Member's Panel annual report

2024 – 2025



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Introduction and background

The Nest Members' Panel leverages the diverse expertise of its members, combined with comprehensive member surveys, wider market research and Nest's management insights, to provide informed guidance to Nest Corporation while actively advocating for Nest members' well-being.

Heightened economic pressures

Our members continue to face significant financial pressures stemming from a confluence of factors that have persisted since the last report. This includes:

Global tensions: Geopolitical instability in both the Middle East and Ukraine continues to create economic uncertainty. The escalating trade tensions and foreign policy changes emanating from the US have further increased global economic uncertainty with the associated impact on markets and confidence.



Cost-of-living crisis: Our members continue to struggle to balance the books following a sustained period of high inflation. Household finances remain fragile with limited emergency savings and a need to meet living costs today that is in conflict with the desire to contribute to long-term saving for retirement.



Insecure employment income: Many of our members must grapple with insecure and often volatile levels of income. The challenge of managing finances day by day and meeting regular outgoings such as housing costs is acute and presents a significant budgeting and emotional challenge for members.



Families having to work together across generations: The traditional role of retirees is becoming blurred. Many continue employment activities beyond normal retirement age to manage their own finances or have to step in to provide childcare and financial support to grown children struggling to make ends meet.



Pension reform and a desire to see assets deployed productively

We recognise the desire to see pension assets used to drive economic growth and to remove barriers to this happening. Creating a framework that sees pension assets used to finance positive change and development within our communities should ultimately benefit our members. Should these investments contain hidden risks or not perform financially though then the impact of this is felt directly by our members in terms of the size of the pension pot available to fund their retirement. Ensuring this delicate balance is managed with the needs of members at the forefront of investment decisions is an important safeguard.

Looking towards the future

Nest has played a crucial role in supporting millions of savers towards a secure retirement. We hope the government will continue to look for ways to help people achieve financial security now while being able to set aside adequate funds for the future.

Wage and members facing difficult choices

The increases to minimum wage (for under 21s) and the National Minimum Wage (for over 21s) are welcome but for many fall short of delivering the income levels needed to meet the cost of living. This is particularly in geographic areas such as London or sectors where the employment hours might be both uncertain and variable.

Securing sufficient income to meet the cost of living is a critical first step for members being able to live for today and contribute to long-term retirement saving. While government can stipulate legal minimums we would encourage employers to look at their practices, in terms of both wage levels but also working hours to help employees achieve sufficient security of income to facilitate retirement saving.

The transition from defined benefit to defined contribution saving

Through auto-enrolment we are transitioning to a future where retirement income is principally derived from a combination of the prevailing State Pension alongside individual retirement savings available for drawdown.

The Members' Panel recognises that people will have markedly different levels of individual retirement savings and so will experience different outcomes in retirement. Individual retirement savings are influenced by a range of factors but most significantly contribution levels, time period over which contributions are made, investment performance and charges incurred. Those members most exposed to the risk of poorer outcomes are those least able to contribute on a consistent basis throughout their working lives.

We recognise that there are limitations to what can be achieved through auto-enrolment thresholds but would encourage consideration for how females and younger people might be encouraged and supported to save more. We would value further research on ethnicity, disability and the self-employment as sectors of society who may similarly be accumulating lower levels of individual retirement savings. The panel is keen to mitigate the risk that those with the greatest challenge making ends meet in their working lives see this situation perpetuated at retirement.

Key messages

Positive developments and areas for improvement



The Members' Panel welcomes the strategic intent expressed by Nest to build financial peace of mind for all. In particular, we value the recognition that our members do not undertake retirement saving in isolation and must balance this with other calls on their income. The panel's involvement in shaping the tools needed to help our members understand their financial situation and make informed decisions where needed is welcomed. The panel was pleased with the focus on member engagement in particular and Nest seeking to increase member understanding and constructive interaction with Nest as their retirement savings provider.

The panel welcomed the steps made by Nest in relation to post-retirement options. The proposed changes to the Nest Order to facilitate this were an important step in this area and was strongly supported by the Members' Panel. Looking towards future developments, the panel in particular appreciated the recognition that for our members, striking the right balance between a guaranteed and certain retirement income and a variable income through ongoing participating in investment markets was particularly important.

