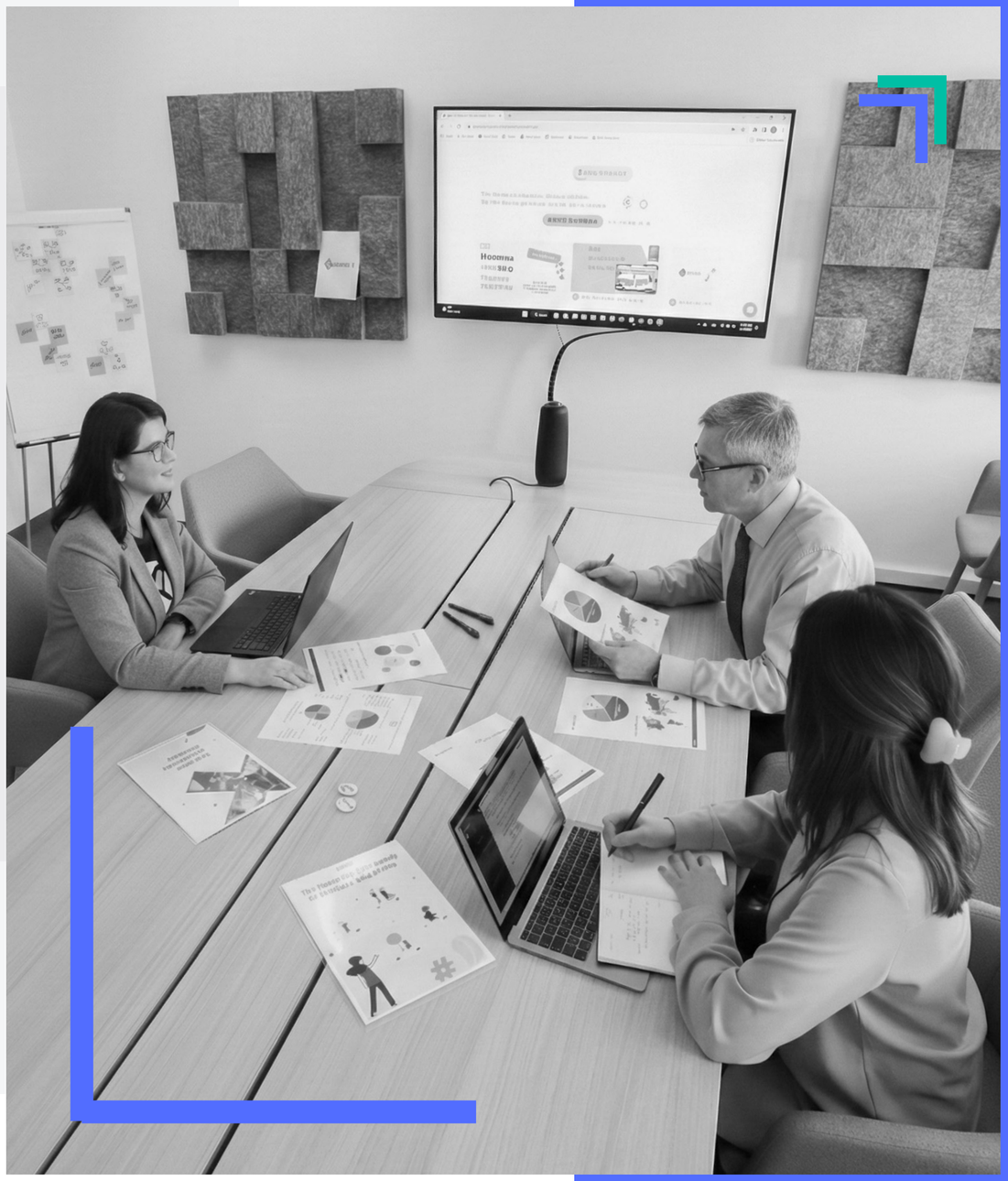
Nexum Pensions

# The Pension Provider Performance Playbook

How to track, measure and improve acquisition, retention and outcomes in a portability-first era.



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# Introduction: A Changing Pension Landscape



The UK pensions market is changing, and with it, the basis of competition between providers.

The system was built for long-term employment and stable schemes. Today's workforce is more fluid. People change jobs more often, build flexible careers and expect their pension to move with them. Portability is a defining feature of how members expect continuity, control and value to work.

