



Just Group completes £23m buy-in for the ROM Group Pension & Life Assurance Scheme

- **Buy-in insures the benefits of all 249 members of the Scheme, sponsored by ROM Limited**

Just Group has completed a £23m full scheme pension buy-in with the **ROM Group Pension & Life Assurance Scheme** (“the Scheme”).

The Scheme is sponsored by ROM Limited (“the Sponsor”), one of the UK’s leading specialist reinforcement manufacturers within the construction industry and was established over 90 years ago.

The transaction, completed in June 2025, insures the benefits of all 249 members, 124 deferred and 125 pensioners.

Mercer was Employee Benefits Consultant and lead broker on the transaction, Just Group used in-house legal support with legal advice provided to the Trustees by Squire Patton Boggs.

Alma Goyanes-Payne, Deal Manager at Just Group, said: “We are very pleased to have secured the benefits of all 249 members of the Scheme. Using our market leading price monitoring and bulk quotation service, Beacon, we closely tracked when the conditions were favourable for the scheme to transact. In collaboration with the Trustee and scheme advisers we were able to complete the transaction quickly and efficiently using our streamlined processes. The pension de-risking market continues to be dynamic and effective, and Just is actively supporting schemes of all sizes and with a variety of requirements.”

James Ellis, Chair of Trustees and Holly Arnold, CFO commented: “The Trustees and Sponsor are extremely pleased to have completed this transaction covering all the benefits due to Scheme members, providing them with the additional security of a full scheme buy-in. This has been an exceptionally well run process and serves as a great example of how a collaborative process and expert advice can lead to a successful outcome for smaller schemes in a competitive buy-in market.”

Asha Suresh, Risk Transfer Consultant at Mercer, added: “It has been a privilege to work with the Trustees and Sponsor to achieve this significant milestone in the journey of the pension scheme. As the lead advisor, we ran a competitive process with insurers and helped to successfully achieve a strong outcome for all stakeholders, most importantly the members, in just nine months of our appointment.”

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Notes to Editors

About Just

Just (Just Group plc) is a FTSE-listed specialist UK financial services company. Just is a leader in defined benefit (DB) de-risking, individual retirement income and care markets.

In 2024, Just Group reported record total DB sales of £4.28bn (up 43% from £3bn in 2023) and has completed more than 500 transactions since it entered the market.

The >£17bn of DB premiums we've secured have been invested to ensure we achieve the predictable cash flow required to pay the pensions of scheme members. We've invested billions of pounds sustainably, across social housing, utilities and infrastructure including offshore wind farms and solar. These investments deliver value for pension scheme members and help the UK economy to grow.

Just has over 700,000 customers and has been trusted to manage more than £27 billion of customers' retirement savings and has helped customers release over £7 billion from their properties. Just provides a wide range of products, advice and professional services to individual customers, financial intermediaries, corporate clients and pension scheme trustees.

The companies within Just Group are authorised and regulated in the United Kingdom by the Financial Conduct Authority and / or the Prudential Regulation Authority.

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