Overall, there were a number of areas where it was evident that Nest was placing the interests of members first, even if this presented difficult operational and delivery challenges. For example, the steps taken to deliver an appropriate level of exposure to private markets. It was clear that Nest was embracing the challenge of achieving this exposure for our members and taking innovative and challenging decisions to deliver this cost-effectively.

The panel and Nest have worked together to establish a highly productive engagement approach. While in part in response to the Bennett Review, the approach we have jointly developed is highly member-centric with much earlier panel input into proposition development. This enables member insights to inform Nest at the very outset of defining new capabilities or amendments to existing services. Capitalising on this new approach we have also undertaken a recruitment exercise to increase member representation through a larger and more diverse panel.

As an area for improvement we have challenged Nest to help develop a clearer set of measures to help members understand value for money of the capabilities they secure through Nest. While there are numerous compelling technical metrics that demonstrate how strong the investment proposition is in terms of balancing risk and return for different member profiles we are concerned that making this understandable for members is difficult.

Small pots and the Pensions Dashboard



We are pleased that progress continues to be made towards the launch of Pensions Dashboards and feel these are an important enabler to members understanding their aggregate retirement savings. We have concerns for how bad actors may seek to access this information (via our members) and potentially use it to exploit them. We would like to see robust regulation and guidance to ensure data that is consolidated through pensions dashboards remains within a regulated framework. The potential scope for misuse of data or scam activity should members share their pensions data with unregulated parties is significant. A full consumer protection plan involving all regulators should be considered to ensure that any risks to savers are identified and mitigated. We also anticipate that further work may be required to review the quality of switching decisions arising from Pensions Dashboards given the risk of members switching to poorer value schemes. While this risk already exists the introduction of Pensions Dashboards may substantially increase the number of members being targeted with more expensive or poorer value offerings.

Contribution charge considerations



Nest's current 1.8% initial charge on member contributions exceeds that of some auto-enrolment competitors. For late-stage Nest joiners, especially those with shorter contribution periods, this charge might have a more pronounced impact on their pension performance.

The panel is conscious of the commitment shown by Nest to deliver an investment offering that strikes a compelling balance between annual charges and investment quality. While this refusal to cut corners creates challenges for Nest, particularly as it achieves greater scale, it ensures that Members receive an incredibly robust and carefully engineered range of investment options.

The panel recognizes the progress Nest is making toward repayment of the initial government loan.

The impact of artificial intelligence



Artificial Intelligence (A.I.) is starting to feature in panel discussion from a wide range of perspectives. Will it increase the effectiveness and so impact of scams directed at our members? Where can A.I. be used positively by Nest to improve member understanding and enhance service delivery? At a societal level how will A.I. impact our members as employees and how are the companies Nest invests in approaching this? We will continue to incorporate A.I. as an area of future discussion and focus to ensure the interests and implications for our members are fully considered.

The role of stewardship, engagement and impact investing



With such a large member base and particularly amongst low and middle income earners Nest occupies an unusual position when representing the interests of members. At one level these are seeking to maximise risk adjusted returns cost effectively and so growing the greatest achievable pension pot. At another level it is about Nest using its scale and influence to ensure the investments it makes are in companies who are not exploiting those same low and middle income workers and are working to deliver wider societal benefits.

A consistent concern for our members is coping with the impact of inadequate and volatile incomes. As a major investor in the companies that ultimately establish the working practices and reward for many of our members the panel would like to see Nest use the scale and influence to drive greater transparency and engagement in this area.

Similarly, where Nest undertakes private markets investments we consider it important to ensure these are also driving positive impact alongside economic returns. The scope in this regard is significant in areas such as clean energy, infrastructure and housing but it will not happen simply by chance and requires Nest exercises its influence and ensures these considerations are properly integrated alongside traditional financial measures.

The importance of a savings buffer



We have reviewed the importance to members having short-term savings or a cash buffer to cope with uncertainty and are grateful for the research undertaken by Nest Insight in this area. While recognising the difficulties of making this sort of proposition available through employers the panel see members being able to establish a side-car savings facility as important to their wider financial resilience and subsequently their capacity to commit more to retirement savings. In particular, we consider a savings buffer to be important to ensuring members do not have to rely on expensive unsecured credit to meet short-term financial needs.