This shift is reshaping expectations, members want a clear line between what they contribute and what they receive. They expect transparency, flexibility and a consistent experience as they move between employers. In this environment, trust is no longer sustained by default. It is earned through performance that is visible, reliable and easy to understand.

The introduction of the Financial Conduct Authority's Consumer Duty has accelerated this change. Providers are now expected to evidence value for money through measurable outcomes, not assumptions. This brings a new level of accountability, where operational performance and member experience are directly linked. Every interaction, from onboarding and payroll allocation to service and digital journeys, contributes to how value is perceived and assessed.

This creates a clear challenge and a clear opportunity. Providers that can connect operational efficiency with member confidence will be better positioned to retain assets, strengthen relationships and grow sustainably.

This playbook is designed to support that shift. It provides a practical framework to measure performance across commercial, member and operational priorities, translating complex metrics into clear, usable benchmarks.

By adopting a shared scorecard, providers can align teams, focus effort where it matters most and demonstrate progress through evidence, not assumption. The objective is simple: to ensure every member experiences a pension that feels connected, dependable and fair.
The portability era is already underway. The providers that measure it effectively will be the ones that lead it.

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# Why Measurement Matters

Measurement brings clarity to an increasingly complex pensions landscape, it helps providers understand not just how the business is performing, but why. In a market shaped by regulation, shifting member expectations and rising operational demands, data is the foundation for confident decision-making.

For too long, many providers have relied on headline figures such as assets under management or annual growth rates. While important, these numbers alone no longer reflect the full picture. They do not show how efficiently new members are acquired, how consistently contributions are maintained or how smoothly operations perform behind the scenes. Without clear metrics, it becomes difficult to identify what is driving success or holding it back.

Meaningful measurement connects every part of a pension provider's business. It aligns teams across distribution, operations and product, giving them a shared understanding of what good looks like. When the same data guides everyone, performance can be improved quickly and consistently.

Strong measurement also supports transparency. It allows providers to demonstrate value for money to members, employers and regulators in a way that is clear and evidence-based. This builds confidence and strengthens relationships, which in turn drives retention and advocacy.

In practice, measurement is not about tracking everything. It is about focusing on the indicators that matter most. The metrics in this playbook have been selected for their ability to reflect real performance, encourage collaboration and drive better outcomes for members.

# Good Measurement Delivers Value in Several Ways:

**Improves Focus:**
Helps leadership prioritise the activities that genuinely influence outcomes.

**Builds Accountability:**
Creates clear ownership for performance across teams and functions.

**Supports Compliance:**
Demonstrates fairness, transparency and measurable value for money under Consumer Duty.

**Drives Efficiency:**
Highlights operational issues early so they can be resolved quickly.

**Enhances Trust:**
Provides clear evidence of reliability to members and employers.

**Encourages Improvement:**
Turns data into insight and insight into measurable progress.

By embedding regular measurement into everyday business activity, providers can create a culture of accountability and progress. The result is not only compliance with Consumer Duty expectations but a stronger, more resilient organisation ready to meet the needs of a modern, mobile workforce.

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# The Three Pillars of Pension Provider Performance



Measuring success in pensions means looking beyond assets or returns. It involves understanding how well a provider attracts members, serves them and delivers consistently. The Pension Provider Performance Scorecard is built around three connected pillars that reflect the commercial, member and operational realities of running a modern pension business. Together, they create a balanced view of performance that helps teams align around shared goals and measurable outcomes.

## 1 Revenue and Acquisition

This pillar measures how efficiently a provider attracts, converts and retains lifetime members. It reflects both the cost and quality of growth by tracking acquisition cost per member, payback speed and conversion during job changes.
Sustainable growth depends on finding the right balance between marketing investment, distribution strategy and member lifetime value. By focusing on acquisition efficiency and retention at job change, providers can better predict long-term performance and strengthen profitability.

### What to Measure

**Acquisition Cost Per Lifetime Member:**
How much it costs to win each contributing member.

**Payback Period:**
How quickly acquisition costs are recovered through member contributions and consolidations.

**Member Nomination Conversion at Job Change:**
How often members reaffirm or select your scheme when changing jobs.

### Why it Matters

These metrics connect short-term acquisition activity with long-term sustainability. They show whether growth is efficient, repeatable and resilient through job mobility.

