Pensions Dashboards Readiness Survey 2024-25

Report of findings

Prepared for The Pensions Regulator by OMB Research
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1. Executive summary

1.1 Introduction

Pensions dashboards are a hugely important initiative which will enable savers to see their pensions in one place and empower them to make informed choices. For dashboards to succeed, pension schemes will need to prepare their systems and data. All schemes and providers in scope are legally required to be connected to the pensions dashboards ecosystem and be ready to respond to requests for pensions information by 31 October 2026 at the latest. In order to reduce risks to delivery, the Department for Work and Pensions set out in guidance a staged timetable for connection starting with the largest schemes.

This report summarises results from The Pensions Regulator's Dashboards Readiness Tracker which sought to establish the extent to which schemes were undertaking the preparations required for connection to dashboards. The report covers schemes in the first nine cohorts of the staged connection timetable[1] with a 'connect by' date between April 2025 (Master trusts with more than 20,000 members) and February 2026 (all schemes with between 600 to 749 members.

Schemes were invited to complete two online self-completion surveys. Survey 1 was a more detailed survey sent approximately 11 months before each scheme's 'connect by' date. Survey 2 used a reduced set of questions and was sent approximately seven months before their 'connect by' date. Unless otherwise stated this report is based on Survey 1 findings.

The survey was conducted by OMB Research, an independent market research agency. Fieldwork for Survey 1 took place between May 2024 and March 2025 and 605 schemes responded in total across nine cohorts. Fieldwork for Survey 2 took place between October 2024 and March 2025 and 485 schemes responded in total across six cohorts.

Note that only differences which are statistically significant (at the 95% confidence level) are mentioned in the report commentary, for example between cohorts or between Survey 1 and Survey 2.

1.2 Key findings

1.2.1 Awareness of key pensions dashboards duties was near universal.

Eleven months ahead of their 'connect by' date, 94% of schemes were aware of all five of their key duties regarding dashboards. Awareness was similarly high irrespective of scheme type or size. The five duties are to connect to the central digital architecture, have regard to DWP's guidance on when to connect, use personal data provided by members to find their records, return up-to-date pension asset information, and to complete these tasks in line with standards set out by the Money and Pensions Service.

[1]https://www.gov.uk/government/publications/pensions-dashboards-guidance-on-connection-the-staged-timetable/pensions-dashboards-guidance-on-connection-the-staged-timetable

1.2.2 Over seven in ten schemes had completed key preparatory actions or had plans in place for these.

Most pension schemes had already started preparing for pensions dashboards 11 months ahead of their connection date; 72% had completed all of the five key actions that TPR expected schemes to take or had a plan to achieve them. These actions included regularly tracking progress at board meetings, discussing preparations with administrators, choosing a route to connection, and taking steps to ensure their match/personal data is accurate and held digitally. Almost all schemes (99.7%) had carried out at least one of these actions.

1.2.3 Almost eight in ten schemes expected to connect to dashboards by their 'connect by' date and were confident they would do so.

Nearly nine in ten respondents (87%) had read the DWP guidance on connection.

Almost eight in ten of schemes (78%) intended to connect by the 'connect by' date or an earlier date (based on the date TPR held[2]) and were confident they would do so.

Of the remainder,12% intended to connect in line with the guidance but believed their date was later than the one that TPR held or they did not know their date. A further 4% were not confident they would connect by their ‘connect by’ date, citing reliance on administrators, focus on other tasks, and software issues as their main concerns. Another 4% did not expect to meet their ‘connect by’ date, primarily due to administrator/software changes, anticipated scheme wind-up, or other large scheme projects.

1.2.4 Compared to other key actions, schemes were less likely to have assigned a budget and discussed preparations with Additional Voluntary Contribution (AVC) providers.

Around two-thirds of schemes (65%) had assigned a budget to deliver the work to prepare for dashboards duties by 11 months before their ‘connect by’ date. Over two-fifths (42%) of schemes that allowed Defined Contribution AVCs and used a separate AVC provider had discussed preparations with their provider.

1.2.5 Half of schemes had decided on key data items for matching members to their records and a similar proportion were completely or very confident in the accuracy of their data.

Around half of schemes (51%) had identified the personal and contact data items they would use for matching members to their records, with a further 41% expecting to decide soon. Over half (57%) were either completely or very confident in the accuracy of their matching or personal and contact data, and an additional 40% were fairly confident.

Most schemes (85%) held match data in a digital format for all members.

1.2.6 Over three-fifths of schemes with DC benefits held recent value data and a similar proportion held this data digitally for all members. However, a notable

[2] Scheme ‘connect by’ dates are set out in DWP’s guidance. The ‘connect by’ dates used by TPR were calculated based on the data provided by schemes through scheme returns; the date for some schemes may have changed due to a change in scheme membership for example.

proportion, particularly public service and DB schemes with AVCs, could not confirm DC data recency and digital accessibility.

For DC benefits, 62% of schemes reported that all their DC value data was recent. However, 23% of schemes did not know if their DC data was recent, This was particularly the case for DB (30%) and public service (41%) schemes, i.e. those with DC AVCs. To address non-recent data, 47% of schemes planned to regularly calculate values to ensure they were recent and available on demand, with 15% opting for a combination of regular and on-demand calculations. Most of the remainder did not know how they would do this (37%).

Almost three-fifths (59%) of schemes reported that all DC value data was accessible digitally. DB and Hybrid schemes were more likely to say that some of this data was not accessible digitally compared to DC schemes (19% and 16% vs. 3% respectively). Schemes with non-digital data were actively planning to address this, with 19% already having plans in place and 40% intending to do so within the next six months.

1.2.7 Schemes' DB value data was less likely to be recent than DC value data but was more likely to be accessible digitally.

Almost half (49%) of schemes with DB value data confirmed that all of it was recent. Conversely, 39% of schemes reported some non-recent DB data and a further 12% did not know. To address this, 41% of schemes with non-recent data planned to regularly calculate values to ensure recency and on-demand availability, with another 27% opting for a combination of regular and on-demand calculations.

Two-thirds (67%) reported that all DB value data was accessible digitally. Just over two-fifths (41%) of schemes with non-digital DB data had put plans in place to address this, with nearly a third (30%) planning to do so within six months.

1.2.8 One in four schemes reported that they held some value data that was not available digitally.

A quarter (25%) of schemes held DC and/or DB value data that was not available digitally. One in six schemes with DC benefits (16%) knew they held some DC value data that was not available digitally. Almost a fifth of schemes with DB benefits (19%) held some DB value data which was not accessible digitally.

Over half (53%) confirmed that all DC and/or DB value data was available digitally. The remaining 22% of schemes did not know if all value data was available digitally.

1.2.9 Dashboards preparedness varied by scheme type, with distinct differences between DC, DB, hybrid and public service schemes.

Hybrid (79%) and DB (75%) schemes were more likely to have completed all five key preparatory actions than public service schemes (62%)[3]. The figure for DC schemes was 70%. In particular, public sector schemes were least likely to have tracked dashboards progress at board meetings (70%, compared with 89% of DB, 89% of hybrid and 84% of DC schemes).

[3] Regularly tracking progress at board meetings, discussing preparations with administrators, choosing a route to connection, having digital personal data, having confidence in the accuracy of this data.

DC and hybrid schemes showed the highest confidence in having accurate data for matching records available in time for their 'connect by' date (19% and 14% respectively were completely confident, compared with 7% of hybrid and public service schemes). They were also more likely to say that all their DC value data was recent (86% of DC and 76% of hybrid schemes, compared with 51% of DB and 39% of public service schemes). In addition, DC schemes were most likely to hold all of this data digitally (89%, compared with 67% of hybrid, 54% of public service and 44% of DB schemes).

Over two-thirds of public service schemes (68%) reported that all DB value data was recent, compared with 44% of DB and 39% of hybrid schemes. A similar pattern was seen for digital accessibility, with 82% of public service schemes holding all DB value data digitally, compared with 61% of hybrid and 60% of DB schemes.

1.2.10 Larger schemes typically demonstrated more advanced preparation and greater digital maturity than smaller schemes.

Larger schemes were more likely to have achieved all five of the key preparatory actions[4] (79% of very large schemes with more than 20,000 members, 73% of large schemes with 1,000 to 19,999 members, 65% of medium schemes with 100 to 999 members). Very large schemes were also more likely to have assigned a budget to deliver the work required to prepare for dashboards (79%, compared with 66% of large and 62% of medium schemes).

Very large schemes were more likely than smaller schemes to intend to connect by their 'connect by' date (according to the date held by TPR) and have confidence they will connect by that date. This was the case with 91% of very large schemes, compared to 74% of large and 79% of medium sized schemes.

Where applicable, approaching two-thirds of very large schemes (63%) had discussed preparations with their AVC providers, compared with 43% of medium and 35% of large schemes. In terms of data readiness, 96% of very large schemes held match data digitally for all members, a higher proportion than for other scheme sizes (large 82%, medium 84%).

1.2.11 Survey 2 findings demonstrated that schemes had generally made progress in dashboards readiness and planning. However, there were no increases from Survey 1 in the recency and digitisation of value data

Schemes in Cohorts 1 to 6 demonstrated increases in key preparatory actions between Survey 1 (11 months prior to connection) and Survey 2 (7 months prior to connection). Specifically, more schemes had tracked dashboard progress at board meetings (up from 81% to 86%), assigned a budget (64% to 78%) and discussed preparations with administrators (91% to 95%) and AVC providers (43% to 62%).

The proportion of schemes that knew their 'connect by' date (according to the date TPR held) increased from 79% in Survey 1 to 92% in Survey 2.

Almost two-thirds (64%) of schemes had decided on match data items (up from 49% in Survey 1), though confidence in the accuracy of this data had not changed. The

[4] Regularly tracking progress at board meetings, discussing preparations with administrators, choosing a route to connection, having digital personal data, having confidence in the accuracy of this data.

proportion of schemes with non-recent and non-digital DC and DB value data was also unchanged between Survey 1 and Survey 2.

2. Introduction and methodology

2.1 Background and research objectives

Pensions dashboards are digital services (apps, websites or other tools) that allow individuals to see their pensions information, including their State Pension, for free in one place online at a time of their choosing. Pensions dashboards will also reunite savers with lost or forgotten pensions. The ability to access information easily alongside an increase in individuals' awareness and understanding of their pension information could also support people with better planning for their retirement.

As required by the Pensions Dashboards Regulations 2022, all schemes with 100 or more relevant members at the scheme year end between 1 April 2023 and 31 March 2024 must connect to pensions dashboards.

In order to reduce risks to delivery, the Department for Work and Pensions (DWP) set out a staged timetable[5] for schemes to connect to the pensions dashboards ecosystem and be in a position to process 'Find' and 'View' requests[6]. Schemes are asked to connect over time according to their size and type. The connection timetable prioritises schemes and providers with the greatest number of memberships. The date by which schemes have been requested to connect is known as their 'connect by' date. Trustees and scheme managers must have regard to the guidance, and all schemes and providers in scope are legally required to be connected to the pensions dashboards ecosystem and be ready to respond to requests for pensions information by 31 October 2026 at the latest.

To raise awareness and understanding of pensions dashboards and the associated duties and ensure that as many schemes as possible are compliant by their 'connect by' date, TPR has been carrying out a direct communications programme. This involves each scheme receiving a series of direct communications setting out actions to take, at specific points in time ahead of its individual 'connect by' date.

TPR commissioned OMB Research to conduct an ongoing programme of surveys to assess schemes' readiness for the pensions dashboards. This involved two online self-completion surveys that took place shortly after schemes received their first and second direct communications from TPR.

The specific research objectives were to:

- determine schemes' knowledge and understanding of their pensions dashboards duties
- establish the extent to which schemes had or were undertaking the preparations required for connection to dashboards
- inform appropriate interventions by TPR by Identifying the profile of schemes that lacked knowledge and understanding and/or were not undertaking all or some of the preparations required

[5] Pensions dashboards: guidance on connection: the staged timetable - GOV.UK

[6] A "find" request is initiated by a user to locate their pensions across different providers, while a "view" request allows the user to see the details of a specific pension once it has been located.

The connection timetable is shown in Table 2.1.1 below. This report summarises the results from schemes in cohorts 1 to 9 with a 'connect by' date between April 2025 and February 2026.