Better understanding member outcomes



The panel is concerned at the markedly different retirement prospects facing different member segments. There is already evidence that younger people and women have lower levels of pensions savings and a desire to see greater research and data to establish whether the same applies to different ethnicities, people with disabilities and self-employed. We feel it is important to highlight this concern to establish an informed approach, to enhance data collection and so understanding and to addressing these gaps in retirement provision.

The panel's activities

The panel met in person four times during the year with some Nest colleagues and panel members attending virtually in line with Nest's policy of hybrid meetings where necessary. We joined the Board, executive committee and the Employers' Panel for a joint in-person session in November 2024.

Focus on member well-being and informed decision-making

At each meeting, the panel received comprehensive reports covering:

- Scheme operations dashboards
- Current and future Nest activities and strategic considerations
- Updates on the impact of the panel's previous recommendations

Investment performance remained a focus, particularly given the market volatility experienced during the year. We additionally have engaged extensively on considering the post-retirement needs of our members alongside helping to shape the capabilities to help members understand and feel in control of their wider financial situation. The panel engaged in in-depth discussions on two to three key topics per meeting. These included both self-selected issues and those presented by the Board or Executive, allowing for timely input and insights into Nest's broader decision-making processes.

Continuous improvement and future aspirations

The panel emphasises its role as an integral and evolving component of Nest's governance framework. Recognising this, the panel welcomes the steps taken to enhance engagement with Nest and in particular working more closely with the Nest Proposition Roadmap and the teams responsible for shaping this. The panel has similarly taken steps to become more representative of different member segments and to help shape the Nest member segmentation and research approaches.

Two issues have been of particular interest and importance this year:

1. **Financial wellbeing:** The panel has helped review a range of tools and options to help members understand their wider financial situation. Alongside the review of Pensions Dashboards the panel is encouraged by the progress Nest is making in this area to help Members make balanced and informed decisions. We consider this to be a powerful combination alongside default options that provide guardrails for members wanting to rely on Nest's expertise in this area.
2. **Post-retirement:** The panel has input to the Nest order changes needed to facilitate a broader offering for members at retirement. We have also started the engagement to inform the post-retirement options and to ensure these are informed by an understanding of different member segments and the financial challenges they face.

In June 2024, the panel was Chaired by David Hilton acting as interim Chair and covered a wide range of topics. Review of the Annual Member Survey noted the relatively low level of awareness of Nest amongst some members along with stable levels of satisfaction and trust. The panel gained insight into developments in the proposition to connectors, an important part of how employers and so members access Nest. There was a governance update which identified future initiatives to review the operation of the Members' Panel and Nest along with how this might interact with the proposed Customer Committee. A strategic review of Nest Invest was delivered which identified some of the developments and challenges to be faced. There was in-depth discussion on the role of private markets investments, the rationale for these and the approach to be adopted to ensure members were able to appropriately participate in this opportunity. Early sight was provided of the member app and changes to the member portal for input. The panel were able to review and comment on the Pay Your Pension Some Attention campaign aimed at using influencer marketing to increase awareness and engagement.

In September 2024, the panel reviewed a range of data trends with a deep-dive into transfers. This covered the drivers, trends and demographic analysis for both transfers-in and transfers-out and provided a range of insights into member behaviours and priorities. The panel received an update on recruitment of new members and a panel chair. The Customer Strategy in relation to brand was scrutinized with a particular a focus on targeting, approach, creative execution and measures for success. The panel commended this important work to increase member awareness. Training was undertaken on Nest finances with a particular focus by the panel on the relationship between product charges and the ability of Nest to repay the government loan. The panel was satisfied by the consideration of the impact of charges on different member profiles.

The programme update gave further information and opportunity to shape the app and member portal changes. The panel welcomed the integration of Human-Centred Design principles in the development of these capabilities. As part of the review of wider performance information the panel discussed improvements to the bereavement process and importance of nominating beneficiaries in making this more streamlined at such a stressful and difficult time for members.

In October 2024, the panel held a joint session with the Employers' Panel and Nest representatives. This workshop focused on how the engagement model might be improved to take the fullest advantage of the member and employer insights the panels were able to contribute. The focus was to establish a more generative dialogue and much earlier panel involvement in the proposition development undertaken by Nest.

In November 2024, a joint meeting between the NCGB and both Members' and Employers' panels was held. This provided opportunity to present and refine the proposed new working approach to be adopted by the panels and Nest. There was also a detailed review and discussion of the drivers and approach to the Nest Post-retirement Proposition with significant input from panel members and consideration of the needs of different member segments.

