

Meet Kim Gubler, President of PASA

Kim Gubler was a Founding Director of the Pensions Administration Standards Association (PASA). She was Chair until March 2025 and is now President. Her professional background – which includes scheme strategy, administration and investment – gives her a firm grasp of administration and the priorities and challenges trustee boards need to meet.



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President of PASA

How were the early days at PASA?

PASA's aim has always been to deliver better outcomes for pension savers with efficient delivery of high-quality benefits.

Back in 2011, the quality of administration services was patchy, and the status of administrators didn't quite align with their skills and commitment. Over time, we've empowered administrators with flexible best practices and standards, which can be delivered by an administrator or team of any size. We've also created an accreditation framework.

Today, people follow PASA guidance and consult us on hot topics. We continue to push the bar upwards, and we play a central role in industry-wide initiatives like the pensions dashboards.

The early days were tough, but we never took no for an answer. We worked through real challenges while instilling confidence and becoming a voice the industry listens to.

Has that visibility strengthened relationships between administrators and trustees?

It's an inconsistent picture. In some schemes, administration is high up on every trustee meeting agenda. There may even be an administration subcommittee. But in other schemes, there's insufficient focus.

Last year, PASA ran several round tables with independent trustees and administrators, to foster mutual understanding. We're building on that.

And how about relationships with regulators?

PASA enjoys a constructive and collaborative relationship with The Pensions Regulator [TPR]. We work hard to make sure TPR understands the challenges the profession faces, and we've been rewarded with increased regulatory focus on administration.

Most of our working groups include an observer from TPR. We've made a particular effort to bring TPR into the dashboards working group as trustees will be accountable for complying with the regulations – and administrators will be largely responsible for the execution of this compliance.

Everything we all do is for members, isn't it? How can we improve the member experience?

If you listen to administrators on calls with scheme members, you can hear how much they care.

Giving people a good experience takes empathy and a sense of responsibility. We're the caretakers of people's retirement futures, and that calls for both secure funding and a high-quality experience.

Administration services may not always meet expectations, but nobody gets up in the morning and says, "I want to do a really bad job today." Instead, people are often constrained by poor processes, legacy systems and other factors.

In the pensions industry, we've historically created processes to make work efficient for us. We've back-loaded scheme members into those processes rather than putting their needs first. But with technology, we can now design member-centred processes.

How do you think technology can improve the member experience?

What technology can provide is hyper-personalisation – giving scheme members what they want, when they want it. With technology and the right data, we can align communications with individual preferences – using online messaging rather than snail mail, for example – so information lands well.

With the right tools, administrators can deliver better outcomes for savers. And they'll get the job satisfaction that comes from making a positive difference.

How should trustees monitor the member experience?

Service level agreements are over-simplistic. We need to monitor the end-to-end saver experience. Key performance indicators should be scheme-specific. With a member portal, for example, trustees should monitor usage statistics to make sure it delivers value.

Pensions dashboards are set to hold a mirror up to the real saver's experience. The clarity will be there for those who dare to look. Simplistic metrics won't help.

How dashboards-ready is the pensions industry?

I believe we can meet the final connection date in October 2026. The larger schemes are already dashboards-ready – and they've done a huge amount of work to get there.

Not every smaller scheme is fully prepared though. They may be ready to connect, but without data preparation, they'll be unable to calculate estimated retirement incomes [ERI] correctly, if at all. Unless they up their game, their administration fees will increase disproportionately, due to the three- and ten-day rules for ERIs.

Is there still a skills shortage?

Yes. Everything trustees, and insurers in the buy- out space, want to deliver depends on skilled administrators. In the past, we simply poached from other firms. But there's no longer enough experienced people to go round. We need to recruit new talent and develop their career paths.

I find it incredible that we're still talking about training in the traditional sense. There are some real pockets of innovation where they're developing talent internally, but they're not widespread and they're not enough. We've seen successful knowledge development programmes, which were delivering intensive and effective training, rolled back in some organisations due to cost pressures. It's not good enough.

What are the other key challenges for administrators today?

We're at a pivotal moment in the development of technology and AI, and we must improve cyber security. The pensions industry has been insulated against cyber crime through its own lack of connectivity, but today's filing cabinets are in the cloud. We need to up our game.

The challenge is to *keep up with innovation and put robust protection in place*, all while staying on top of day-to-day work.

If you had your career over again, would you choose pensions?

I love this sector and the difference it makes to real people. With auto-enrolment, millions are saving for retirement for the first time. The small pots initiative is set to reunite people with their proportion of £30bn. And dashboards will help them find even more of their pensions.

We help people have a better future. That's what we do.