Table 2.1.1 Connection timetable

Cohort	Scheme Type (no. of members)	'Connect by' date
1	**Master Trust (20,000+)**	**Apr 2025**
2	**Master Trust (5,000-19,999), DC used for AE (5,000-999,999), DC - Other (20,000-999,999), DB (20,000-999,999), Hybrid (20,000-999,999)**	**May 2025**
3	**Master Trust (1,000-4,999), DC used for AE (1,000-4,999), DC - Other (5,000-19,999), DB (5,000-19,999), Hybrid (5,000-19,999)**	**Jun 2025**
4	**DC - Other (2,500-4,999), DB (2,500-4,999), Hybrid (2,500-4,999)**	**Aug 2025**
5	**DC - Other (1,500-2,499), DB (1,500-2,499), Hybrid (1,500-2,499)**	**Sep 2025**
6	**Public Service**	**Oct 2025**
7	**DC - Other (1,000-1,499), Hybrid (1,000-1,499)**	**Nov 2025**
8	**Master Trust (750-999), DC used for AE (750-999), DC - Other (750-999), DB (750-999), Hybrid (750-999)**	**Jan 2026**
9	**Master Trust (600-749), DC used for AE (600-749), DC - Other (600-749), DB (600-749), Hybrid (600-749)**	**Feb 2026**
10	Master Trust (400-599), DC used for AE (400-599), DC - Other (400-599), DB (400-599), Hybrid (400-599)	Mar 2026
11	Master Trust (320-399), DC used for AE (320-399), DC - Other (320-399), DB (320-399), Hybrid (320-399)	Apr 2026
12	Master Trust (250-319), DC used for AE (250-319), DC - Other (250-319), DB (250-319), Hybrid (250-319)	May 2026
13	Master Trust (195-249), DC used for AE (195-249), DC - Other (195-249), DB (195-249), Hybrid (195-249)	Jun 2026
14	Master Trust (155-194), DC used for AE (155-194), DC - Other (155-194), DB (155-194), Hybrid (155-194)	Jul 2026
15	Master Trust (125-154), DC used for AE (125-154), DC - Other (125-154), DB (125-154), Hybrid (125-154)	Aug 2026
16	Master Trust (100-124), DC used for AE (100-124), DC - Other (100-124), DB (100-124), Hybrid (100-124)	Sep 2026

Scheme size definitions are based on the number of members and are shown in Table 2.2.2 below.

Table 2.2.2 Scheme size definitions

Scheme size	No. of members
Medium	100 - 999
Large	1,000 - 19,999
Very large	20,000 or more

2.2 Methodology

2.2.1 Sampling approach

The sample frame for this research was derived from contact lists that TPR used to send direct communications to schemes based on DWP's staged timetable. These communications were sent 12 and 8 months before scheme's 'connect by' date.

Approximately one month after schemes were sent each direct communication, an online tracking survey was emailed to the chair of trustees and nominated dashboards contact(s)[7]. As detailed in Table 2.2.1.1 below, Schemes covered in this report represent the first nine staging cohorts. Survey 1 covered Cohorts 1 to 9 and Survey 2 covered Cohorts 1 to 6.

Table 2.2.1.1 Survey timings

	Cohort								
	1	2	3	4	5	6	7	8	9
'Connect by' date	Apr 25	May 25	Jun 25	Aug 25	Sep 25	Oct 25	Nov 25	Jan 26	Feb 26
Survey 1 fieldwork	May 24	Jun 24	Jul 24	Sep 24	Oct 24	Nov 24	Dec 24	Feb 25	Mar 25
Survey 2 fieldwork	Oct 24	Oct 24	Nov 24	Jan 25	Feb 25	Mar 25	-	-	-

All schemes within each cohort were contacted as part of the survey. In some cases, an individual could be involved with several different pension schemes. These contacts were asked to complete the survey separately for each scheme.

The survey covered open, closed, and paid-up schemes. Schemes that were either wound up or in the process of winding up were excluded from the survey. An exception was made for schemes not expected to complete winding up before their 'connect by' date.

[7] The dashboards nominated contacted is an individual nominated by the primary contact to assist with pensions dashboards duties. This could be an administrator, compliance manager, or other member of staff

2.2.2 Data collection

The surveys were conducted between May 2024 and March 2025 by OMB Research, on behalf of TPR. An online self-completion questionnaire was sent via email. For each questionnaire the fieldwork period lasted 14 days with a reminder email sent after 7 days.

Survey 1 was used to assess schemes' existing knowledge and understanding of pension dashboards, specifically identifying those that lacked this crucial awareness. Both Survey 1 and Survey 2 were used to track schemes' preparations over time, determining whether they had initiated or planned the necessary steps for successful dashboards connection.

A total of 605 Survey 1 and 485 Survey 2 responses were received. The average response rate for Survey 1 was 43% (ranging from 38% to 61%). The average response rate for Survey 2 was 48% (ranging from 46% to 70%). Other than Cohort 4, there was a higher response rate in Survey 2 than Survey 1. Table 2.2.2.1 shows the total available sample and response rate for each cohort and survey wave.

Table 2.2.2.1 Response rates

	Total	C1	C2	C3	C4	C5	C6	C7	C8	C9
'Connect by' date	-	Apr 25	May 25	Jun 25	Aug 25	Sep 25	Oct 25	Nov 25	Jan 26	Feb 26
Survey 1										
Usable sample	**1,313**	21	70	179	167	152	384	143	105	92
Completed surveys	**605**	10	43	81	92	71	164	68	40	36
Response rate	**43%**	48%	61%	45%	55%	47%	43%	48%	38%	39%
Survey 2										
Usable sample	**976**	20	71	177	163	153	392	-	-	-
Completed surveys	**485**	14	47	87	80	75	182	-	-	-
Response rate	**48%**	70%	64%	49%	49%	49%	46%	-	-	-

2.3 Analysis and reporting conventions

Throughout this report the survey results have been analysed by staging cohort.

Base sizes (the number of responses from which the findings are derived) are displayed under the tables and charts to give an indication of the robustness of results. Low base sizes (fewer than 25 respondents) have been highlighted and these results should be interpreted with caution.

The data presented in this report is from a sample of schemes within each cohort that responded rather than the total population. This means the results are subject to non-response bias.[8]

Only differences which are statistically significant are mentioned in the report commentary. For example, if a percentage is said to be higher between two cohorts, this means that it is a statistically significant difference. All significance testing referred to in this report was carried out at the 95% confidence level ($p < 0.05$). This means that we can be at least 95% confident that the change is 'real' rather than a function of sampling error.

All figures in this report have been rounded to the nearest whole percent. The one exception is cases where the value is between 0.01% and 0.49%, which have been shown as <0.5% (whereas if no respondents selected an answer the value has been shown as 0%). Please note that results in the charts and tables may not add up to 100% due to rounding and/or respondents being able to select more than one answer to a question.

The questionnaire included some open-ended questions. To allow for quantitative analysis, responses have been coded into common themes with the number of responses aligning with each theme recorded.

[8] Non-response bias occurs when individuals who do not participate in a survey differ in a meaningful way from those who do. This can lead to survey results not being fully representative of the target population.

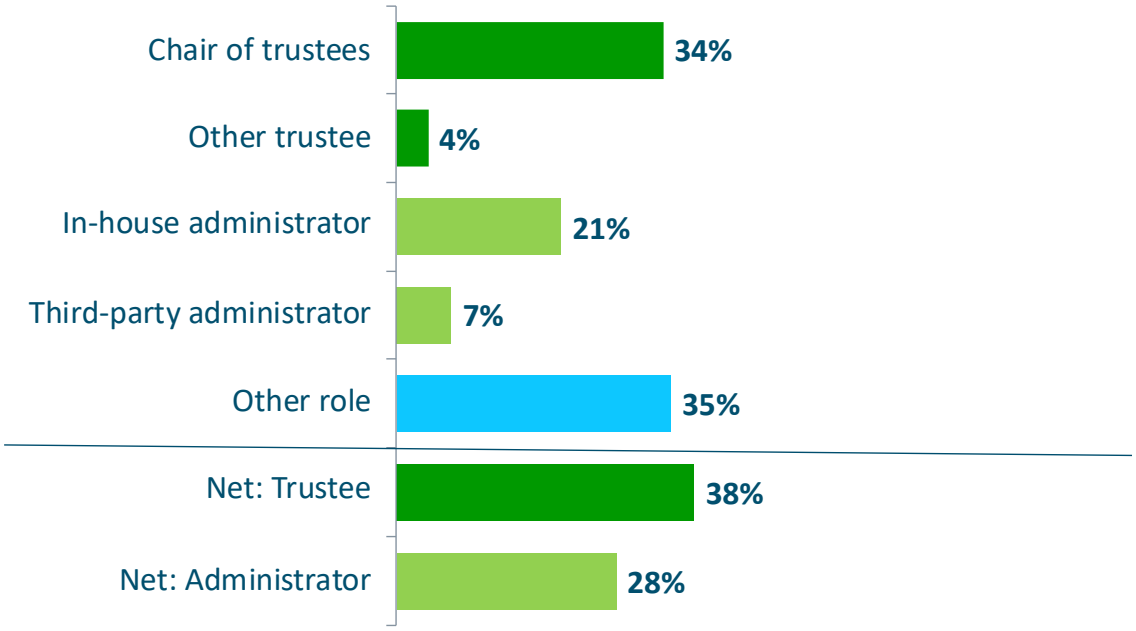
3. Research findings

3.1 Respondent and scheme profile

In Survey 1, approaching two-fifths (38%) of respondents were trustees and this was typically the chair (Figure 3.1.1). Over a quarter (28%) were administrators and a third (34%) were in another role.

Respondents in other roles were most commonly scheme secretaries (10%) and this group also included pensions managers, trustee support, dashboards project staff and representatives of employers/scheme managers amongst others.

Figure 3.1.1 Respondent role (Survey 1)



Base: All respondents - Total (605)

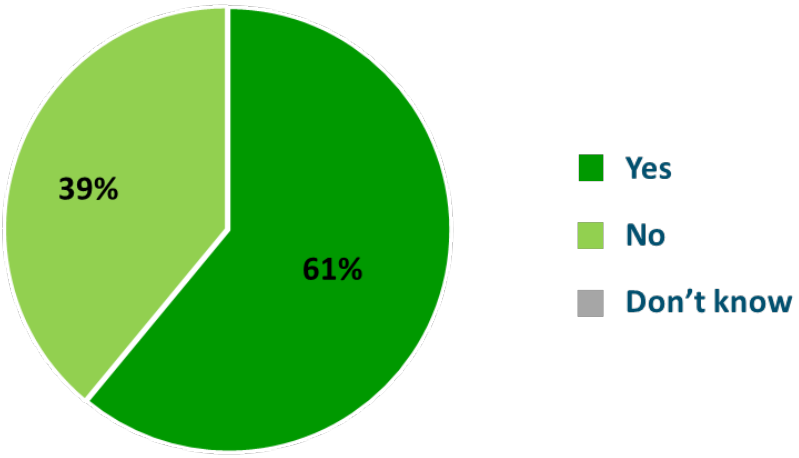
Table 3.1.1 Respondent role (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Chair of trustees	**34%**	60%	30%	41%	45%	58%	-	46%	65%	44%
Other trustee	**4%**	0%	0%	5%	1%	4%	-	9%	5%	22%
In-house administrator	**21%**	20%	37%	23%	11%	13%	38%	6%	5%	8%
Third-party administrator	**7%**	0%	7%	2%	8%	4%	6%	7%	13%	14%
Other role	**34%**	20%	26%	28%	36%	21%	56%	32%	13%	11%
Net: Trustee	**38%**	60%	30%	46%	46%	62%	-	54%	70%	67%
Net: Administrator	**28%**	20%	44%	26%	18%	17%	44%	13%	18%	22%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

All trustees were asked if they were a professional trustee. As detailed in Figure 3.1.2, three-fifths (61%) classified themselves as professional trustees. The proportion of trustees that classified themselves as professional that completed Survey 2 was consistent with Survey 1 at 58%.

Figure 3.1.2 Whether respondent is a professional trustee (Survey 1)



Base: All trustees - Total (231)

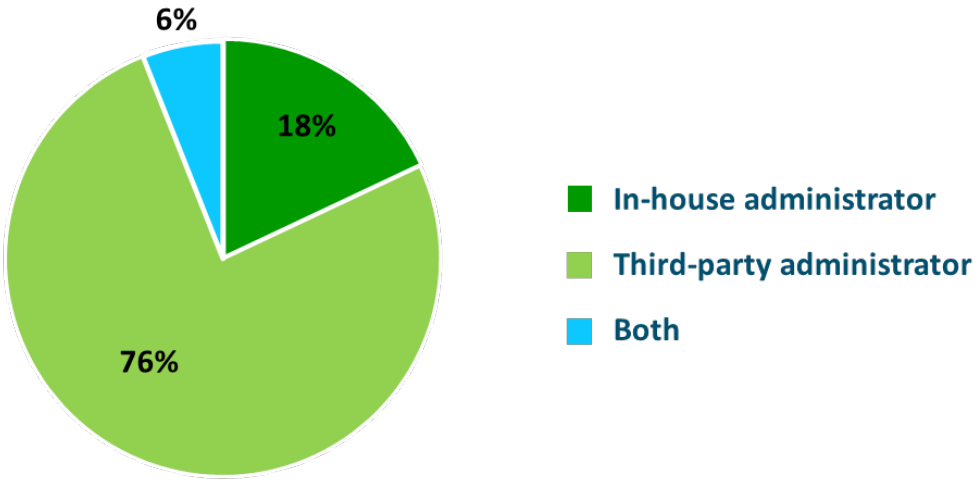
Table 3.1.2 Whether respondent is a professional trustee (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Yes	**61%**	100%	54%	59%	50%	70%	-	59%	64%	63%
No	**39%**	0%	46%	41%	50%	30%	-	41%	36%	38%
Don't know	**0%**	0%	0%	0%	0%	0%	-	0%	0%	0%

Base: All trustees - Total (231), Cohort 1 (6), Cohort 2 (13), Cohort 3 (37), Cohort 4 (42), Cohort 5 (44), Cohort 6 (0), Cohort 7 (37), Cohort 8 (28), Cohort 9 (24) – Caution: low base for Cohorts 1, 2 and 9

Respondents were asked what type of administrator the scheme used. Figure 3.1.3 shows that three-quarters (76%) of schemes used a third-party administrator. In a further 6% of cases schemes used a third-party administrator in combination with an in-house administrator.