## 2 Member Experience

Member experience measures the strength of relationships with members and the value they receive throughout their pension journey. It looks at satisfaction, contribution behaviour and advocacy to reveal how members perceive trust, value for money and service quality.

Members now expect their pension experience to match the digital standards of other financial products. Strong communication, seamless service and a sense of progress are all part of building long-term engagement.

### What to Measure

**Net Retention Including Contribution Growth:**
How well you keep members contributing and growing their pots.

**Digital Self-Service Completion and NPS:**
How easily members can complete digital tasks and how likely they are to recommend your service.

**Value for Money and Complaints:**
The balance between performance, cost and quality of service.

### Why it Matters

Member experience drives retention, trust and reputation. It turns members into advocates and supports Consumer Duty expectations for demonstrable value.

## 3 Operational Efficiency

Operational efficiency measures the reliability and accuracy of the processes that underpin member confidence. It includes data integrity, speed of allocation and accuracy of reconciliation. When these areas run smoothly, members experience fewer issues and providers reduce risk and cost.

### What to Measure

**Time to Allocate and Reconciliation Accuracy:**
How quickly and accurately contributions reach the right account.

**Data Hygiene:**
The quality and completeness of payroll and member data across systems.

**Review Cadence:**
How consistently performance data is shared and acted upon across teams.

### Why it Matters

Efficient operations create reliability. They ensure every contribution, record and interaction strengthens rather than erodes member confidence.

Together, these three pillars give providers a complete view of performance. They connect commercial results with member experience and operational quality, helping every part of the business focus on the outcomes that matter most.

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# Revenue and Acquisition Metrics

Growth in the pensions market is no longer measured by sign-ups alone. The most forward-looking providers now measure how efficiently they attract, convert and retain lifetime members who continue contributing through multiple job changes.

This section focuses on what these metrics mean in practice and how to interpret them as indicators of business health.

## Why Acquisition Efficiency Matters

Efficient acquisition is not about spending less; it is about spending wisely. By understanding the true cost of gaining and keeping a contributing member, providers can balance marketing investment with sustainable revenue growth. High acquisition costs combined with slow payback periods suggest that the business may be attracting interest but not converting it into long-term value.

Monitoring these trends helps highlight where the acquisition journey is strong and where it needs refinement — whether that is targeting, onboarding or employer collaboration.

## Connecting Acquisition to Retention

Retention begins at the point of acquisition. Members who understand their options, have a clear digital journey and experience friction-free payroll allocation are more likely to stay contributing over time. Tracking nomination behaviour during job changes reveals the strength of that initial connection.

In practice, successful providers view acquisition and retention as a single process. They measure how early engagement affects future outcomes and use this data to fine-tune both communications and partnerships with employers.

## What Good Looks Like

Providers performing well in this area share a few common traits:

- They maintain a short payback period and low acquisition cost relative to contribution growth.
- They have high nomination conversion rates at job change.
- They integrate acquisition data with member experience insights to predict future behaviour.
- They use performance data to inform strategy, not just report on it.

## The Value of Consistent Measurement

When measured consistently, revenue and acquisition metrics give leaders a reliable early signal of growth quality. They reveal how effectively the business attracts members who stay contributing, and how acquisition performance links directly to long-term outcomes for both members and providers.

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# Member Engagement and Continuity



Member engagement is the foundation of long-term success. A member who understands their pension, interacts with it regularly and feels in control is far more likely to keep contributing and stay loyal through career transitions. Continuity is the test of that engagement, it shows whether the relationship between member and provider remains strong when circumstances change.

### Why Engagement Matters

Most members do not think about their pension every day, so every interaction counts. Engagement is not achieved through one campaign or email; it is built over time through clear communication, easy digital access and moments of reassurance. When members feel their provider understands their goals and makes their pension easy to manage, they are more likely to maintain contributions and consolidate their pots rather than leaving them behind.

### Continuity Across Job Changes

Job changes are now common, with the average UK worker expected to move roles multiple times over their career. Each move creates a risk of disengagement and lost contributions. Providers that maintain visibility and continuity during these transitions retain assets, protect long-term value and deliver better outcomes for members.

Tracking nomination behaviour at job change reveals how confident members are in their provider. High nomination conversion rates show strong trust and awareness. Lower figures may signal a need for clearer communication or stronger collaboration with employers and payroll teams.