In December 2024, the panel was Chaired by Charles Pears as the new Chair. Data trends were reviewed along with discussion as to the impact of changes to the Sharia Fund. The Transfer Survey results were considered which recognized a continued trend to consolidation. We expressed some concerns that at times members were transferring to provider with higher charges and/or poorer performing investment options with the associated need to help members understand the value for money of different options.

The panel undertook a review of its own skills and experiences and while satisfied in this regard it was recognized that further recruitment was needed to ensure the panel was fully representative of members and able to cope with potential retirements. A detailed review was undertaken of tools at the early stages of consideration by Nest to improve members' financial wellbeing. The panel made a range of observations on behalf of members giving insight into what might be relevant parameters to adopt and specific considerations given the degree to which many members hold multiple jobs and face significant income volatility. The role of a savings buffer was discussed in detail along with the practical limitations to deploying such a vehicle through employers. The panel undertook a review of effectiveness and made a number of changes to standard agenda items along with establishing future priorities for discussion. These changes were designed to bring a greater focus on proposition development and providing timely insight.

In March 2025, the panel discussed areas of focus moving forwards following a meeting with the NEST Chair, CEO, accountable executive and chairs of the Members' and Employers' panels. In particular this would focus on member and employer insights, contributing to policy and the proposition roadmap. There was an update on recruitment where substantial progress had been made and the panel were grateful for the Nest support for the appointment of five new panel members identified. The panel approved a proposed change to the Nest order which was necessary to Nest to progress with the Flexi Access Drawdown and establishing a market competitive retirement proposition. The panel urged this to be delivered at the earliest opportunity given the obvious benefits for members. The panel discussed at length changes to the Statement of Investment Principles.

These were primarily to facilitate improved access by Nest to private markets investments so delivering better risk and return opportunities and helping build confidence that Nest could deploy the desired level of assets in appropriate investments. The panel supported these changes along with emphasizing the social and environmental opportunities investments of this nature should represent for members. The panel undertook a deep dive on the Pensions Dashboard and made a number of important observations on behalf of members. There was particular concern over member understanding of the data the Pensions Dashboards would facilitate access to given that what might seem a large retirement pot to a low-income member might translate into a much lower annual income at retirement when spread over a number of years. The panel were also concerned at an industry level at the potential for bad actors and targeted scams to seek to exploit the data which would become available through pensions Dashboards.

Conclusion

Positive assessment and future outlook

The Members' Panel is pleased to commend Nest's continued success in providing a high-quality and good value retirement savings offering to members. The continued evolution of the retirement options and post-retirement proposition bodes well for the future. The member-centric culture of Nest and genuine desire to better understand the lives of members and so how best to serve them is evident from the leadership of the organization we meet. The outlook is positive and in particular the focus on:

- **Increased member engagement** fostering awareness of Nest and a deeper understanding of Nest's offerings.
- **Expanded retirement choices** using scale and expertise to deliver appropriate products and services for members at retirement that reflect their real needs and priorities.
- **Improved overall member wellbeing** through a broader understanding of members' financial circumstances and the provision of tools and insights to help them achieve financial wellbeing.

The panel acknowledges the challenging agenda Nest has set itself and in particular the commitment to offering members carefully selected investment exposures which would usually be inaccessible to the members we serve.

Annex

Members' Panel biographies

Current members

Charles Pears (Panel Chair, from October 2024)

Charles is an experienced committee chair and Non-executive Director (NED) with a focus on organisations achieving wider social benefits and inclusion. He is a NED for Post Office Insurance, an adviser on behalf of members of the Southern Housing defined benefit pension schemes and an independent member of the investment committee of the Joseph Rowntree Foundation. He was previously a NED for Coastline Housing and for Cornish Mutual where he chaired the Investment and Capital Management Committee. His executive career included Insight Investment where he was responsible for the insurance investment proposition including post-retirement annuity providers and the retail investment and pensions offerings of Lloyds Banking Group and HBOS. He started his career with Aviva and is an associate of the Chartered Insurance Institute.

Charles' appointment ends in September 2026.