Figure 3.1.3 Administration arrangement (Survey 1)



Base: All respondents - Total (605)

Those in Cohorts 1 and 2 (large schemes with 1,000 – 19,999 members and very large schemes with 20,000+ members) as well as public service schemes (Cohort 6) were more likely to use an in-house administrator than other schemes.

Table 3.1.3 Administration arrangement (Survey 1)

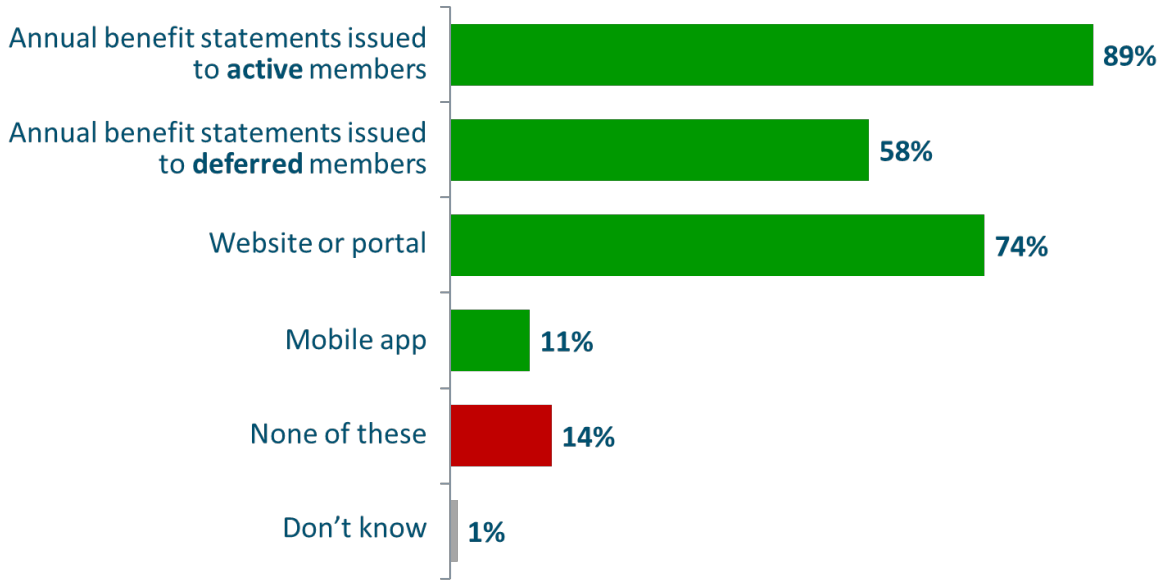
	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
In-house administrator	**18%**	30%	14%	15%	10%	18%	34%	7%	0%	8%
Third party administrator	**76%**	60%	63%	75%	84%	82%	60%	91%	98%	89%
Both	**6%**	10%	23%	10%	7%	0%	6%	1%	3%	3%
Net: In-house	**24%**	40%	37%	25%	16%	18%	40%	9%	3%	11%
Net: Third-party	**82%**	70%	86%	85%	90%	82%	66%	93%	100%	92%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

3.2 Pensions value information provided to members

All respondents were asked whether their scheme already provided information to members about the value of their pensions. As shown in Figure 3.2.1, 89% of schemes provided annual benefit statements to active members and 58% to deferred members. Nearly three-quarters (74%) of schemes provided information to members via a website or portal and 11% via a mobile app.

Figure 3.2.1 Existing pensions value information issued to members (Survey 1)



Base: All with active members - Total (330)
Base: All with deferred members - Total (605)
Base: All respondents - Total (605)

Schemes in Cohorts 1, 2 and 3 (large schemes with 1,000 to 19,999 members and very large schemes with 20,000+ members) were more likely to provide information via a website, portal or mobile app, although 93% of public service schemes (Cohort 6) also provided pension value information via a website or portal.

Table 3.2.1 Existing pensions value information issued to members (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Annual benefit statements issued to active members	**89%**	100%	86%	92%	80%	76%	99%	87%	71%	57%
Annual benefit statements issued to deferred members	**58%**	90%	60%	54%	39%	28%	96%	47%	28%	39%
Website or portal	**74%**	90%	86%	81%	67%	59%	93%	62%	50%	44%
Mobile app	**11%**	60%	30%	23%	7%	7%	5%	10%	0%	3%
None of these	**14%**	0%	2%	11%	21%	27%	1%	13%	33%	31%
Don't know	**1%**	0%	0%	0%	0%	0%	1%	3%	3%	3%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

Base: All with active members - Total (330), Cohort 1 (10), Cohort 2 (37), Cohort 3 (53), Cohort 4 (50), Cohort 5 (34), Cohort 6 (101), Cohort 7 (31), Cohort 8 (7), Cohort 9 (7) – Caution: low base for Cohorts 1, 8 and 9

Base: All with deferred members - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

DC (97%) and public service (99%) schemes were more likely to provide active members with annual benefit statements than DB (80%) and hybrid (83%) schemes, in reflection of existing legal requirements. The same was true for issuing annual benefit statements to deferred members (DC 89%, public service 96%, DB 32%, hybrid 50%).

DC schemes were more likely to provide existing pensions information via a mobile app (46%) compared to hybrid (19%), public service (5%) and DB (4%) schemes. DB (23%) and hybrid (15%) schemes were more likely to say that they provided 'none of these' than DC (3%) and public service (1%) schemes.

Schemes that provided access to pensions value information via a portal, website or app were asked what proportion of members were able to access this information if they wished to do so (e.g. by registering). Table 3.2.2 below shows that nearly two-thirds (64%) said that all members could do so.

Table 3.2.2 Proportion of members able to access their pensions value information via a portal, website or app (Survey 1)

		C1	C2	C3	C4	C5	C6	C7	C8	C9
	Total	Apr 25	May 25	Jun 25	Aug 25	Sep 25	Oct 25	Nov 25	Jan 26	Feb 26
All of them – 100%	**64%**	89%	59%	42%	60%	67%	77%	60%	45%	69%
75% to 99%	**20%**	0%	24%	41%	27%	26%	10%	14%	20%	6%
50% to 74%	**7%**	0%	11%	9%	3%	0%	6%	12%	15%	6%
25% to 49%	**4%**	11%	5%	5%	5%	2%	3%	2%	5%	0%
1% to 24%	**2%**	0%	0%	2%	3%	2%	1%	5%	10%	0%
Don't know	**3%**	0%	0%	2%	2%	2%	3%	7%	5%	19%

Base: All offering access to value information via website/portal/app - Total (446), Cohort 1 (9), Cohort 2 (37), Cohort 3 (66), Cohort 4 (62), Cohort 5 (42), Cohort 6 (152), Cohort 7 (42), Cohort 8 (20), Cohort 9 (16) – Caution: low base for Cohorts 1, 8 and 9

A greater proportion of DC (90%) and public service schemes (77%) provided access to this information to all members, compared to DB (51%) and hybrid (57%) schemes.

The same group of schemes were also asked what proportion of members had registered for or enabled access to these digital services. For 57% of schemes, fewer than half of members had chosen to register or enable access to this information (Table 3.2.3).

Table 3.2.3 Proportion of members that have registered for or enabled access to view pensions value information via a portal, website or app (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
All of them – 100%	**<0.5%**	0%	0%	0%	0%	0%	1%	0%	0%	0%
75% to 99%	**6%**	0%	24%	12%	6%	2%	2%	5%	0%	6%
50% to 74%	**19%**	0%	27%	24%	24%	12%	20%	12%	5%	13%
25% to 49%	**46%**	78%	35%	35%	44%	55%	54%	45%	50%	19%
1% to 24%	**11%**	11%	8%	15%	15%	10%	6%	14%	15%	13%
None of them – 0%	**<0.5%**	0%	0%	0%	2%	0%	1%	0%	0%	0%
Don't know	**17%**	11%	5%	14%	10%	21%	16%	24%	30%	50%

Base: All offering access to value information via website/portal/app - Total (446), Cohort 1 (9), Cohort 2 (37), Cohort 3 (66), Cohort 4 (62), Cohort 5 (42), Cohort 6 (152), Cohort 7 (42), Cohort 8 (20), Cohort 9 (16) – Caution: low base for Cohorts 1, 8 and 9

Just over a quarter (26%) of DC schemes said that at least 75% of their members had registered for or enabled access to use these services. In comparison, 10% of hybrid schemes, 4% of DB schemes and 3% of public service schemes reported that at least 75% of their members had registered for or enabled access to use these services.

Where members had registered for or enabled these services, schemes were asked what proportion of them had used these digital services in the previous 12 months. As seen in Table 3.2.4, typically fewer than half of these members (48%) had done so (despite having registered/enabled access to this information). Of the remainder, 29% did not know the proportion that had done so.

Table 3.2.4 Proportion of members that have accessed pensions value information via a portal, website or app in previous 12 months (Survey 1)

		C1	C2	C3	C4	C5	C6	C7	C8	C9
	Total	Apr 25	May 25	Jun 25	Aug 25	Sep 25	Oct 25	Nov 25	Jan 26	Feb 26
All of them – 100%	**1%**	0%	0%	0%	2%	0%	2%	0%	0%	13%
75% to 99%	**4%**	0%	11%	7%	5%	3%	2%	3%	7%	0%
50% to 74%	**17%**	13%	14%	21%	13%	12%	21%	9%	21%	0%
25% to 49%	**25%**	13%	34%	23%	22%	21%	26%	34%	14%	0%
1% to 24%	**24%**	13%	23%	23%	31%	45%	13%	25%	36%	38%
None of them – 0%	**0%**	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know	**29%**	63%	17%	26%	27%	18%	36%	28%	21%	50%

Base: All with members registered/enabled access via website/portal/app - Total (369), Cohort 1 (8), Cohort 2 (35), Cohort 3 (57), Cohort 4 (55), Cohort 5 (33), Cohort 6 (126), Cohort 7 (32), Cohort 8 (14), Cohort 9 (8) – Caution: low base for Cohorts 1, 8 and 9

3.3 Awareness and knowledge of duties

Respondents were asked if they were aware of five key duties in relation to pensions dashboards. Table 3.3.1 indicates near universal awareness of each of these duties across all cohorts. Overall, 94% of schemes were aware of all five key duties.

Table 3.3.1 Awareness of key duties (Survey 1)

% aware	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
You will need to connect your pension scheme to the central digital architecture	**98%**	100%	100%	100%	98%	100%	96%	100%	98%	97%
You will need to have regard to guidance put out by DWP on when to connect	**99%**	100%	100%	100%	100%	100%	98%	99%	98%	100%
You will need to use personal data provided by members to find their records in your scheme	**99%**	100%	100%	100%	99%	100%	97%	99%	100%	100%
You will need to return up to date pension asset information to members in your scheme	**97%**	100%	98%	96%	99%	94%	95%	99%	100%	97%
You will need to do all of the above in line with standards set out by the Pensions Dashboards Programme, at the Money and Pensions Service	**97%**	100%	100%	99%	97%	97%	95%	96%	100%	97%
Aware of all five key duties	**94%**	100%	98%	95%	95%	94%	91%	96%	95%	97%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

Respondents were also asked if they were aware of various aspects relating to dashboards compliance. As shown in Table 3.3.2, 99% knew that trustees/public service scheme managers are legally accountable for compliance, 98% were aware that compliance would be regulated by TPR and the FCA, and 98% knew that failure to comply with their duties could result in enforcement action.

