genome sequencing to help individuals understand genetic risks, addressing over 60 actionable conditions. Recognising genetics can contribute up to 30% of premature mortality risk, it offers detailed analysis, digital reports, genetic counselling, and clinical support to guide health decisions. The programme includes pharmacogenomic insights for

personalised medication. Since piloting, it has seen strong customer satisfaction and is integral to Bupa's preventative health strategy. Judges called Bupa a "major player in the health space" with "quantifiable data backing product and strategy." My Genomic Health was described as "fascinating and different," with a "strong focus on preventative health." Judges also highlighted "strong member engagement" and "excellent

genomic research," praising its innovation and strategic alignment with future healthcare needs.

**Congratulations Bupa, Best Health & Wellbeing Innovator 2025.**

#### **HIGHLY COMMENDED**

##### **Equipsme**

Equipsme was highly commended for its affordable health insurance bridging cash plans and full private medical cover. With transparent pricing from £9 per employee monthly, unchanged by age, it makes private health accessible to many. Its plans cover sickness absence support, 24/7 GP access, physio, and mental health, plus easy upgrades and family add-ons. In 2025, it's adding fast-track specialist pathways to speed treatment access. Partnering with wellbeing experts, Equipsme delivered the first industry ROI study, showing triple returns through reduced absence and faster recovery. Supported by strong customer service and engagement, its approach is transforming business health benefits. Judges praised the "strong submission" with clear positive outcomes and "innovation on many fronts." The modular product was called "unique," accessible for SMEs and new health insurance users. Fast-track diagnostic pathways, including cancer and MSK, were highlighted as valuable enhancements.

**Well done Equipsme.**



## PENSION ADVISER OF THE YEAR: INDIVIDUAL

### **WINNER** Rebecca Dorrian

Rebecca Dorrian of Chase de Vere is the inaugural Pension Adviser of the Year for technical excellence, strategic insight, and deep client impact. With 25 years' experience, she advises across scheme design, compliance, governance, and engagement. Last year, she led 30–40 employee sessions, set up 10 salary exchange schemes saving £500,000 annually, and negotiated lower charges for 12 pension schemes. Her expertise

spans M&A, fund transitions, and governance. Judges "really liked this submission," appreciating it was "written by the adviser." They praised her "client approach considering the whole pension package, including ESG." Her "great case study" showed "positive impact for employers and employees." Her submission demonstrated "exceptional depth and breadth" and a "strong track record of client

retention and regulatory navigation." Described as having a "rare blend of technical skill, empathy, and execution," her work supporting financial education for domestic abuse victims was called "outstanding."

**Congratulations Rebecca Dorrian,  
Pension Adviser of the Year 2025.**

### **HIGHLY COMMENDED**

#### **Stuart Stroud**

Stuart Stroud, director at Corpad Employee Benefits, is highly commended for his strategic insight and personal client approach. With 30+ years' experience, he helped grow Corpad's client base by 75 in 2024 and maintains a 98% retention rate. His work with RIBA supports over 600 practices and staff, growing a scheme worth £80 million. He simplifies pension issues and drives engagement; over half of RIBA staff now contribute above minimum levels. Collaboration with Smart Pension highlights adviser–provider partnership success. Judges praised Stuart's "deeply consultative, client-centric approach," noting "32 years' experience" and "commitment to tailored service." His 98% retention and 75 new clients show clear success. Judges valued his regulatory expertise and innovation, citing increased RIBA engagement and describing his service as "high-impact, human-led."

**Well done Stuart Stroud.**





strategies" amid legislative shifts. They highlighted his focus on KPIs like engagement, uptake, and ROI, describing his work as "forward-thinking." Callum's 100% client retention and strong relationship-building earned praise as a "highly persuasive entry" with clear financial impact. **Congratulations Callum Hall, Best Individual Healthcare & Group Risk Adviser of the Year 2025.**

## HEALTHCARE & GROUP RISK ADVISER OF THE YEAR: INDIVIDUAL

### WINNER Callum Hall

Callum Hall, senior consultant at Benifex, wins for customer-focused, data-driven, strategic advice. In 2024, he helped clients navigate cost pressures, regulation, and hybrid working. Hall led a major consolidation for Inizio, merging 44 schemes into five, saving £450k annually, improving

equity, and adding a tech portal to boost engagement and ease HR tasks. His consultative style uses data analysis and ongoing evaluation for competitive benefits. Judges praised his "personalised approach," "effective benchmarking, analytics, and employee feedback," and "proactive



Aviva's Helen Meredith receives the award from Corporate Adviser editor John Greenwood and awards host Tom Allen



## WORKPLACE PENSIONS

### AVIVA

Aviva has improved on last year's Four Star Rating, obtaining a Five Star award for the first time in the workplace pensions sector. Advisers particularly rated the expertise of its staff and the quality of its communication. Advisers praised the company's responsive client management team saying they are "experienced, knowledgeable and quick to take ownership of any problems". Another noted: "There is all round excellence, whether you are talking about price, performance, proposition, technology or additional products".