Christopher Brooks

Christopher is Senior Policy Manager at Age UK, the national charity for older people. He leads Age UK's public policy work on private pensions, employment and skills, which involves representing the interests of consumers and older people to Government, regulators and industry. He also manages a team covering a diverse range of policy issues, including housing, transport and equalities policy. He has worked at Age UK since May 2010. Prior to this he worked at the awarding body City & Guilds, where he managed its Parliamentary and public policy activity, and before that at Lansons, a public affairs agency specialising in financial services.

Chris' appointment ends in September 2026.

Zoe Mackenzie

Zoe is currently a People and Development Lead at Unifrog, a company committed to levelling the playing field for school leavers. Zoe is a Nest member and additionally worked at Nest from 2020 to 2022. She hopes that by being part of the Nest Members' Panel she can help members to increase their awareness and engage more with their pensions.

Zoe's appointment ends in September 2029.

Jules O'Neill-Shaw

Jules has over two decades experience working within the financial and professional services sectors, most recently in legal and regulatory technology. Prior to working in the private sector, Jules worked with the TUC on partnerships between employers and trade associations in Financial Services, and was Regional Manager for Financial Capability within the former FSA, and then National Partnerships Manager with the Money Advice Service. She was also involved in the development of employer and member communications prior to the roll-out of automatic enrolment from 2012, and continues to engage with the impact of technology on the pensions industry and member engagement.

Jules' appointment ends in September 2027.

Rachel Haworth

Rachel was previously Policy Manager at ShareAction, a charity established to promote transparency and responsible investment practices by pension funds and other institutional investors. While in this role, she engaged with UK policy makers, responded to consultations and produced briefings on a range of issues relating to the rules governing pension funds, the investment system and corporate reporting. She previously trained as a solicitor in the City of London, gaining experience in pensions and financial services law. Rachel has since re-trained and now practises as a counsellor. Rachel wants to help members of all ages and income brackets to get a good deal for their future, in terms of both their financial outcomes and the world in which they will live.

Rachel's appointment ends in September 2026.

Dominic Lindley

Dominic is a self-employed member of Nest and an independent consultant specialising in pension financial services and consumer protection. He has worked for the Financial Services Consumer Panel, Which? And New City Agenda, delivering improvements for consumers including a cap on pension charges and stronger protection against payment scams. Following the introduction of pension freedoms, he has written several reports on how consumers can be helped and supported to make better decisions when accessing their pensions. He is a member of the Vanguard Independent Governance Committee, the Financial Reporting Council Advisory Panel and the Pensions Dashboards Programme Steering Group.

Dominic's appointment ends in September 2029.

James Cheung

James is a Nest member and independent consultant with over a decade of experience advising organisations on technology, process and organisation change. He has worked across sectors including financial services, public sector and professional services. Prior to becoming an independent consultant, James worked for a Big 4 consulting firm and in the technology industry. He is passionate about financial education and empowered decision making.

James' appointment ends in March 2026.

Kevin Duhaney

Kevin Duhaney is a property developer and a Health and Social Care Registered Manager with level 5 CQC qualified status. He has over 20 years' experience owning and leading a care home/ treatment centre for drug and alcohol rehabilitation, youth offenders and those with autism.

He also has expertise in financial and budget accounting as well as payroll management. He is also a part-time disc jokey.

Kevin's appointment ends in March 2026.

Members starting their terms in April 2025

Jed Green

Jed is a 22-year-old Nest member and a data-driven problem solver with a background in supply chain engineering. He is about to begin a new role as a data analyst in the UK Civil Service, where he will be working to support evidence-based policy and operational decisions.

As a young saver, Jed joined Nest voluntarily before being automatically enrolled, giving him an early appreciation of the importance of long-term financial planning.

He is passionate about improving transparency and accessibility in long-term financial planning, particularly for younger workers and early-career savers. He is keen to bring the voice of early-career members to the panel and explore how data and innovation can help drive better retirement outcomes.

Jed's appointment ends in March 2027.

Richard Howells

Richard brings over 40 years of experience in the retail sector, having begun his career at the age of 16. He has worked for major high street names including Sainsbury's, Boots, and Arcadia, where he developed a deep understanding of the retail industry from the ground up. His career has included a broad range of roles, from early hands-on responsibilities such as stock replenishment to senior positions in store management, loss prevention, and fraud investigation.