Table 3.3.2 Awareness of dashboards compliance aspects (Survey 1)

% aware	Total	C1	C2	C3	C4	C5	C6	C7	C8	C9
		Apr 25	May 25	Jun 25	Aug 25	Sep 25	Oct 25	Nov 25	Jan 26	Feb 26
Compliance with these duties and standards will be regulated by TPR and the Financial Conduct Authority (as applicable)	**98%**	100%	100%	99%	100%	99%	95%	96%	100%	97%
Trustees / Public service scheme managers are legally accountable for making sure that pension schemes are compliant with their pensions dashboards duties	**99%**	100%	100%	99%	99%	100%	97%	100%	100%	100%
Failure to comply with these duties could result in enforcement action including penalties	**98%**	100%	100%	100%	98%	99%	95%	100%	100%	100%

3.4 Preparations for dashboards duties

As part of their preparations, schemes were expected to carry out key steps to ensure they were ready to connect by their 'connect by' date. The findings related to these actions are set out in sections 3.4.1 and 3.4.2.

Of these actions there are five which are of greater importance. The results from Survey 1 on whether schemes had completed these are summarised in Table 3.4.1 below.

Eleven months prior to connection, 72% of schemes had completed all of these preparation elements and almost all (99.7%) had achieved at least one of them.

Over nine in ten had discussed preparations with their administrator or planned to do so within three months (97%), chosen a route to connection or expected to do so within three months (93%), had fully digitised personal data or a plan to achieve this (93%) and were confident in the accuracy of this data or had a plan in place to improve it (94%). However, fewer had regularly tracked dashboards progress at board meetings (83%). Just two schemes (<0.5%) had not carried out any of these actions.

Larger schemes were more likely to have achieved all five preparation elements (79% of very large schemes with more than 20,000 members, 73% of large schemes with 1,000 – 19,999 members, 65% of medium schemes with 100 to 999 members).

Hybrid (79%) and DB (75%) schemes were more likely to have achieved all five elements than public service schemes (62%). The figure for DC schemes was 70%.

Table 3.4.1 Preparations for dashboards duties - Summary (Survey 1)

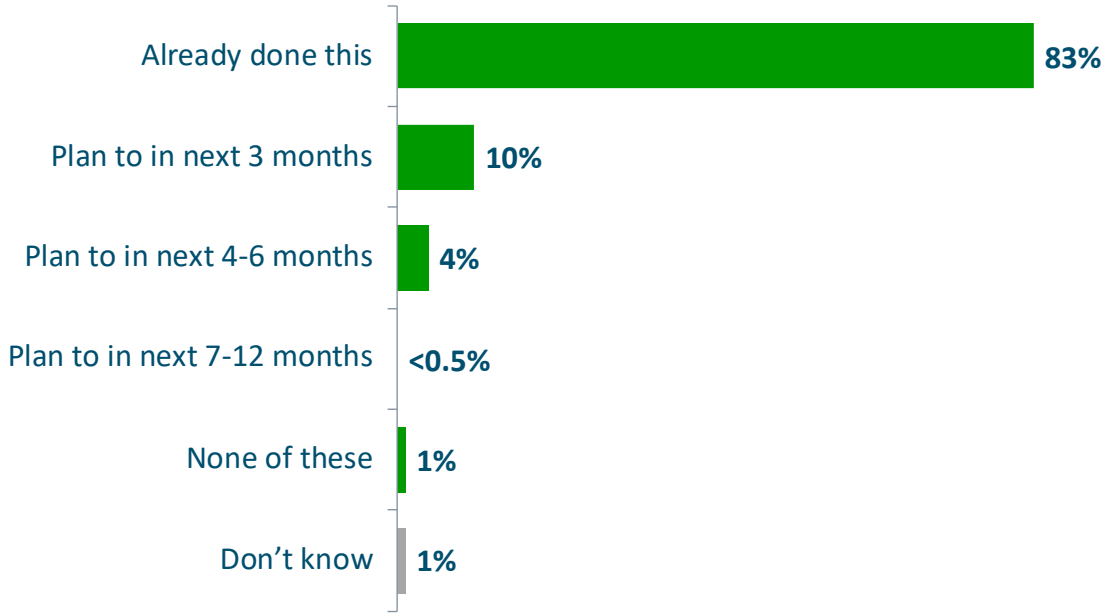
		C1	C2	C3	C4	C5	C6	C7	C8	C9
	Total	Apr 25	May 25	Jun 25	Aug 25	Sep 25	Oct 25	Nov 25	Jan 26	Feb 26
Regularly tracked progress of pension dashboards at trustee/pension board meetings	**83%**	100%	91%	88%	86%	87%	70%	93%	95%	75%
Discussed preparations with your administrator or will do so within 3 months	**97%**	100%	100%	100%	100%	97%	92%	97%	100%	94%
Chosen route to connection or will do so within 3 months	**93%**	100%	93%	94%	92%	97%	90%	88%	98%	97%
Have digital personal data or a plan to achieve it	**93%**	100%	95%	93%	90%	93%	96%	93%	85%	94%
Have confidence in the accuracy of their match/personal data or a plan to improve it	**94%**	100%	93%	93%	90%	96%	96%	97%	93%	97%
Met all 5 of the above	**72%**	100%	81%	77%	68%	77%	62%	78%	80%	67%

3.4.1 Key preparation actions for dashboards duties

Schemes were also asked whether they had taken various key actions in preparing for dashboards. If the scheme had not taken each action they were asked whether it was planned in the next 12 months.

As seen in Figure 3.4.1.1 below, 11 months before their 'connect by' date, the majority of schemes (83%) had regularly tracked progress of pension dashboards preparations at trustee/board meetings. Where this action had not been taken, schemes typically planned to start doing so within the next 3 months (10%).

Figure 3.4.1.1 Regularly tracked progress of pension dashboards preparations at trustee/pension board meetings[9] (Survey 1)



Base: All respondents - Total (605)

Table 3.4.1.1 Regularly tracked progress of pension dashboards preparations at trustee/pension board meetings[10] (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Already done this	**83%**	100%	91%	88%	86%	87%	70%	93%	95%	75%
Plan to in next 3 months	**10%**	0%	2%	9%	13%	10%	15%	4%	3%	17%
Plan to in next 4-6 months	**4%**	0%	2%	2%	0%	1%	9%	1%	3%	8%
Plan to in next 7-12 months	**<0.5%**	0%	5%	0%	1%	0%	0%	0%	0%	0%
None of these	**1%**	0%	0%	1%	0%	1%	2%	1%	0%	0%
Don't know	**1%**	0%	0%	0%	0%	0%	5%	0%	0%	0%

[9] For Cohorts 1 to 4 the survey wording was "Added pensions dashboards as a regular board item"
[10] For Cohorts 1 to 4 the survey wording was "Added pensions dashboards as a regular board item"

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

Public service schemes were less likely to have already tracked progress of pension dashboards at board meetings (70%) compared to DB (89%) and hybrid (89%) schemes. For DC schemes this figure was 84%.

Very large schemes with 20,000+ members (87%) and large schemes with 1,000 – 19,999 members (86%) schemes were more likely to have tracked progress than medium schemes with 100 – 999 members (75%).

In Survey 2 (Cohorts 1 to 6 only) the proportion of schemes that said they had 'already done this' had increased from 81% in Survey 1 to 86%.

Nearly two-thirds (65%) of schemes had assigned a budget to deliver the work required to prepare for their pensions dashboards duties (Figure 3.4.1.2). An additional 18% planned to do so within the next three months.

Figure 3.4.1.2 Assigned budget to deliver the work required to prepare for your duties (Survey 1)

Base: All respondents - Total (605)

Table 3.4.1.2 Assigned budget to deliver the work required to prepare for your duties (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Already done this	**65%**	100%	81%	74%	64%	75%	48%	62%	80%	75%
Plan to in next 3 months	**18%**	0%	9%	15%	23%	17%	20%	26%	13%	14%
Plan to in next 4-6 months	**5%**	0%	2%	2%	5%	4%	7%	6%	3%	6%
Plan to in next 7-12 months	**1%**	0%	2%	1%	1%	0%	2%	0%	3%	0%
None of these	**6%**	0%	2%	6%	3%	4%	13%	3%	0%	3%
Don't know	**4%**	0%	2%	1%	3%	0%	10%	3%	3%	3%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

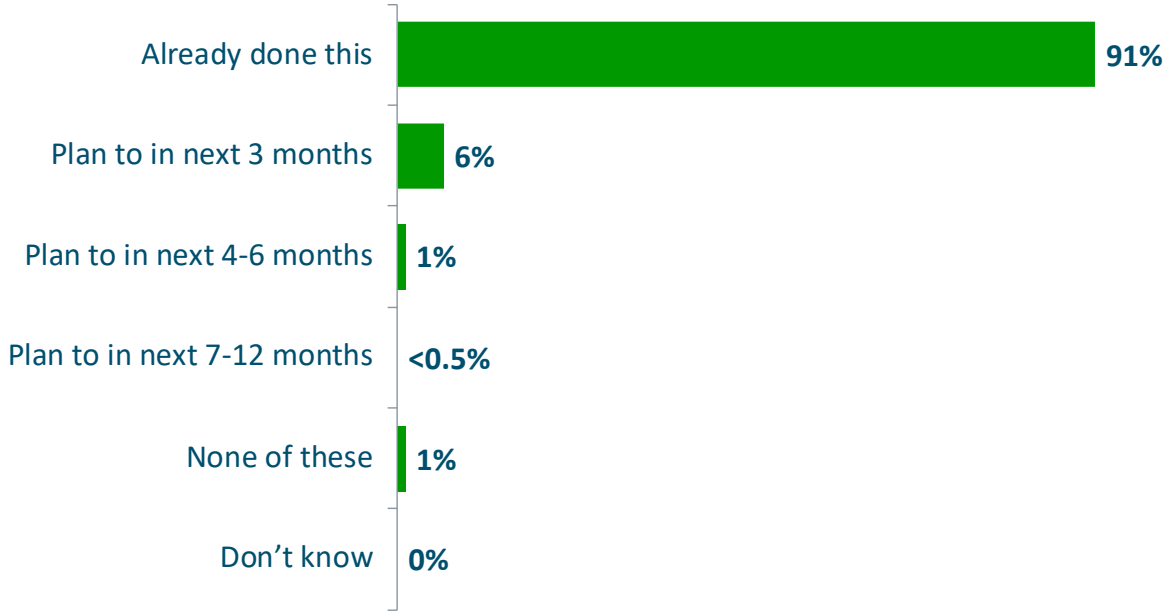
Public service schemes were less likely to have already assigned a budget (48%) than DB (75%) and hybrid (70%) schemes. For DC schemes this figure was 62%.

Very large schemes with more than 20,000 members (79%) were more likely to have assigned a budget already than large schemes with 1,000 to 19,999 members (66%) and medium schemes with 100 to 999 members (62%).

In Survey 2 (Cohorts 1 to 6 only), the proportion of schemes that said they had assigned a budget had increased from 64% to 78%.

As seen in Figure 3.4.1.3 below, 91% of schemes had discussed preparations with their and administrator, and an additional 6% planned to undertake these discussions within the next three months.

Figure 3.4.1.3 Discussed preparations with your administrator (Survey 1)



Base: All respondents - Total (605)

Table 3.4.1.3 Discussed preparations with your administrator (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Already done this	**91%**	100%	100%	96%	95%	92%	83%	91%	95%	89%
Plan to in next 3 months	**6%**	0%	0%	4%	5%	6%	9%	6%	5%	6%
Plan to in next 4-6 months	**1%**	0%	0%	0%	0%	3%	2%	3%	0%	3%
Plan to in next 7-12 months	**<0.5%**	0%	0%	0%	0%	0%	0%	0%	0%	3%
None of these	**1%**	0%	0%	0%	0%	0%	4%	0%	0%	0%
Don't know	**<0.5%**	0%	0%	0%	0%	0%	2%	0%	0%	0%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

DB and hybrid schemes (94%) were more likely to have discussed preparations with their administrator than public service schemes (83%). For DC schemes this figure was 95%.

Very large schemes with 20,000+ members (97%) and large schemes with 1,000 – 19,999 members (93%) schemes were more likely to have discussed preparations with their administrator than medium schemes with 100 – 999 members (86%) schemes.

In Survey 2 (Cohorts 1 to 6 only), the proportion of schemes that had discussed preparations with their administrator had increased from 91% to 95%.

DB, hybrid and public service schemes were asked whether their scheme allowed members to accumulate DC benefits by making additional contributions (DC AVCs).

In total, 59% of schemes allowed this; 59% of DB, 78% of hybrid and 42% of public service schemes. Administration of these benefits was handled by the main scheme administrator for a fifth (20%) of schemes, with an additional 42% using a separate AVC provider for this purpose.

Schemes that used a separate AVC provider were asked whether they had discussed preparations with their provider. Overall, 11 months before their 'connect by' date, 42% had done so already and a further 39% planned to in the next 3 months.