## What Good Engagement Looks Like

Engaged members demonstrate specific, measurable behaviours that link directly to performance:

- ☑ They regularly access and review their pension online.
- ☑ They update details and make contribution changes without prompting.
- ☑ They stay active through career moves and personal life changes.
- ☑ They understand where their money is invested and what it is worth.
- ☑ They see their provider as a long-term partner, not a faceless administrator.

## The Role of Data and Communication

Engagement grows when communication is personal and relevant. Providers that use data intelligently can anticipate when members might need support, such as during job changes or contribution gaps, and reach out with the right information at the right time. This proactive approach builds trust and helps members feel in control of their future.

## Building a Continuous Relationship

Continuity is not about keeping members active at any cost. It is about maintaining a consistent, transparent relationship that feels effortless for them to sustain. Providers that invest in engagement technology, accessible information and partnership with employers can significantly reduce attrition and lost contributions.

Engagement and continuity are not just indicators of satisfaction, they are predictors of long-term financial success for both members and providers. Measuring and improving them turns a passive relationship into an active partnership that grows stronger with every job change.

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# Member Experience Metrics

Member experience sits at the heart of sustainable pension growth. A strong experience builds trust, encourages ongoing contributions and strengthens member loyalty. In a market where most people rarely think about their pension, experience determines whether they stay engaged or switch off completely.

This section explores how experience metrics can reveal the quality of relationships between providers and members, and how they guide improvements across communication, technology and service delivery.

## What Experience Metrics Reveal

Member experience metrics give providers early insight into how effectively they are delivering value. They show whether members find digital journeys intuitive, whether service interactions build trust and whether the overall experience aligns with Consumer Duty expectations.

Tracking trends in retention, satisfaction and digital completion rates helps identify where processes may be causing friction. A dip in Net Promoter Score, for example, can signal problems long before complaints arise.

## Why Member Experience Matters

For members, a pension is both a product and a promise. It represents their future security, so every interaction must feel reliable, transparent and personal. The way a provider communicates, resolves issues and presents information shapes a member's confidence more than any single performance figure.

Good member experience creates reassurance at key moments, from the first contribution to job changes, consolidations and retirement decisions. When members feel informed and supported, they are more likely to remain active contributors and to advocate for their provider.

## Using Experience Data for Improvement

Experience data is most valuable when used to guide action, not just report results. Providers that lead in this area:

- ☑ Treat feedback as an ongoing input, not a periodic review.
- ☑ Link member satisfaction data to operational metrics such as allocation time or accuracy.
- ☑ Prioritise improvements that remove friction and enhance self-service.
- ☑ Share insight across teams so everyone understands how their work affects members.

## The Link to Retention and Value for Money

Member satisfaction and retention are closely connected. High satisfaction drives lower attrition and higher contribution growth. It also supports the broader regulatory requirement to demonstrate value for money. When members consistently report positive experiences and show commitment through regular contributions, it is clear evidence that the product is delivering fair outcomes.

## Creating a Culture of Member Focus

Embedding member experience metrics into regular reporting helps make member focus part of the organisation's culture. It ensures that performance conversations are not just about financial outcomes, but about the human impact of every process and interaction.

By measuring and improving experience with the same rigour applied to financial metrics, providers can strengthen loyalty, improve retention and build a reputation founded on trust, clarity and fairness.

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# Operational Reliability



Operational reliability is the foundation of trust in every pension relationship. Members rarely see the internal systems or processes that make their contributions appear on time and in the right place, yet these are the moments that define confidence. When operations run smoothly, members feel secure. When errors or delays occur, that trust can disappear instantly.

Reliable operations begin with accuracy and consistency. From payroll data to contribution allocation, every process should deliver predictable, verifiable outcomes. Strong internal controls, high data quality and a culture of accountability all contribute to reliability.

| Why it Matters: | | | |
|---|---|---|---|
| Accurate, timely allocation strengthens confidence in the provider's systems. | Smooth processing reduces complaints and operational cost. | Reliability supports regulatory compliance and Consumer Duty reporting. | Consistency builds the foundation for better member experience metrics. |

Operational performance should not be viewed in isolation. It underpins every other measure in this playbook, from acquisition efficiency to retention. Providers that monitor allocation time, reconciliation accuracy and data hygiene gain a clear view of their operational health and can address problems before they affect members.

