



LEGAL SUPPORT FOR SMALL SCHEME BUY-OUTS

WRIGLEYS
— SOLICITORS —

WHO WE ARE

Wrigleys Pensions Team provides trusted, practical advice tailored to each client's needs. Our team includes lawyers from larger national firms, which means clients benefit from strong technical expertise at competitive rates.

We are small scheme specialists. Our clients range from schemes with assets of less than £1m to over £100m. Regardless of the size of your pension scheme, our approach centres on the provision of pragmatic, commercial advice that makes transactions smoother for everyone involved.

We work with trustees and employers on all stages of scheme buy-outs and wind-ups. We have advised on transactions involving all of the major insurers including Aviva, Legal & General, Just, Rothersey and PIC. We advised on the first external buy-in transaction with Royal London.

"The team has a creative approach to some complex issues, based upon strong technical knowledge."

Chambers and Partners, 2026

HOW WE CAN HELP

Our advice typically covers the following key areas:

- Trustee powers and decision making.
- The benefit specification and codification of discretionary benefits.
- The terms of the bulk annuity policy.
- GMP equalisation.
- Winding up triggers and process.
- Trustee protections and discharge of liability.
- The distribution of surplus.

HOW WE MAKE THINGS EASIER FOR YOU

We work collaboratively with trustees and advisers throughout every phase of the project. By identifying and highlighting risks early, we can prevent unnecessary delays and keep the transaction running smoothly. We focus on providing practical guidance that helps trustees make informed decisions.

We are flexible and adapt our approach to fit the circumstances of the transaction and how you work, and we keep communications straightforward, responsive and free of jargon.

HOW WE WORK WITH CLIENTS

- Open and practical conversations from the start.
- Quick responses to technical questions.
- A willingness to resolve issues pragmatically wherever possible.
- A shared aim of keeping the transaction on track.
- Fee transparency including pricing options to help you manage your costs.

ABOUT WRIGLEYS SOLICITORS

Our pensions lawyers are small scheme specialists, providing cost-effective advice that is carefully tailored to the size and circumstances of each pension scheme.

Our aim is simple: to provide clear, practical pensions advice that helps trustees and employers complete small scheme buy-outs and wind-ups smoothly, with informed decision making and minimal disruption.



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GET IN TOUCH

We are happy to have an initial chat about any upcoming cases where you think legal support might help the process run more smoothly.

by appointment only

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