Figure 3.4.1.4 Discussed preparations with AVC provider (Survey 1)

Base: All DB/Hybrid/PS schemes that allow members to accumulate DC benefits via AVCs and use a separate AVC provider - Total (238)

Table 3.4.1.4 Discussed preparations with AVC provider (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Already done this	**42%**	-	86%	42%	32%	33%	45%	34%	71%	24%
Plan to in next 3 months	**39%**	-	14%	35%	50%	50%	37%	45%	24%	29%
Plan to in next 4-6 months	**8%**	-	0%	10%	3%	10%	8%	10%	0%	29%
Plan to in next 7-12 months	**1%**	-	0%	0%	3%	0%	0%	0%	6%	0%
None of these	**3%**	-	0%	3%	5%	0%	2%	3%	0%	6%
Don't know	**7%**	-	0%	10%	8%	7%	8%	7%	0%	12%

Base: All DB/Hybrid/PS schemes that allow members to accumulate DC benefits via AVCs and use a separate AVC provider - Total (238), Cohort 1 (0), Cohort 2 (14), Cohort 3 (31), Cohort 4 (38), Cohort 5 (30), Cohort 6 (62), Cohort 7 (29), Cohort 8 (17), Cohort 9 (17) – Caution: low base for Cohorts 2, 8 and 9

Very large schemes with 20,000+ members (63%) were more likely to have discussed preparations with their AVC provider than large schemes with 1,000 to 19,999 members (35%). For medium schemes 100 to 999 members the figure was 43%.

In Survey 2 (Cohorts 1 to 6 only, seven months ahead of connection), there was a considerable increase in the proportion of schemes that had discussed preparations with their AVC provider (62% vs. 43% in Survey 1).

3.4.2 Preparation for connection

Respondents were shown text to explain that all schemes in scope of dashboards duties must be connected to the central digital architecture by 31 October 2026, and that the DWP had published guidance setting out a timeline for staggered connection ahead of this date. Table 3.4.2.1 shows that 11 months before their 'connect-by' date 87% of respondents had read this guidance.

Table 3.4.2.1 Whether read DWP guidance (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Yes	**87%**	100%	86%	84%	91%	92%	87%	82%	88%	81%
No	**12%**	0%	14%	15%	7%	8%	12%	18%	13%	14%
Don't know	**1%**	0%	0%	1%	2%	0%	2%	0%	0%	6%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

Respondents of very large schemes with 20,000+ members (98%) were more likely to have said that they had read the DWP guidance than large schemes with 1,000 to 19,999 members (86%), or medium schemes with 100 to 999 members (83%).

In Survey 2 (Cohorts 1 to 6 only), the proportion of schemes that had read the DWP guidance had increased to 93% (88% in Survey 1).

Regardless of whether they had read the guidance, all respondents were asked whether they knew the 'connect by' date for their scheme. Table 3.4.2.2 demonstrates that over nine in ten respondents (93%) reported that they knew the connection date (month and year) for their scheme as per the guidance. Of this group, 76% provided the same 'connect by' date as held by TPR[11], 10% an earlier date and 7% a later date.

Table 3.4.2.2 Whether aware of 'connect by' date (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Yes	**93%**	100%	95%	91%	98%	93%	91%	94%	90%	97%
- ***Provided same date as the one held by TPR***	***76%***	*80%*	*91%*	*69%*	*78%*	*65%*	*88%*	*71%*	*65%*	*64%*
- ***Provided earlier date***	***10%***	*10%*	*0%*	*15%*	*13%*	*13%*	*2%*	*16%*	*13%*	*25%*
- ***Provided later date***	***7%***	*10%*	*5%*	*7%*	*7%*	*15%*	*1%*	*7%*	*13%*	*8%*
No	**4%**	0%	5%	2%	1%	4%	7%	0%	5%	3%
Don't know	**3%**	0%	0%	6%	1%	3%	2%	6%	5%	0%

Base: All respondents - Total (605), Tranche 1 (10), Tranche 2 (43), Tranche 3 (81), Tranche 4 (92), Tranche 5 (71), Tranche 6 (164), Tranche 7 (68), Tranche 8 (40), Tranche 9 (36) – Caution: low base for Tranche 1

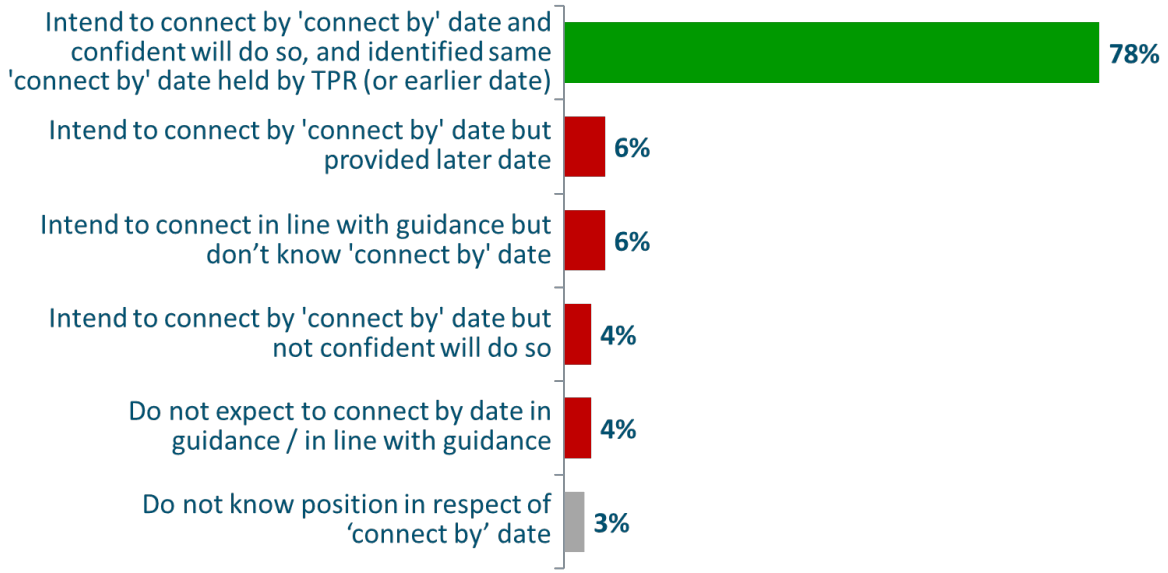
In Survey 2 (Tranches 1 to 6 only), the proportion of schemes that had identified the same 'connect by' date as held by TPR increased from 79% to 92%.

Respondents were asked about their scheme's (current) position in respect of their 'connect by' date including whether they planned to connect in line with the guidance and their confidence in doing so. Responses to this question have been combined with respondents' understanding of their 'connect by' date. As detailed in Figure 3.4.2.1, over three-quarters (78%) intended to connect before or by their 'connect by' date, were confident that they would do so, and identified the same connection date held by TPR.

[11] Scheme 'connect by' dates are set out in DWP's guidance. The 'connect by' dates used by TPR were calculated based on the data provided by schemes through scheme returns; the date for some schemes may have changed due to a change in scheme membership for example.

Of the remainder, 6% intended to connect in line with the guidance but believed their date was later than the one held by TPR, 6% did not know their ‘connect by’ date but planned to connect in line with the guidance, 4% were not confident they would connect by their ‘connect by’ date and another 4% did not expect to meet their ‘connect by’ date. A minority (3%) did not know their scheme’s position in respect of connection.

Figure 3.4.2.1 Current position in respect of ‘connect by’ date (Survey 1)



Base: All respondents - Total (605)

Over nine in ten very large schemes with 20,000+ members (91%) intended to connect before or by their ‘connect by’ date, were confident that they would do so, and identified the same connection date held by TPR. In comparison, this applied to 74% of large schemes (1,000 to 19,999 members) and 79% of medium schemes (100 to 999 members).

Table 3.4.2.3 Current position in respect of 'connect by' date (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Intend to connect by 'connect by' date and confident will do so, and identified same 'connect by' date held by TPR (or earlier date)	**78%**	90%	88%	73%	73%	69%	82%	81%	68%	83%
Intend to connect by 'connect by' date but provided later date	**6%**	10%	5%	7%	5%	14%	1%	7%	10%	8%
Intend to connect in line with guidance but do not know 'connect by' date	**6%**	0%	5%	6%	1%	7%	7%	6%	10%	3%
Intend to connect by 'connect by' date but not confident will do so	**4%**	0%	0%	2%	11%	4%	4%	1%	5%	3%
Do not expect to connect by date in guidance / in line with guidance	**4%**	0%	2%	10%	7%	6%	1%	1%	3%	0%
Do not know position in respect of connection date	**3%**	0%	0%	1%	3%	0%	4%	3%	5%	3%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

The 25 schemes that were not confident they would be able to connect by their 'connect by' date were asked for the main issues that made them feel less confident. The top three reasons given were that they were reliant on their administrator to complete the work required (36%), concentrating on other tasks, for example GMP equalisation and legislative requirements (24%) and software issues (20%).

The 23 schemes that did not intend to connect in line with their 'connect by' date were asked whether they had conducted an assessment of the risks of not connecting by the date set out in the guidance; 83% had already done so, 13% planned to do so and 4% answered "don't know".

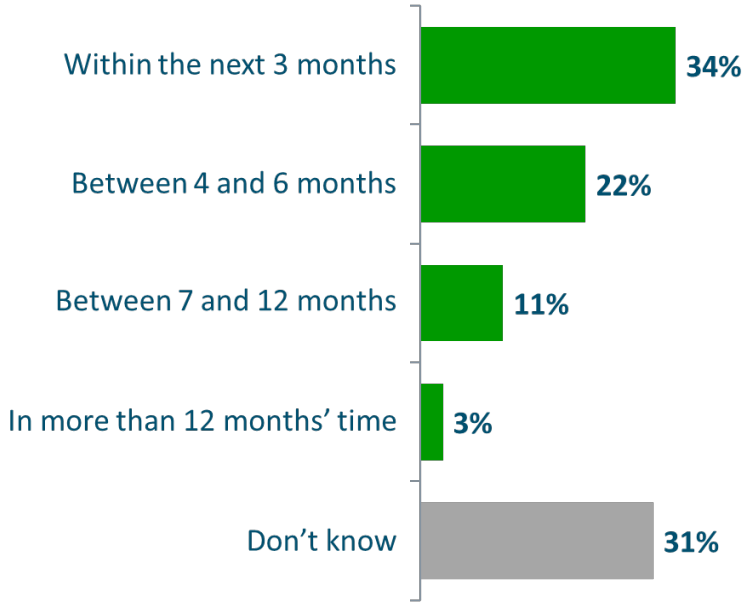
The same schemes were also asked why they were not planning to connect by the date set out in the guidance and responses were coded into common themes. Approaching half (48%) were in the process of changing their administrator/ or administration software, 30% expected the scheme to be wound up, 22% were working around other large projects (for example valuation year and systems upgrades) and 17% were delaying so they could connect multiple schemes at the same time.

In Survey 2 (Cohorts 1 to 6 only), a similar proportion (87%) were confident they would connect by their 'connect by' date. There were 16 schemes that were not confident in their ability to connect by their 'connect by' date. Data matching issues (6 schemes) and reliance on their administrator (4 schemes) were the key issues highlighted. Reasons given for those not planning to connect on time (33 schemes) included being in the process of changing administrator (61%) and an expectation that the scheme would be bought out/wound-up (21%).

All schemes were asked whether they had decided how to connect to the central digital architecture and how they intended to connect. A total of nine in ten had already decided and the remainder had not decided yet (5%) or did not know (5%).

Schemes that had not yet decided or did not know how they would connect to the dashboards architecture were asked when this decision would be made. Figure 3.4.2.2[12] shows this was most commonly expected to be within the next 3 months (34%) or between 4 to 6 months (22%). However, approaching a third (31%) did not yet know a timeframe.

Figure 3.4.2.2 When decision would be made about how to connect (Survey 1)



Base: All yet to decide/don't know how they will connect to dashboards architecture - Total (65)
View a table showing all data from the above figure

Schemes planning to use a third-party supplier to connect to the dashboards architecture were asked whether this would be a new or existing supplier. As seen in Table 3.4.2.4, 73% said they would be using an existing supplier and 26% planned to use a new supplier.

[12] Due to the low base size for individual cohorts a table has not been shown for this question.

Table 3.4.2.4 Third-party supplier used for connection to dashboards architecture (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
An existing supplier	**68%**	83%	67%	69%	70%	67%	66%	64%	83%	59%
A new supplier	**21%**	0%	15%	20%	18%	18%	26%	28%	10%	21%
Both	**5%**	0%	12%	3%	10%	7%	2%	6%	3%	0%
Don't know	**6%**	17%	6%	8%	3%	7%	6%	2%	3%	21%
Net: Existing	**73%**	83%	79%	72%	80%	75%	68%	70%	87%	59%
Net: New	**26%**	0%	27%	23%	28%	25%	28%	34%	13%	21%

Base: All who intend to use a third party supplier to connect to the pensions dashboards architecture - Total (482), Cohort 1 (6), Cohort 2 (33), Cohort 3 (61), Cohort 4 (79), Cohort 5 (55), Cohort 6 (131), Cohort 7 (53), Cohort 8 (30), Cohort 9 (34) – Caution: low base for Cohort 1

Schemes with an in-house administrator were more likely to be using an existing supplier than those with a third-party administrator (76% vs. 65%).