Reliability is not achieved through technology alone. It depends on people, processes and continuous review. When teams understand that operational precision directly impacts member outcomes, the focus on quality becomes part of the culture.

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# Digital Experience and Advocacy

A member's digital experience shapes how they perceive their provider. Every login, update and interaction tells them whether their pension is simple to manage or unnecessarily complex. In a world where digital services set the tone for trust, ease of use is now a key driver of satisfaction and advocacy.

Members expect their pension to work as intuitively as any other financial product. They want clear information, smooth digital journeys and the ability to take action without needing to call for support. Measuring digital self-service completion and Net Promoter Score together gives a strong indication of how well the provider is meeting these expectations.

| Why it Matters: | | | |
|---|---|---|---|
| Digital journeys define how members interact with their pension day to day. | High completion rates reduce operational strain and improve satisfaction. | Positive experiences drive advocacy and strengthen retention. | Strong digital performance demonstrates compliance with Consumer Duty expectations for accessible, clear communication. |

Improving digital experience requires collaboration across teams. Product design, technology, marketing and operations all contribute to how easy it is for members to engage. Providers that analyse digital data and act on feedback can quickly identify where journeys break down and where improvements will have the most impact.

Advocacy is the outcome of great experience. When members find their provider easy to use and responsive, they are far more likely to recommend it to others and remain loyal over time. Measuring this consistently gives a true reflection of how members feel, not just what they do.

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# Review Cadence



Measurement only creates value when it leads to action. Regular review turns static data into meaningful insight, helping teams identify progress, spot risk and share accountability. Establishing a clear cadence for reviewing performance ensures that metrics remain part of business rhythm, not an occasional exercise.

## Recommended Rhythm for Review:

| Monthly | Quarterly | Annually |
| --- | --- | --- |
| Cross-functional review across product, operations and distribution to monitor trends, share insights and assign actions. | Board-level summary to assess overall progress, confirm priorities and align investment with outcomes. | Strategic review to refresh benchmarks, update goals and ensure alignment with Consumer Duty and business objectives. |

A predictable review cycle encourages ownership and transparency. It helps teams see where improvements are working and where attention is needed. Publishing summary results across departments also reinforces alignment and accountability.

Strong review cadence creates momentum. It turns measurement into continuous improvement and ensures that everyone in the organisation understands how their work contributes to better outcomes for members.

Reviewing performance is not about finding fault; it is about building confidence. When data is reviewed regularly and used consistently, it creates a culture where progress is visible, shared and sustained.

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# Pension Provider Performance Scorecard

The Pension Provider Performance Scorecard is designed to give pension providers a clear, consistent and actionable way to measure performance. It translates complex operational, commercial and member data into meaningful insights that can be tracked and discussed across teams.

This scorecard helps connect outcomes to action. It shows how efficiently members are acquired, how reliably they are served, and how satisfied they feel with the experience. It brings together the measures that matter most and makes them simple to interpret, benchmark and improve.

The aim is not to compare providers publicly, but to help each organisation understand its own performance over time. When measured consistently, these metrics create a shared language across distribution, product, operations and compliance. They support better decision-making, reduce internal silos and demonstrate measurable value to both members and regulators.

## Why the Scorecard Matters

Pension providers face increasing pressure to show transparency, efficiency and good outcomes. Members expect clarity and reliability, while regulators expect measurable proof of value for money. The scorecard meets both needs by presenting a concise, evidence-based view of performance that links operational quality with member outcomes.

It can also be used as a leadership tool. By reviewing it regularly, providers can align strategic goals with day-to-day delivery and turn data into improvement plans. Over time, this creates stronger relationships with members, higher retention rates and a more resilient business model.

