

# Professional Corporate Sole Trusteeship

## Effective governance that delivers clarity, continuity and confidence

Independent Governance Group (IGG) supports pension schemes operating in an increasingly complex governance environment. The Professional Corporate Sole Trustee (PCST) model is designed to enable quicker and more agile decision-making, reduce cost and minimise governance friction, helping businesses of all sizes manage their pension arrangements more effectively.

We are one of  
the leading  
providers of PCST  
services in the  
UK with over **150+**  
appointments.

The PCST model accounts for around a third of our trustee appointments.

Our team-based approach is powered by our accredited industry experts, all with diverse skills and experience. We work with schemes of all sizes, from the very smallest to multi-billion pound schemes.

For smaller schemes, we have developed IGCnite, our purpose-built streamlined services offering that delivers comprehensive governance at a competitive price.

## What is a Professional Corporate Sole Trustee?

A Professional Corporate Sole Trustee is where a professional trustee firm is appointed as the sole trustee of a pension scheme.

Rather than governance being delivered through a board of employer and member-nominated trustees, authority and accountability for the pension scheme sit with a single corporate entity that specialises in pension trusteeship.

It maintains fiduciary independence while providing a clearer, efficient, and more resilient governance framework.

## Why schemes are adopting the PCST model

Pension scheme trustees face rising regulatory expectations, increasing technical complexity and greater pressure to deliver outcomes at pace.

For many schemes, this results in an increased time burden for trustees, sponsors and advisers, and places greater emphasis on efficient, agile decision-making.

Alongside this, schemes are increasingly turning to the PCST model to address specific structural and governance challenges, including:

- **Difficulty in appointing and retaining MNTs and ENTs** – with a shrinking pool of candidates and growing time commitments, many schemes are struggling to maintain a fully resourced and effective trustee board.
- **Access to specialist technical expertise** – trustees from a broad range of backgrounds who can provide support during periods of high market volatility, for complex, one-off or time-critical projects, or during corporate restructures.
- **Endgame planning and transaction readiness** – schemes are increasingly seeking experienced professional support ahead of buy-in and buy-out to ensure robust governance, clear strategic direction and efficient execution.
- **Conflict management and independence** – where sponsor relationships, corporate activity or funding negotiations require clear separation and independent decision-making.

The PCST model provides additional capacity, experience and independence - helping schemes navigate complexity while maintaining strong governance and focus on member outcomes.

## How PCST changes governance in practice

The PCST model gives schemes access to deep technical expertise and quicker decision-making, enabling faster, clearer and more consistent outcomes.



### Deeper professional expertise

Access to experienced trustees who can help navigate complex regulations.



### Cost savings

Streamlined governance processes, reduced training requirements and tailored advice can lead to lower overall governance costs.



### Faster, more agile decision-making

Reduced reliance on meeting cycles and fewer delays.



### Reduced management burden

Sponsors can focus on their core business, knowing their pension scheme is in safe hands.



### Continuity and resilience

Appointing a PCST removes the requirement to appoint employer and member-nominated trustees and ensures stable governance through change.



### Stronger sponsor engagement

Governance that better aligns with commercial realities while respecting fiduciary duties.

## Is Professional Corporate Sole Trusteeship right for your scheme?

The PCST model is particularly effective for schemes that:

- Face complex funding, covenant or transaction challenges
- Require faster and more agile decision-making
- Want to reduce governance drag without lowering standards
- Need professional oversight that scales with scheme complexity
- Are embarking on complex projects that require technical expertise

## What the evidence shows

Based on feedback from schemes operating under the PCST model\*:

**100%**

report improved governance

**58%**

describe the improvement as significant

**79%**

report increased professional expertise

**68%**

confirm that none of their initial concerns were realised

**79%**

say they now spend less time on pension matters

**53%**

experience quicker and clearer decision-making

**32%**

report a significant reduction in time commitment

These findings reflect tangible improvements in governance quality, efficiency and delivery.

\*IGG's PCST 360 report, January 2026'  
"What do sponsors gain from the PCST model?"

## How schemes describe the impact

"Shorter meetings, less time spent explaining technical matters and more clarity over the vision for the scheme."

"Professional experts in their field."

"One point of contact makes it easier to work with."

## Why Independent Governance Group?

Independent Governance Group (IGG) is one of the UK's leading providers of professional pensions trusteeship, governance and communication services.



### People

We have one of the largest and most experienced teams in professional trusteeship. Our dedicated team of 200+ professionals, with diverse backgrounds and specialist expertise, delivers high-quality outcomes with integrity, professionalism and efficiency.



### Excellence

Pensions governance is complex and constantly evolving. We invest heavily in training and knowledge-sharing to stay ahead of regulatory, technical and market developments, enabling us to deliver innovative, practical solutions aligned to our clients' objectives.



### Partnership

We act in the best interests of the scheme, its members and the sponsoring employer. Our approach is commercial, collaborative and outcome-focused, ensuring decisions are balanced, well-judged and deliverable.



### Independence

We bring independence of thought to everything we do and work with the best advisers for any role or project. This approach allows us to recommend the most appropriate expertise for each task and deliver genuine value. Clients also benefit from our constructive relationships with key bodies such as The Pensions Regulator and the Pension Protection Fund.



### Value

Our broad, multi-layered team ensures work is carried out by the right people at the right level. Streamlined governance processes and clear accountability reduce duplication, improve decision-making and deliver meaningful cost efficiencies.



For more details of how the team at Independent Governance Group can help you and your business please contact:

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