Very large schemes with more than 20,000 members (79%) were more likely to be using an existing supplier than medium schemes with 100-999 members (62%). The figure for large schemes (1,000 to 19,999 members) was 69%.

Those intending to use an existing supplier to connect to the dashboards architecture were asked when they expected to have finished updating contracts with their suppliers to cover this. As detailed in Table 3.4.2.5, just over a quarter (26%) had either already completed this process or said that their contracts did not need amending. A further 46% said the process was underway, with this typically expected to be complete within the next three months (21%) or six months (17%). However, 21% had not yet begun the process.

Table 3.4.2.5 Length of time to amend contracts with existing suppliers (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Already completed	**20%**	20%	0%	14%	14%	12%	43%	16%	8%	10%
The process is underway	**46%**	40%	50%	36%	19%	17%	34%	41%	19%	50%
- ***Expected to complete within 3 months***	***21%***	*20%*	*23%*	*25%*	*13%*	*15%*	*26%*	*24%*	*19%*	*20%*
- ***Expected to complete within 4-6 months***	***17%***	*40%*	*23%*	*16%*	*22%*	*20%*	*4%*	*30%*	*19%*	*5%*
- ***Expected to complete within 7-12 months***	***9%***	*20%*	*27%*	*11%*	*6%*	*2%*	*3%*	*14%*	*0%*	*25%*
- ***Expected to complete in longer than 12 months***	***<0.5%***	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*3%*	*0%*	*0%*
We have not yet begun the process of amending contracts with the supplier(s)	**21%**	0%	12%	20%	38%	44%	2%	8%	46%	15%
We do not need to amend our contracts	**6%**	0%	8%	5%	6%	2%	7%	3%	4%	20%
Don't know	**7%**	0%	8%	9%	0%	5%	15%	3%	4%	5%

Base: All who intend to use a third party supplier to connect to the pensions dashboards architecture - Total (351), Cohort 1 (5), Cohort 2 (26), Cohort 3 (44), Cohort 4 (63), Cohort 5 (41), Cohort 6 (89), Cohort 7 (37), Cohort 8 (26), Cohort 9 (20) – Caution: low base for Cohorts 1 and 9

Public service schemes (43%) were more likely to have completed the process of updating contracts with existing suppliers compared to DC (14%), DB (13%) and hybrid (9%) schemes.

Schemes using a third-party administrator (27%) were more likely to say they had not yet begun the process of amending contracts with existing suppliers than those using an in-house administrator (8%).

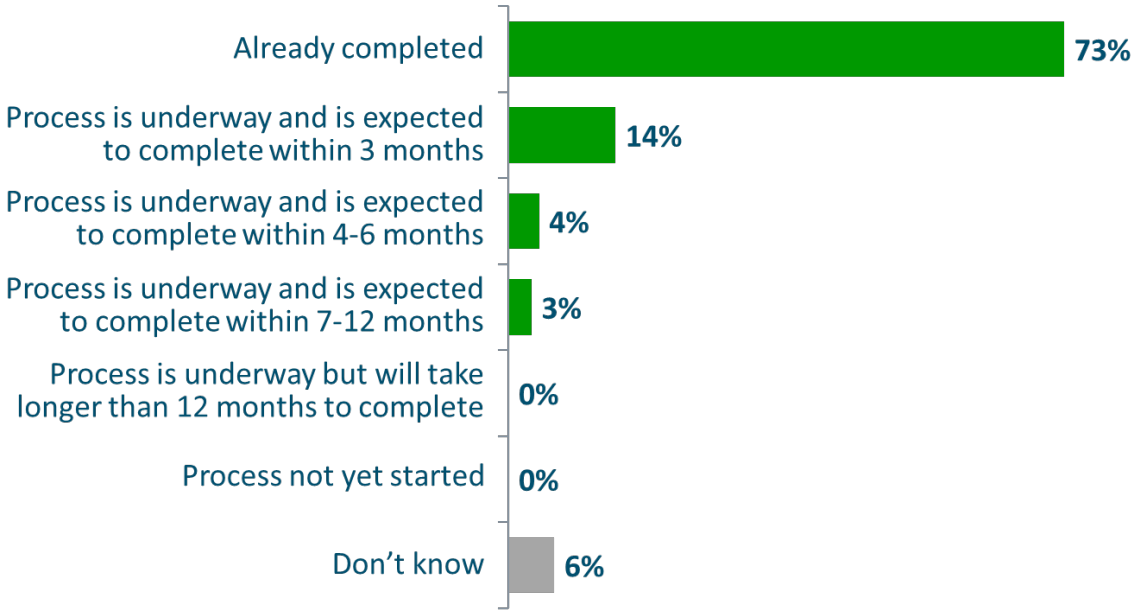
In Survey 2 (Cohorts 1 to 6 only), 32% of schemes had completed the process of updating their contracts and 7% said their contracts did not need amending. A further 31% anticipated completing the process within 3 months. However, 12% were yet to begin the process.

Those intending to use a new third-party supplier were asked when they expected to have completed procuring this supplier. Figure 3.4.2.3[13] shows that almost three-

[13] Due to the low base size for individual cohorts a table has not been shown for this question.

quarters (73%) of schemes had completed this process already, and 21% said the process was underway (with 14% expecting to complete this within three months).

Figure 3.4.2.3 Length of time required to procure new supplier(s) (Survey 1)



Base: All who intend to use a new third-party supplier to connect to the pensions dashboards architecture - Total (125)
View a table showing all data from the above figure

Schemes using a third-party administrator were more likely to have procured a new supplier than those with an in-house administrator (79% vs. 52%).

In Survey 2 (Cohorts 1 to 6 only), 85% had completed the procurement process, 10% anticipated it would be completed in the next three months and 3% in the next four to six months.

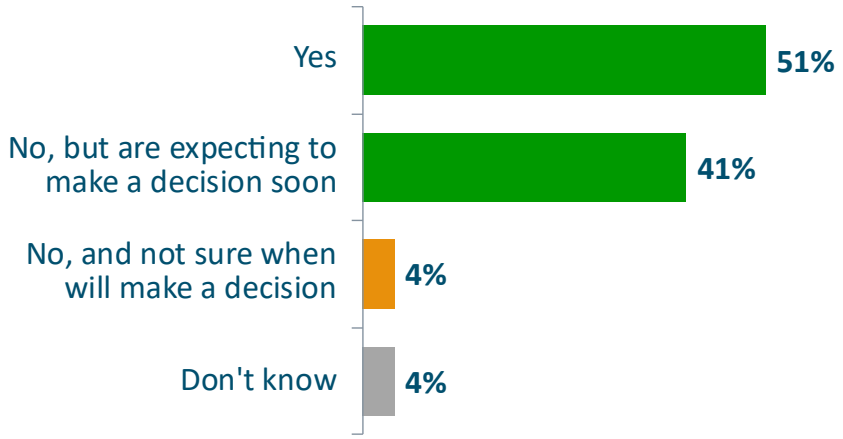
3.5 Data preparation – Match data

When a member uses a dashboard their identity will be verified by an identity service, which will confirm their first and last name, address and date of birth. The member will also be asked to provide additional data – national insurance number, previous name(s) and address(es), email address and mobile phone number.

Schemes will need to use this data to 'match' members to their pensions. Trustees and managers will decide which data items to use for matching - i.e. which combination of information they use to confirm a member has a record in the pension scheme (their 'match' data).

Eleven months before their 'connect by' date, just over half (51%) of schemes knew what personal and contact data items they would use for matching members to their records, and a further 41% expected to make a decision soon (Figure 3.5.1). Schemes using a third-party administrator were more likely to have decided compared to those with an in-house administrator (55% vs. 37%).

Figure 3.5.1 Whether scheme knew what personal and contact data items they will use for matching members to their records (Survey 1)



Base: All respondents - Total (605)

Schemes in Cohort 4 (2,500-4,999 members) were less likely to have made the decision (38%), though the majority (55%) said they were expecting to make their decision soon.

Table 3.5.1 Whether scheme knew what personal and contact data items they will use for matching members to their records (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Yes	**51%**	70%	60%	48%	38%	55%	48%	59%	58%	61%
No, but are expecting to make a decision soon	**41%**	20%	40%	38%	55%	34%	43%	35%	38%	31%
No, and not sure when will make a decision	**4%**	0%	0%	9%	3%	7%	4%	3%	0%	6%
Don't know	**4%**	10%	0%	5%	3%	4%	4%	3%	5%	3%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

Schemes that used a third-party administrator were more likely to know what personal and contact data items they would use for matching members to their records than those using an in-house administrator (55% vs. 37%).

In Survey 2 (Cohorts 1 to 6 only), approaching two-thirds (64%) of schemes had decided what data items they would use to match members to their records and a further third (31%) expected to make the decision soon.

Respondents were asked how confident they were in the accuracy of their matching data. Those who did not yet know which data items would be used for matching were asked about their confidence in the accuracy of their personal and contact data.

As detailed in Table 3.5.2, over half (57%) were either completely or very confident that their data was accurate. While the remaining 43% were not completely/very confident, most of these (40%) described themselves as fairly confident rather than not very/at all confident (3%).

Table 3.5.2 Confidence in accuracy of matching/personal and contact data held (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Completely/very confident that matching/personal/contact data is accurate	**57%**	80%	65%	68%	41%	54%	63%	53%	53%	53%
Not completely/very confident that matching/personal/contact data is accurate	**43%**	20%	35%	32%	59%	46%	37%	47%	48%	47%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

Where schemes were not entirely confident in the accuracy of their matching or personal and contact data they were asked if there was a plan in place to improve this ahead of their 'connect by' date. As seen in Table 3.6.3 below, the majority (87%) had a plan in place to improve this data's accuracy.

Table 3.5.3 Whether scheme had a plan in place to improve the accuracy of this data ahead of their 'connect by' date (Survey 1)

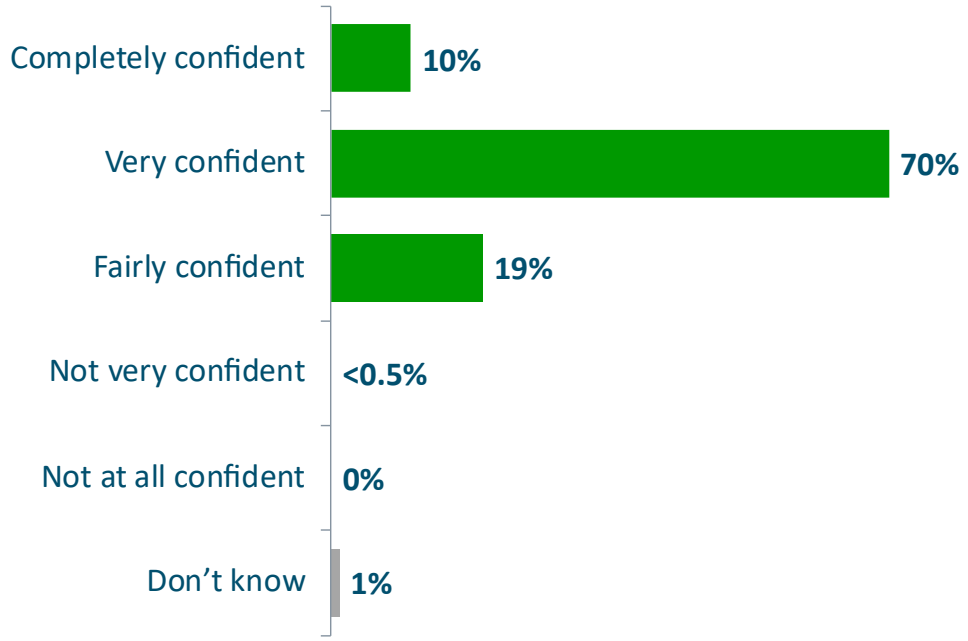
		C1	C2	C3	C4	C5	C6	C7	C8	C9
	Total	Apr 25	May 25	Jun 25	Aug 25	Sep 25	Oct 25	Nov 25	Jan 26	Feb 26
Yes	**87%**	100%	80%	77%	83%	91%	88%	94%	84%	94%
No	**7%**	0%	13%	12%	6%	3%	8%	6%	5%	0%
Don't know	**7%**	0%	7%	12%	11%	6%	3%	0%	11%	6%

Base: All not completely/very confident in accuracy of matching/personal/contact data - Total (258), Cohort 1 (2), Cohort 2 (15), Cohort 3 (26), Cohort 4 (54), Cohort 5 (33), Cohort 6 (60), Cohort 7 (32), Cohort 8 (19), Cohort 9 (17) – Caution: low base for Cohorts 1, 2, 8 and 9

In Survey 2 (Cohorts 1 to 6 only), the proportion of schemes that were completely/very confident in the accuracy of their match data had not increased (59%). Similar to Survey 1, 85% had a plan in place to improve the accuracy of this data ahead of connection.

