

Events

Aptia showcase: a new benchmark for pensions administration

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When Aptia launched as an independent company in January 2024, we promised to set new standards for pensions administration.

As the UK's biggest private sector pensions administrator, we believe we have the scale, focus and duty to bring fresh thinking to the issues and opportunities our sector faces. And we know this is essential to meet an unprecedented mix of challenges – spanning regulatory change, cost pressures, demographic shifts and the technological revolution.

On 25 March, we unveiled some of our innovations to clients and others in the industry at our spring conference in London.

Malcolm Reynolds, our president of UK and Portugal, led the event and introduced experts from Aptia and the wider industry including Kim Gubler, president of the Pension Administration Standards Association, and Gareth Tancred, CEO of the Pensions Management Institute.

We set out our strategy to invest in technology and – just as importantly – the skills and abilities of our people. The two go hand in hand – using automation and AI for basic tasks will free our people to give members the expert, empathetic support they need.

And we told the conference about our commitment to an omnichannel strategy, which means members will always be able to talk to us on the phone, online, by post – and on our new app.

Here are some of the initiatives we discussed across three key areas:

Scheme efficiency

Pension schemes must collect and maintain their data digitally to meet today's challenges. We are already using AI to extract information from scheme documents with 80% accuracy at the first attempt. When data quality slips, our rapid response teams investigate quickly and put things right. And when pensions dashboards go live, we will provide a retirement quotation within seconds for the tens of thousands of member requests we expect each day.

Our people

We need a skilled, motivated workforce – and that means reversing the decline of training in our industry. We have created an industry-leading partnership with the Pensions Management Institute (PMI) to establish a new benchmark qualification for pensions administration. We are looking forward to over 800 of our Aptia colleagues in the UK and India being recognised through PMI qualification in the next three years as we drive to have the most talented teams in the sector.

The member experience

How long should a member wait for a response when they call us? We think the answer is zero seconds – no waiting time. Our new technology gathers information and starts helping the caller from the moment they connect. And if they want to speak to someone, our colleagues will use that information to support the member as soon as they can.

And we have launched our members' app – My Pension @ Aptia – because we know many members want to engage with us on the go. We're testing the app with selected pension schemes before rolling it out to more of our clients. We'll keep adding features such as live chat and enhanced notifications to help members engage with their pension.

Data guides our strategy

We back up our strategy with data. Looking at the member experience, the information shows us the tricky balancing act.

We are increasingly living our lives digitally – and that includes many older people. Use of smartphones by people aged 65 or over increased from 40% in 2016 to 77% in 2023. But more than one-third of over 65s still struggle to use the internet and one in six aren't online at all.

Digital exclusion increases with age, and when people feel vulnerable, they often want to talk things through. Our data shows that 35% of members' dependants are aged 80 or older when they first contact us about their loved one's pension.

So we have to provide members with the digital service they are already getting from banks and other providers but also be there in person for the moments when they want to talk – or for people who struggle with the digital world.

Malcolm concluded the conference with his thoughts on how the member journey and outcomes are now the pensions industry's most important focus. And that's the best reason for investing in technology and our people.

We'll keep innovating as the landscape changes, but our conference showed we've made a great start on fulfilling our pledge to the industry.



We're changing things for the better.

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