# Scorecard Component Definitions and Benchmarks

| Metrics | Benchmarks |
| --- | --- |
| **Acquisition Cost Per Lifetime Member (ACLM):** Total acquisition spend divided by the number of new members who remain active and contributing over the same period. | Set your own internal benchmarks based on past data, maybe look at costs over the last 5-10 years. |
| **Member Net Retention (Contributing vs Non Contributing):** Year on year retention rate of contributing members, adjusted for exits and consolidations, compared with retention of non contributing members. | ● 95.1% or higher contributing member retention<br>● 90% to 95% contributing member retention<br>● Below 90% contributing member retention |
| **Retention Asset Growth (RAG):** Year on year change in retained assets, shown as percentage growth and absolute value, adjusted for member exits and transfers out. | ● 5% or higher asset growth<br>● 2% to 4.9% asset growth<br>● Flat or negative asset growth |
| **Contributing processing Time (CPT):** Median hours from payroll file receipt to completed allocation across all contributions within the reporting period. | ● Allocation completed within 3 working days<br>● Allocation completed within 4 to 10 working days<br>● Allocation taking more than 10 working days |

| Metrics | Benchmarks |
| --- | --- |
| **Straight-through Processing Rate (STPR):** Percentage of total contributions allocated end to end through fully automated processing with no manual intervention. | ● 99% or higher straight-through processing<br>● 97.1% to 98.9% straight-through processing<br>● 97% and below straight-through processing |
| **Digital Self-Service Completion (DSSC):** Percentage of initiated digital member journeys completed end to end without manual assistance across defined self service interactions. | ● 80% or higher completion<br>● 60% to 79% completion<br>● Below 60% completion |
| **Member Nomination Conversion at Job Change:** Percentage of members changing employment who complete the nomination journey within the defined window, confirmed through successful payroll allocation. | ● 70% or higher<br>● 50% to 69%<br>● Below 50% |
| **Net Promoter Score (NPS):** Rolling measure of member advocacy based on post interaction surveys, reflecting willingness to recommend the service and overall confidence, satisfaction and trust. | ● Score of 45 or above<br>● Score of 30 to 44<br>● Score below 30 |

# The Scorecard

## Acquisition Cost per Lifetime Member (ACLM)

**£1,155**

Per Lifetime Member




## Payback Period (PP)



**10 Months 13 Days**

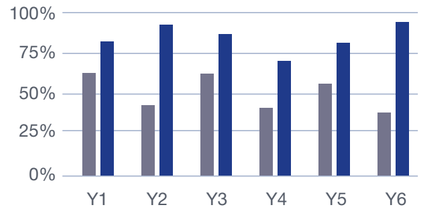
## Member Net Retention

**55%**

Non-Contributing

**96%**

Contributing




## Retention Asset Growth (RAG)

**4.5%**

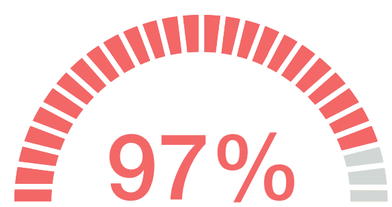
Average Yearly Growth




## Contributing Processing Time (CPT)

**3 Days**

## Straight-Through Processing Rate (STPR)




## Digital Self-Service Completion (DSSC)




## Member Nomination Conversion at Job Change

**67%**

Average Conversion




## Net Promoter Score (NPS)

**64**

# How to Use the Scorecard

**1** **Set a Baseline:**
Record your current results for each metric to create an initial snapshot of performance.

**2** **Establish Ownership:**
Assign clear responsibility for each area (for example, product, operations, or member experience).

**3** **Set Review Intervals:**
Review the scorecard monthly and summarise results quarterly to track trends over time.

**4** **Investigate Red and Amber Indicators:**
Identify root causes and link improvement actions to named owners.

**5** **Communicate Results:**
Share updates across teams so everyone understands what is improving and why it matters.

**6** **Refine Benchmarks:**
Use historic data and peer comparisons to reset internal targets as performance strengthens.

The most effective providers use the scorecard as part of their leadership rhythm. It brings together commercial efficiency, member engagement and operational excellence on a single page, helping teams focus on what drives better outcomes for members.

## Interpreting Results

The traffic-light benchmarks provide a simple visual indicator of performance.



**Green** signals strong, consistent performance that can be maintained or refined.



**Amber** highlights areas that require attention or investment to improve.



**Red** indicates critical issues where performance is falling short and action is needed.

Beyond colour coding, the trend over time is the most important measure of progress. A provider that consistently improves amber areas will achieve more sustainable growth and member satisfaction than one that stays static in green.

## Turning the Scorecard into Action

- Review and discuss results in leadership meetings to ensure shared understanding.
- Link each metric to measurable improvement goals and assign timelines for delivery.
- Celebrate progress to reinforce accountability and keep teams motivated.
- Use insights from the scorecard to strengthen Consumer Duty reporting and external communications.