Now in a pre-retirement role, Richard works as a personal assistant to a small business director, supporting a wide variety of day-to-day operations and strategic tasks. He is particularly passionate about financial wellbeing and believes that pensions are one of the most important decisions individuals will make. Richard is committed to helping others understand the long-term value of pensions and promoting their role in securing a financially stable future.

Richard's appointment ends in March 2027.

Adenike Adegbamiye

Nike Adegbamiye is a Nest member and a social worker with over 15 years' experience of working in the homelessness, health and social care sector. She currently works as a Social Worker with the Gloucestershire County Council-Cheltenham, and is passionate about advocating for the families and children she works with and making significant social impact around social and financial inclusion and community sustainment.

Adenike's appointment ends March 2027.

Rebecca Sunter

Rebecca currently leads the responsible business and climate action programmes at Heart of the City, and is on their senior leadership team. Rebecca wants ethical and green pension funds to become the industry norm and is passionate about the role Nest has to do this and to improve public understanding of pensions. Rebecca brings 15 years of experience in the charitable and philanthropic sectors. She has led cross-sector work on a range of social and health issues, including with the food system to advance health equity in the UK.

In her spare time, Rebecca is the Co-Founder and Maitre d' of a London-based pop-up restaurant, showcasing Caribbean and Italian food cultures and using seasonal British ingredients. She has an interest in wine, and has been studying for her Level 3 WSET wine qualification this year.

Rebecca's appointment ends in March 2027.

Tosin Adegun

At the Competition and Markets Authority (CMA), Tosin is lead advisor on a range of competition-related cases across different sectors, analysing and advising on financial and business issues. Prior to this, she was senior manager at UK Government Investments (UKGI). Tosin is a qualified public and management accountant with an MBA from Cranfield University and more than 20 years' experience in investor relations, financial communications, public policy, corporate strategy and stakeholder management. Tosin has considerable expertise in a number of sectors such as investment banking, oil and gas industry, asset management, economic research, and government.

She is passionate about financial inclusion and has a keen interest in supporting social enterprises and public corporations for the collective good. Having reviewed the financial and operational performance of various organisations in the private and public sector, she understands what is needed to achieve the dual objectives of fulfilling a social purpose while also being 'for profit'. Tosin is also a trustee of the Young Foundation and a member of its Risk, Resource and Audit Committee.

Tosin's appointment ends in March 2027.

Members finishing their terms during 2024 to 2025

David Hilton (Interim Panel Chair,May 2024 to October 2024)

David has a wealth of auto enrolment experience, having worked at the National Employment Savings Trust (Nest) from 2012 to 2015. As Senior Account Manager, David helped a wide range of employers and intermediaries set up and administer their Nest schemes. David remains a member of Nest, now works closely with payroll software and payroll users at Pensionsync Ltd, to ease the burden of auto enrolment administration. He focuses on automating the delivery of member data from payroll to multiple pension providers through Pensionsync. He holds the PMI Certificate in Auto Enrolment.

Earlier in his career, David worked in various consultant and project manager roles at Aquila Heywood implementing pension administration software for public and private sectors, having started out as a trainee actuary with BBS.

David's appointment ended in April 2025.

Leon Fellas

Leon is a Chartered Accountant and qualified financial planner. He is a member of the Institute of Chartered Accountants in England and Wales. He is a forensic accountant and valuation expert, where he advises on financial elements of litigations, international arbitrations and M&A transactions. Leon has also worked as a freelance writer and has contributed to a popular finance and investing biog where he has written about pensions, saving and investing. Leon believes that saving for retirement is a crucial step to lifelong happiness. He hopes that by being part of the Nest Members' Panel he can help to increase members' engagement in saving for retirement.

Leon's appointment ended in September 2024

Catherine Walker (Panel Chair)

Catherine (who is a member of Nest) was appointed Chair of the Nest Members' Panel in October 2022 having been a member of that Panel since 2017. She qualified as a barrister and most of her early career was spent as an investment banker. She has held several public appointments, notably in the health sector, including her current role as Senior Independent Director of an NHS mental health and social care trust and a role in a large acute hospital trust. She is an Independent Panel Member for government departments BEIS and DLUHC and is a member/chair of the High Speed 2 Need to Sell scheme panel. She holds two specialist judicial appointments with the Ministry of Justice, sitting in Tribunals. She is a former Practice Director of a firm of employment/pensions solicitors.

Catherine's appointment ended in May 2024.

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