Figure 3.5.2 below shows how confident schemes were that they would have accurate data for matching records available in time for connecting. A small percentage (10%) of respondents reported complete confidence. However, the vast majority of the remaining respondents expressed high levels of confidence, with 70% feeling very confident and remainder feeling fairly confident (19%).

Figure 3.5.2 Confidence that scheme will have accurate data for matching records available in time for the scheme's 'connect by' date (Survey 1)



Base: All respondents - Total (605)

A total of 19% of DC and 14% of hybrid schemes reported being completely confident they will have accurate data for matching when they connect, compared to 7% for DB and public service schemes. Very large master trusts (Cohort 1) were around three times as likely to be 'completely confident' than schemes in all the other cohorts combined (30% vs. 9%).

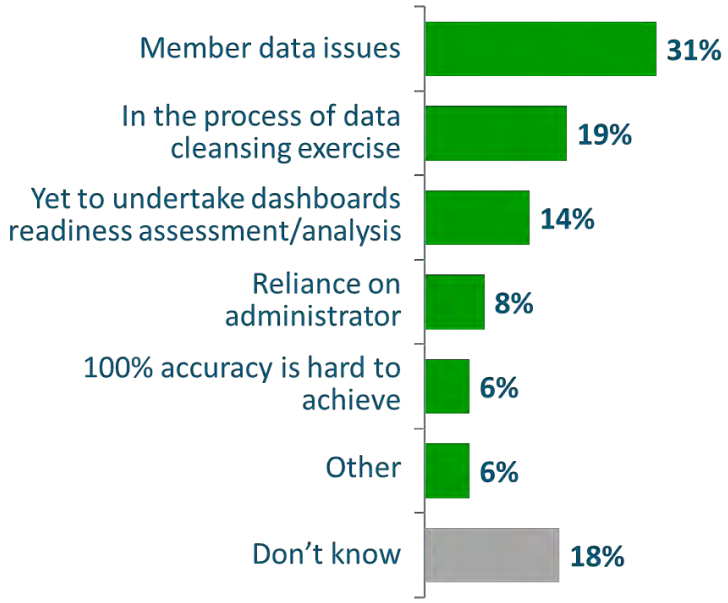
Table 3.5.4 Confidence that scheme will have accurate data for matching records available in time for the scheme's 'connect by' date (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
Completely confident	**10%**	30%	14%	10%	7%	14%	7%	9%	10%	11%
Very confident	**70%**	40%	67%	73%	62%	69%	79%	68%	65%	61%
Fairly confident	**19%**	30%	16%	15%	27%	17%	13%	22%	23%	28%
Not very confident	**<0.5%**	0%	0%	1%	1%	0%	0%	0%	0%	0%
Not at all confident	**0%**	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know	**1%**	0%	2%	1%	3%	0%	1%	1%	3%	0%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

Schemes that were not entirely confident they would have accurate data for matching records available in time for connecting were asked the reasons for this. As detailed in Figure 3.5.3[14], the most commonly mentioned themes were around member data issues (31%); this included issues with historical/deferred members, difficulties in tracing members, members not responding to tracing exercises. A further 19% were in the process of data cleansing exercises and 14% were yet to undertake a dashboards readiness assessment/analysis. Nearly a fifth of schemes (18%) were unable to provide a reason.

Figure 3.5.3 Reasons for not being confident in having accurate matching data by 'connect by' date (Survey 1)



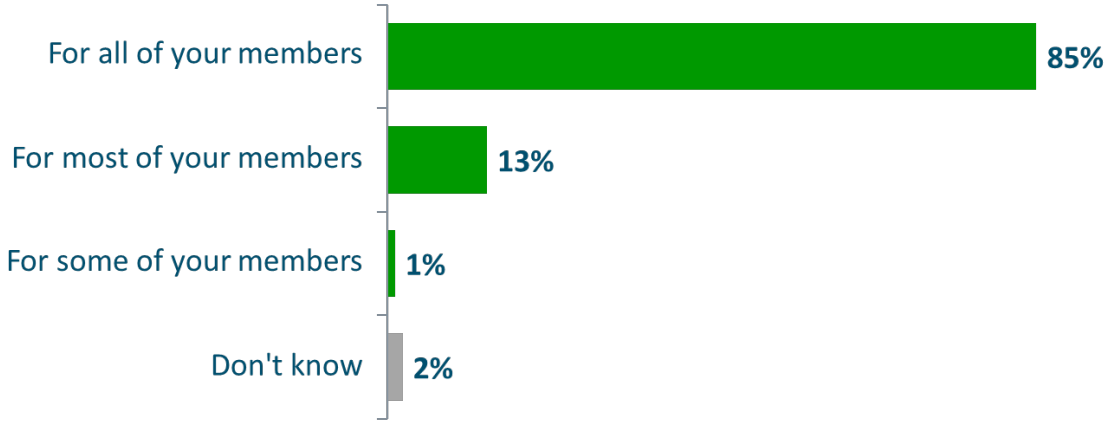
Base: All respondents - Total (124)
View a table showing all data from the above figure

In Survey 2 (Cohorts 1 to 6 only), the proportion of schemes that were completely or very confident they would have accurate data for matching records was consistent with that seen in Survey 1 (83% vs 81%). The proportion that said they were in the process of data cleansing exercises increased from 23% to 40%.

Schemes were also asked what quantity of their matching or personal and contact data was held in a digital format. Figure 3.5.4 shows that the majority (85%) of schemes held this data in a digital format for all of their members.

[14] Due to the low base size for individual cohorts a table has not been shown for this question.

Figure 3.5.4 Whether match data was held in a digital format for all members (Survey 1)



Base: All respondents - Total (605)

Table 3.5.5 Whether match data was held in a digital format for all members (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
For all of your members	**85%**	100%	91%	80%	74%	82%	92%	88%	75%	86%
For most of your members	**13%**	0%	7%	19%	25%	15%	5%	6%	23%	8%
For some of your members	**1%**	0%	0%	0%	0%	0%	2%	1%	0%	3%
Don't know	**2%**	0%	2%	1%	1%	3%	1%	4%	3%	3%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

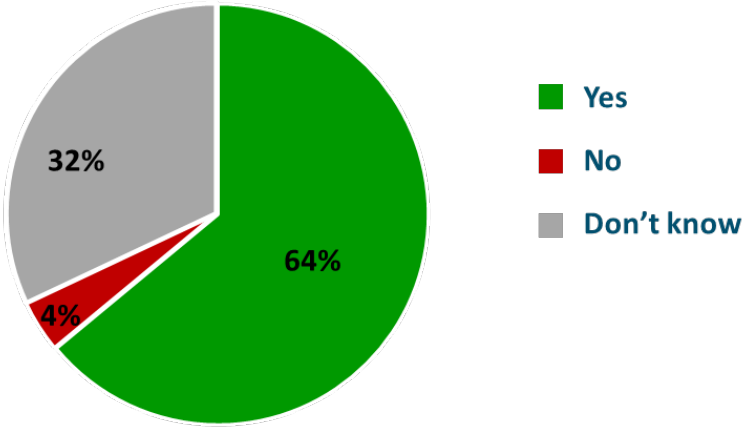
Very large schemes (more than 20,000 members) were more likely to hold all match data digitally (96%) compared to large schemes with 1,000 to 19,999 members (82%) and medium schemes with 100 to 999 members (84%).

Public service schemes were more likely to hold all match data digitally (92%) compared to hybrid (84%) and DB (80%) schemes. The figure for DC schemes was 89%.

For schemes that had not yet digitised all member data, just under two-thirds (64%) confirmed they had an action plan to achieve full digitisation before connecting to dashboards (Figure 3.5.5[15]).

[15] Due to the low base size for individual cohorts a table has not been shown for this question

Figure 3.5.5 Whether plan in place to fully digitise non-digital data ahead of connection (Survey 1)



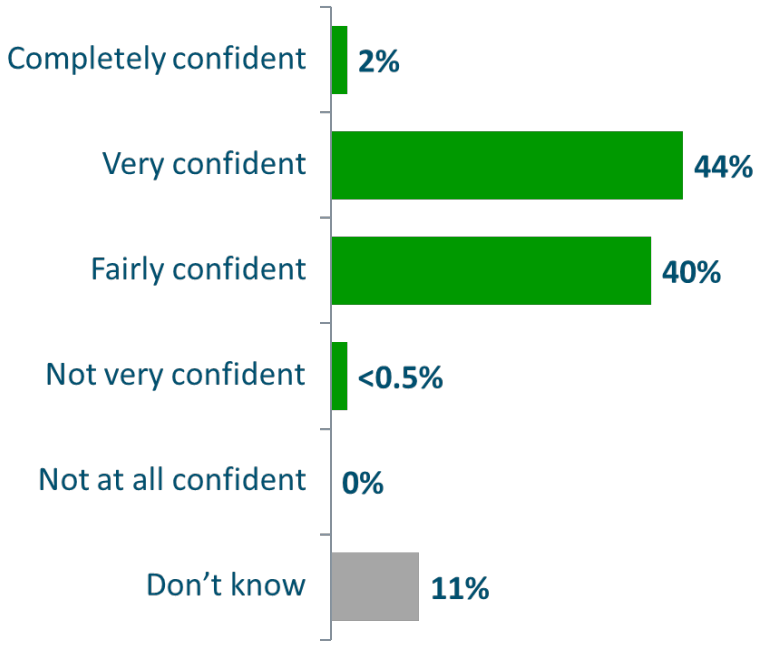
Base: All where not all matching data in digital format - Total (81)
View a table showing all data from the above figure

Overall, 11 months before their 'connect by' date, 93% of schemes had 100% of match data in a digital format or a plan in place to fully digitise this ahead of connection. This was higher among hybrid and public service schemes (96% for each) than DB schemes (89%). The figure for DC schemes was 92%.

Those who did not hold digital data for all members were asked how confident they were that they would be able to fully digitise it ahead of connecting. As shown in Figure 3.5.6[16] below, while only 2% were completely confident, 44% were very confident and 40% fairly confident.

[16] Due to the low base size for individual cohorts a table has not been shown for this question

Figure 3.5.6 Confidence in scheme's ability to fully digitise matching data ahead of connecting (Survey 1)



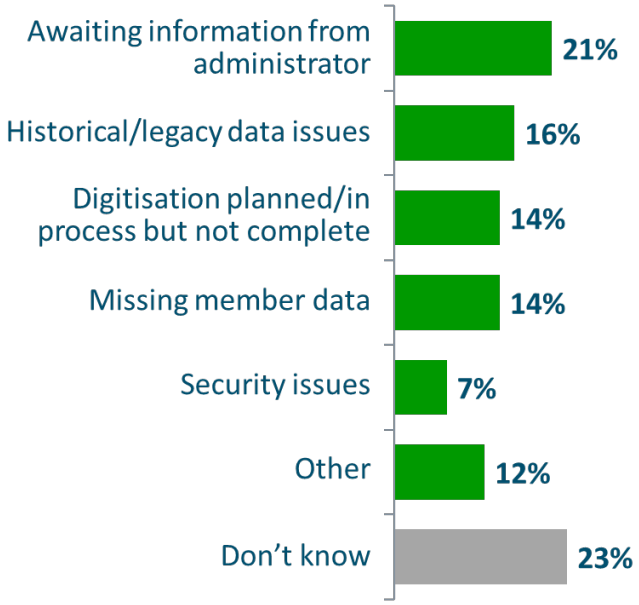
Base: All where not all matching data in digital format - Total (81)
View a table showing all data from the above figure

For schemes that were not fully confident in their ability to digitise this data completely before connecting, several key obstacles were identified from an open-ended question (Figure 3.5.7[17]).

The most common reason cited was awaiting information from the administrator (21%). Other significant challenges included historical or legacy data issues (16%), an incomplete digitisation process (14%), and missing member data (14%).

[17] Due to the low base size for individual cohorts a table has not been shown for this question.

Figure 3.5.7 Reasons for not being confident in scheme's ability to fully digitise matching data ahead of connecting (Survey 1)



Base: All not completely/very confident they will have fully digitised personal data by 'connect by' date - Total (43)

View a table showing all data from the above figure

In Survey 2 (Cohorts 1 to 6 only), 95% of schemes held all match data in a digital format or had a plan in place to do so. Schemes' confidence in their ability to do this had increased; 7% were completely confident and 58% were very confident. Where schemes were not confident, this typically related to historical/legacy data issues, the digitisation process still being underway, manual calculations/checks required and awaiting information from their administrator.