**Congratulations Aviva for this Five Star Rating.**





Royal London's Craig Brymer receives the award from Corporate Adviser editor John Greenwood and awards host Tom Allen



## WORKPLACE PENSIONS

### ROYAL LONDON

This is the fifth year that Royal London has achieved a Five Star Rating - an outstanding achievement demonstrating that the pension provider has delivered consistently high standards over a number of years. While scores were high across the board, there was particular praise for Royal London's provider-generated adviser support content. As one adviser said: "They are head and shoulders above the rest in terms of getting information when you need it, fixing issues and providing support."

**Congratulations Royal London for another Five Star Rating.**



Unum's Andy Thomas receives the award from Corporate Adviser editor John Greenwood and awards host Tom Allen



## GROUP RISK

### UNUM

Unum continues to improve its excellent customer service. After achieving a Four Star rating for four years running, it is the only group risk provider to obtain a coveted Five Star Rating this year, reflecting high standards across each of these various categories. Unum scored highly on staff expertise, provider-generated adviser support content and 'appreciating my business'.

Advisers cited its 'Help@hand' app as being a "great add-on service" that helps support claims. As one adviser noted: "Unum's proposition is second to none. They are simply the best".

**Well done to Unum for achieving a Five Star Rating in the Group Risk sector.**





Benenden Health's Tasha Noble and Evangelina Pye receive the award from Corporate Adviser editor John Greenwood and awards host Tom Allen



## HEALTHCARE

### BENENDEN HEALTH

Benenden Health has firmly established itself in the workplace healthcare market this year with a Five Star Rating. This smaller provider did not appear in these ratings last year, but advisers have clearly been impressed with its service standards this year, with particularly high ratings for 'appreciating my business' and the quality of its administration.

In a challenging market, advisers clearly like its competitively-priced proposition which is helping to extend a range of health and wellbeing benefits to the SME market.

**Congratulations Benenden Health for a Five Star Service Rating.**



# HEALTHCARE

## BUPA

Bupa's overall score has increased significantly from last year, helping it to achieve a Five Star Rating this year. The healthcare company scored consistently highly across the various categories with advisers particularly favouring the ease of use of its adviser-facing technology.

Advisers spoke about the "excellent" claims experience, pragmatic pricing and its "supportive intermediary relationship management". One noted: "Their genuine focus is on member wellbeing and getting them back to health as quickly as possible." **Congratulations Bupa, a worthy recipient of a Five Star Ratings Award.**





Vitality's Liana Jones receives the award from Corporate Adviser editor John Greenwood and awards host Tom Allen



## HEALTHCARE

### VITALITY

Vitality has achieved a Five Star Rating for the second year running, and has improved on last year's overall score. Advisers continue to be impressed with the company's overall customer service, with it achieving the highest score in this sector. Advisers particularly liked Vitality's wellbeing programme which was described as "the best product in the PMI market right now". Others commented on the helpful staff, high engagement levels and the fact that Vitality was becoming more competitive on price "with decent switch rates".

**Congratulations Vitality on a Five Star Rating.**



Health Shield's Máire O'Riordan receives the award from Corporate Adviser editor John Greenwood and awards host Tom Allen

## CASH PLAN

### HEALTH SHIELD

Health Shield has boosted service standards in the last year, jumping from a Three Star to a Five Star Rating. Advisers were particularly impressed with the staff expertise at the cash plan provider, with the company also scoring highly for its communication and 'appreciating my business'.

As one adviser noted: "There is great account management, and it's always clear and precise what is available to members and how to use these benefits".

**Well done Health Shield for this Five Star Rating.**





Medicash's Paul Gambon receives the award from Corporate Adviser editor John Greenwood and awards host Tom Allen



## CASH PLAN

### MEDICASH

Medicash has achieved a Five Star Rating for the second year running, with the highest score of any provider in these awards. Advisers said it delivered exceptionally high standards across the board, with a score of at least 85 per cent in each category. Advisers noted that Medicash was typically first to include new benefits and is “comfortably the market leader”. Others commented on the “friendly and supportive team” and “good claims process”.

**Huge congratulations to Medicash for an outstanding Five Star Rating.**



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