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Rothesay launches Rothesay Radius, a dedicated offering for smaller scheme transactions

- Rothesay Radius is a new, dedicated proposition from the UK's largest pensions insurance specialist focused on supporting smaller pension schemes – defined as £10m-£100m in size
- The sub-£100m pension scheme de-risking market has seen significant growth in recent years with annual transaction volumes rising to £7.2bn in 2025

Rothesay, the UK's largest pensions insurance specialist, has launched a new, bespoke route for pension schemes of £10m-£100m in size, Rothesay Radius, designed around the needs of trustees, advisers and members.

The sub-£100m landscape has evolved rapidly in recent years and demand from smaller pension schemes for de-risking solutions has expanded significantly. Deal volumes have increased from £2.8bn in 2021 to £7.2bn in 2025, while the proportion of schemes below £100m in the defined benefit market expanded from 72% to 80% (by number) over the same period, indicating a meaningful shift in scheme distribution.

Rothesay has been active in this part of the market for a number of years and has provided bespoke de-risking solutions for 12 schemes under £100m over the past 18 months with a total value of £260m. The name 'Radius' references Rothesay's first ever sub-£100m transaction which was for the Radius Systems Pension Scheme back in 2010.

The launch of Rothesay Radius creates a tailored proposition that provides trustees and advisers with a direct and efficient route to obtain a guaranteed quote without exclusivity requirements. To support the increased volume of smaller schemes, Rothesay has re-designed key processes and developed dedicated systems to ensure its commitment to service excellence is maintained. The offering will be supported by a specialist team.

Other features of Rothesay Radius include: a straightforward data and benefit template; comprehensive terms with pragmatic simplifications to reduce cost; a transparent price-lock mechanism; the ability to incept on a GMP-equalised basis; and a dedicated contact during buy-in.

While Rothesay maintains its long-established focus on completing the largest and most complex transactions in the market, Rothesay Radius allows it to offer the same meticulous care, attention to detail and member focus for smaller schemes through this new dedicated offering.

Simon Bramwell, Business Development at Rothesay, said: "Rothesay continuously invests in our technology and capabilities to drive innovation in the market, delivering security for our policyholders and execution certainty for trustees. The launch of Rothesay Radius further supports this mission, protecting smaller pension schemes and their members through a dedicated offering while supporting our growth in a rapidly evolving and exciting part of the bulk purchase annuity market."

Rothesay

ENDS

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Notes to Editors

About Rothesay

Rothesay is the UK's largest pensions insurance specialist, purpose-built to protect pension schemes and their members' pensions. With over £73 billion of assets under management, we secure the pensions of nearly one million people and pay out, on average, over £360 million in pension payments each month.

Rothesay is dedicated to providing excellence in customer service alongside prudent underwriting, a conservative investment strategy and the careful management of risk. We are trusted by the pension schemes of some of the UK's best known companies to provide pension solutions, including British Airways, Cadbury's, the Civil Aviation Authority, the Co-operative Group, National Grid, NatWest, Morrisons and Telent.

Rothesay has two substantial institutional shareholders, GIC and Massachusetts Mutual Life Insurance Company ("MassMutual"), who provide the company with long-term support for its growth and development.

Rothesay refers to Rothesay Limited and its subsidiaries and is the trading name for Rothesay Life Plc, an insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 466067. Rothesay Life Plc is registered in England and Wales with company registration number: 06127279 and registered address: Rothesay Life Plc, The Post Building, 100 Museum Street, London WC1A 1PB. Further information is available at www.rothesay.com