The Pension Provider Performance Scorecard is more than a reporting tool. It is a framework for continuous improvement and alignment. By using it consistently, providers can demonstrate the link between commercial performance and member outcomes, building a business that is transparent, resilient and trusted.

# Executive Summary

The pensions industry is entering a new phase where measurable outcomes define progress. Members expect flexibility, transparency and continuity throughout their careers, while regulators require evidence that providers are delivering fair value. Success now depends on the ability to connect performance data with tangible improvements in service, experience and outcomes.

The **Pension Provider Performance Playbook** was created to help providers achieve exactly that. It offers a clear, practical framework for tracking commercial, operational and member-focused performance in one place. By using the **Pension Provider Performance Scorecard**, providers can move from reactive reporting to proactive improvement, turning measurement into meaningful action.

The scorecard brings consistency and alignment across teams. It enables leadership to see how every part of the business contributes to acquisition, retention and member satisfaction. When used regularly, it reveals where progress is being made, where effort should be focused and how improvements link directly to Consumer Duty outcomes.

Providers that adopt this approach gain a clearer picture of business health. They make better decisions, improve transparency and build trust with members and employers alike. Over time, these small but measurable improvements translate into stronger relationships, more stable contribution flows and higher overall value for both members and the organisation.

The next chapter for the pensions industry will be defined by connection. Providers who can demonstrate efficiency, reliability and genuine engagement will lead the market. Those who embed consistent measurement will not only meet regulatory expectations but also deliver something more valuable, a pension experience that feels personal, continuous and fair.

At Nexum Pensions, we believe that portability, transparency and measurable outcomes are the foundations of the modern pension ecosystem. By helping providers, employers and members stay connected through change, we make it possible for every contribution to count, and for every saver to move confidently towards a better retirement.

# About Nexum Pensions

Nexum Pensions exists to solve one of the most persistent problems in retirement savings, the creation of multiple pension pots every time someone changes jobs. This situation makes it harder for individuals to manage their retirement savings effectively, for employers to offer a streamlined and valuable pension benefit, and for pension providers to retain contributions from members who change employers. We bridge these gaps by connecting employers, employees, and pension providers so workplace pension contributions always go exactly where they are most valued.

For **pension providers**, Nexum Pensions creates a direct path to maintaining and growing contributions from existing members, regardless of where they work. We remove the need for providers to onboard every employer themselves, which can be both time-consuming and costly. By integrating with our network, providers can ensure that their members' workplace contributions continue to be directed into their scheme, even when those members change jobs. This reduces churn, increases assets under management, and builds stronger, longer-lasting member relationships. Our model is scalable, compliant, and low-friction, giving providers a competitive advantage without the heavy operational burden.

For **employers**, we offer a way to deliver a modern, flexible pension benefit without adding complexity to HR or payroll processes. Traditionally, employers offer a single workplace pension scheme, meaning new hires with an existing pension must start another pot. With Nexum Pensions, employers can send contributions directly into the employee's chosen pension, allowing them to continue growing the pot they already have. This approach not only supports employee financial wellbeing but also differentiates the employer's benefits package in a competitive talent market. Importantly, the process is designed to be simple. Employers run payroll as usual, submit contributions using their existing contributions file file, and Nexum handles the rest. This reduces administrative workload while delivering a benefit that employees genuinely value.

For **employees**, our service puts them in control of their retirement savings. Instead of managing multiple pensions accumulated over different jobs, they can keep all their contributions in one place – the pension they know, trust, and have already chosen. This makes it easier to track progress toward retirement goals, reduces the risk of losing track of old pots, and enables more effective long-term financial planning. Employees also gain the benefit of having employer contributions paid directly into their preferred pension, rather than being restricted to a default workplace scheme. For those who are financially engaged, this offers greater flexibility and control. For those who are less engaged, it gives them the opportunity to start engaging with their choice from their existing pensions.

Nexum Pensions brings all three groups together through a simple, technology-driven process that benefits everyone. Providers grow contributions, employers enhance their benefits offering without extra work, and employees gain a better path to long-term financial security. Our mission is to modernise the way pension contributions are handled, making them as portable, connected, and personalised as today's workforce demands.

Learn more about Nexum Pensions.