

David Fairs

Admin to the fore

Paige Perrin sits down with Pensions Administration Standards Association (PASA) chair, David Fairs, to discuss PASA's current areas of focus, its opinions on the current reforms and the future of pension administration

The Pensions Administration Standards Association (PASA) recently published its updated strategy for 2026–2030. What are PASA's current key areas of focus, and what changes does it hope to see by the end of this period?

Our starting point is the experience members receive. Administration is where pension promises become real: contributions are recorded, benefits calculated, communicated to people in a way that they can understand and make informed decisions, questions answered, and pensions paid. The quality of administration directly affects people's confidence and financial wellbeing.

Our strategy brings together member outcomes, policy influence, standards, data and resilience alongside better communication, professional recognition and effective delivery. We want administration expertise involved earlier in decisions about pensions policy, with practical experience informing what's proposed and how it's implemented.

This is already happening, with a ministerial round table on administration earlier this year, and we have been supporting the Department for Work and Pensions as it thinks about greater regulatory oversight of professional trustees and administrators.

By 2030, we want to see every member in a pension scheme that is delivering a high-quality and efficient service where people understand their options, and it's easy for them to achieve the retirement that they want.

The association has published several pieces of research and guidance on pensions dashboards this year, most recently on helping schemes resolve 'possible matches'. What are the key findings, and what should schemes and administrators be doing now to prepare for dashboards?

The central message is that readiness extends well beyond technical connection. Schemes need to understand what happens when someone finds their pension, asks a question or receives a possible match.

In the early days, we expect member contact with administrators to rise significantly as they find pensions they didn't know about or query the information held on the dashboard compared to other sources of information.

Our latest guidance addresses the balance between making that experience straightforward, protecting personal information and managing enquiries at scale. Someone may be asked to contact an organisation they've never heard of about a pension they don't recognise. The response needs to be clear, reassuring and secure.

Schemes and administrators should be testing those journeys now: contact routes, identity checks, responsibilities, staff training and how outcomes are explained. They should also monitor what enquiries reveal about their data and processes, as well as exploring how technology and automation can respond to higher volumes of enquiry.

Dashboards create an opportunity to reconnect people with their savings. Good administration will be essential to turning that initial discovery into understanding and sustained engagement.

The Pensions Administration Career Pathways Framework was developed at a time when the industry faces ongoing skills and resourcing challenges. What is the framework designed to achieve, and how could it help address these issues?

We need people to see pensions administration as a profession offering varied, rewarding careers. The perception of administration needs to change. Often, a foundation in pensions administration covering technology, project management, communication and artificial intelligence (AI) is a good foundation for a broader career in pensions or indeed in many broader careers. Too often, the breadth of those opportunities is difficult to see.

The framework provides a shared way of describing roles and capabilities across different job families. It recognises a successful career might develop through technical expertise, member operations, technology, risk, projects or leadership. Progression can involve moving between specialisms as well as taking on greater responsibility.

For employers, this provides a basis for development conversations, workforce planning and identifying skills gaps. For individuals, it makes opportunities and

development needs more visible.

It won't solve resourcing pressures on its own. But clearer pathways, supported by qualifications, training and experience, can help attract people, retain expertise and build the capabilities administration will need as the industry changes.

Upcoming default retirement reforms are expected to create new operational demands for pension scheme administrators. What are the key challenges, and how might they affect scheme administration and member outcomes?

Guided retirement has considerable potential to help people who find retirement decisions difficult or don't engage because of jargon or the complexity surrounding pensions. Delivering that potential will require administrators to support a more sustained relationship with members through retirement.

People reaching retirement are more varied than ever before, both from an economic and social perspective. Retirement options may need to accommodate different income levels, changing circumstances, tax considerations, as well as information coming together from several organisations. Administrators will need the right data, clear responsibilities and processes which ensure payments are accurate and reliable. Communications must help members understand the default, the alternatives, what those alternatives mean for them and what they need to do next.

Our Operational Readiness Guidance encourages schemes to assess those capabilities now. There's useful preparation they can undertake while the detailed framework develops.

Administration needs to be involved from the outset. Decisions about products and member journeys create operational consequences, costs and dependencies. Understanding these early will help avoid delivery problems and give members a better chance of receiving the support the reforms intend.

As technology and AI continue to reshape financial services, how can pension schemes and administrators embrace innovation while maintaining strong governance, protecting member data and meeting their regulatory and fiduciary responsibilities?

Technology and automation can improve efficiency, accuracy and reliability of service to members. AI has the ability to deliver a more tailored experience to members in a format that they prefer to engage with. From a scheme's perspective, AI can free up experienced administrators to deal with less straightforward cases and improve personal engagement with members.

We expect trustees to put in place strong governance policies and controls around the use of AI; We expect clear ownership, defined uses, appropriate testing and controls over the information it can access. The capabilities around AI and its uses are developing at an astounding pace. Supplier assurance and ongoing monitoring matter as much as the initial decision to adopt a tool.

Trustees and providers need to think carefully about the use of AI and its implementation. Administration often needs decisions to be made with imperfect information, empathy in dealing with members at difficult times and judgement. Areas where people are unlikely to be replaced.

What more can be done to improve pension transfer times and make the process smoother for members and administrators?

Members should be able to expect transfers to progress promptly, with appropriate safeguards and clear information about what's happening. Achieving this requires organisations to work together across the whole journey.

There's scope to improve the consistency of information requested, the quality of data exchanged and how cases move between schemes, administrators, providers and advisers. Clear requirements at the outset can reduce repeated questions and avoidable delays.

We should also distinguish straightforward cases from those requiring additional investigation, with checks proportionate to the circumstances and applicable requirements. Where a transfer is delayed, members need an explanation and a clear route for resolving outstanding issues.

PASA's transfers work is focused on practical improvements, including data standards and greater consistency. It is an area that we are currently working on with regulators.

How is administration adapting to industry changes while keeping day-to-day operations running smoothly?

Administration teams are managing substantial change alongside responsibilities which continue every day. Members still need their pensions paid, bereavements handled sensitively and retirement benefits processed accurately.

That makes prioritisation, capacity planning and realistic implementation timetables essential. Trustees, providers and policymakers need to understand the cumulative demands on the same people, systems and suppliers. Each initiative may be manageable individually, but its impact depends on everything else being delivered alongside it.

Investment in data, technology and people can strengthen everyday service while creating capacity for future change. But in itself that puts pressure on the same resources.

PASA can help by bringing operational expertise into those conversations and sharing practical approaches. The industry's ability to adapt depends on recognising administration's role early and giving it the resources and attention needed to deliver reliably.

Written by Paige Perrin