3.6 Data preparation – View data

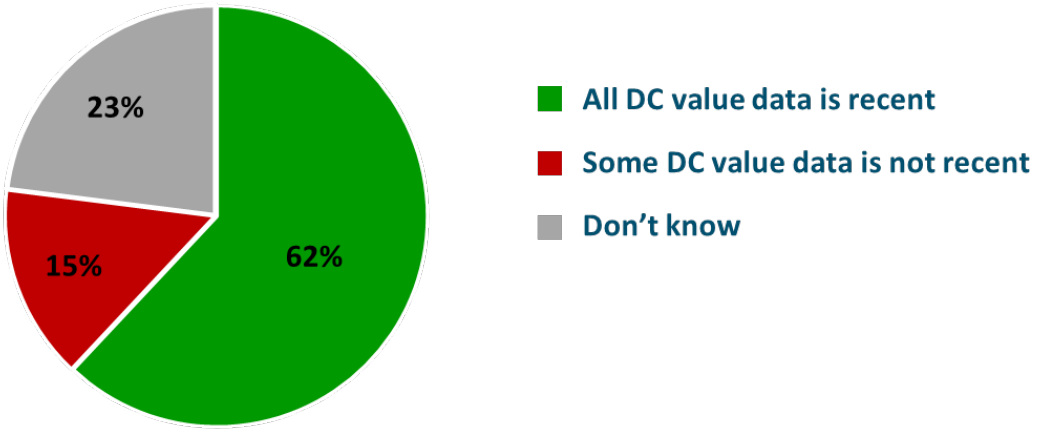
Once a match is made between a scheme and member, the member can then ask to see their pensions information on a dashboard of their choice. This is the 'view' data. This includes information about the value of the pension they have built to date (accrued pension) and the value of the income that they may get at retirement (estimated retirement income).

3.6.1 DC view data

For any DC benefits, schemes will need to provide DC values in line with rules set by the Financial Reporting Council (FRC). This information will need to be calculated recently (within the last 12 to 13 months). DC and hybrid schemes, as well as DB and public service schemes that offered AVCs, were asked whether they held any DC value which was not recent.

As illustrated in Figure 3.6.1.1, 11 months before their 'connect by' date, 62% of schemes reported that all their DC value data was recent. Approaching a quarter (23%) of schemes did not know whether any DC value was not recent.

Figure 3.6.1.1 Whether any DC value data not recent (Survey 1)



Base: All with DC benefits - Total (410)

As shown in Table 3.6.1.1, in Cohorts 1 to 3 at least three quarters of schemes said that all DC value data was recent. In the 15% of instances where this was not the case, the non-recent data typically affected less than 1 in 10 members.

DC (86%) and hybrid (76%) schemes were more likely to say that all DC value data was recent compared to DB (51%) and public service (39%) schemes. The latter were more likely to have answered "don't know" to this question (30% and 41% respectively, compared with 8% of DC and 13% of hybrid schemes).

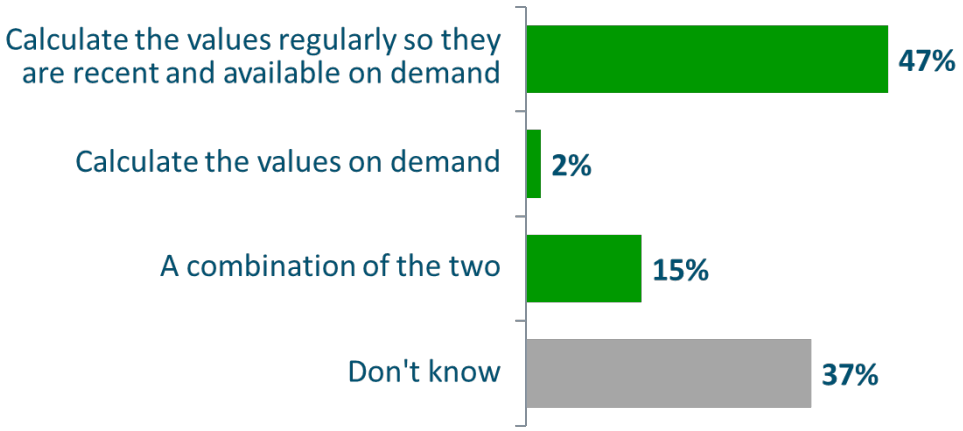
Table 3.6.1.1 Whether any DC value data not recent (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
All DC value data is recent	**62%**	90%	80%	75%	60%	67%	39%	56%	55%	57%
Some DC value data is not recent	**15%**	10%	10%	15%	19%	12%	20%	16%	5%	17%
- Affects <1% of members	***5%***	*10%*	*2%*	*6%*	*3%*	*6%*	*9%*	*4%*	*0%*	*4%*
- Affects 1-10% of members	***5%***	*0%*	*7%*	*6%*	*7%*	*4%*	*4%*	*6%*	*5%*	*4%*
- Affects 11-50% of members	***1%***	*0%*	*0%*	*0%*	*3%*	*0%*	*1%*	*0%*	*0%*	*0%*
- Affects >50% of members	***1%***	*0%*	*0%*	*1%*	*1%*	*0%*	*0%*	*4%*	*0%*	*0%*
- Don't know no. of members affected	***3%***	*0%*	*0%*	*1%*	*5%*	*2%*	*6%*	*2%*	*0%*	*9%*
Don't know	**23%**	0%	10%	10%	21%	21%	41%	28%	41%	26%

Base: All with DC benefits - Total (410), Cohort 1 (10), Cohort 2 (41), Cohort 3 (68), Cohort 4 (75), Cohort 5 (52), Cohort 6 (69), Cohort 7 (50), Cohort 8 (22), Cohort 9 (23) – Caution: low base for Cohorts 1, 8 and 9

Where DC value data has not recently been calculated, schemes will have up to 3 days to calculate this and provide it to dashboard users. Schemes that held non-recent DC value data outlined their strategies for providing values where these were not yet recent, as detailed in Figure 3.6.1.2, The predominant approach, adopted by 47% of schemes, was to regularly calculate values to ensure they were recent and available on demand. A small proportion of schemes (2%) intended to calculate values on demand. A total of 15% intended to pursue both approaches. A further 37% of respondents either did not know what their scheme would do or had not yet decided.

Figure 3.6.1.2 Plans for DC value data that was not recent (Survey 1)

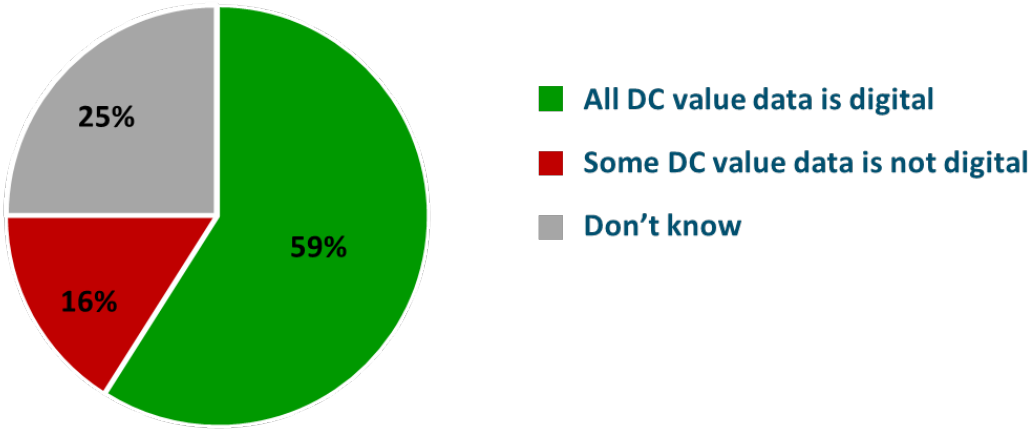


Base: All with some DC value data that is not recent - Total (62)
View a table showing all data from the above figure

Of the 39 schemes that had identified how they would address non-recent DC data, 8% (3 schemes) had already implemented processes with their administrator and other relevant parties to calculate the values of these DC benefits. The majority of the remaining schemes (87%) anticipated putting these processes in place within the next six months.

Schemes with DC benefits were also asked whether their DC value data was accessible digitally. As illustrated in Figure 3.6.1.3, 59% of schemes reported that all their DC value data was held digitally. A quarter of schemes did not know whether any DC value was in a non-digital format; this was highest among DB (36%) and public service (32%) schemes i.e. those with AVCs.

Figure 3.6.1.3 Whether any DC value data was not accessible digitally (Survey 1)



Base: All with DC benefits - Total (410)

In the 16% of instances where schemes identified that not all DC value data was held digitally, this typically affected less than 1 in 10 members (Table 3.6.2).

Table 3.6.1.2 Whether any DC value data was not accessible digitally (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
All DC value data is digital	**59%**	100%	76%	74%	56%	50%	54%	58%	32%	39%
Some DC value data is not digital	**16%**	0%	17%	15%	19%	17%	14%	14%	14%	22%
- ***Affects <1% of members***	**4%**	0%	7%	4%	8%	4%	1%	2%	0%	4%
- ***Affects 1-10% of members***	**8%**	0%	10%	6%	4%	12%	6%	10%	9%	17%
- ***Affects 11-50% of members***	**1%**	0%	0%	1%	1%	0%	1%	0%	0%	0%
- ***Affects >50% of members***	**1%**	0%	0%	0%	0%	0%	3%	0%	5%	0%
- ***Don't know no. of members affected***	**2%**	0%	0%	3%	5%	2%	3%	2%	0%	0%
Don't know	**25%**	0%	7%	12%	25%	33%	32%	28%	55%	39%

Base: All with DC benefits - Total (410), Cohort 1 (10), Cohort 2 (41), Cohort 3 (68), Cohort 4 (75), Cohort 5 (52), Cohort 6 (69), Cohort 7 (50), Cohort 8 (22), Cohort 9 (23) – Caution: low base for Cohorts 1, 8 and 9

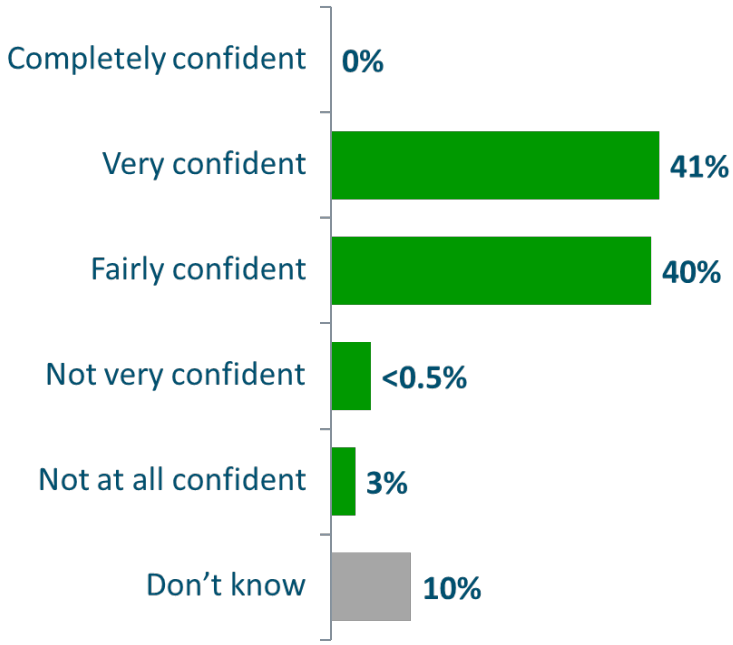
DC schemes (89%) were more likely to say that all DC value data was held digitally compared to scheme types that offer AVCs (hybrid 67%, DB 44%, public service 54%).

Schemes that held DC value data that was not accessible digitally were asked whether they had plans in place to address this prior to connection[18]. Of the 48 schemes, 9 had plans in place already (19%), and a further 19 intended to put plans in place within the next 6 months (40%).

As shown in Figure 3.6.1.4[19], among schemes in Cohort 3 onwards, none reported complete confidence in having all DC value data digitised before connection. However, 41% were very confident and a further 40% were fairly confident. Of the 34 schemes that were not completely/very confident, the primary reasons cited largely pertained to their AVC provider.

[18] In Survey 1 this question was asked to schemes in Cohort 4 onwards
[19] Due to the low base size for individual cohorts a table has not been shown for this question

Figure 3.6.1.4 Confidence that all DC value data will be held digitally ahead of connection (Survey 1 – Cohort 3 onwards)



Base: All with some DC value data not accessible digitally (Cohort 3 onwards) - Total (58)
View a table showing all data from the above figure

In Survey 2, the proportion of schemes that held non-recent DC value data had not reduced (18% vs 16% in Survey 1).

More schemes had plans for how to deal with this data; 63% planned to calculate the values regularly so they were recent and available on demand compared to 45% in Survey 1. A quarter (25%) had put process in place with their administrator with 55% planning to in the next 3 months.

Similarly, the proportion of schemes that held non-digital DC value had not increased (63% vs 62% in Survey 1). However, the proportion of schemes that said this affected less than 1% of their members had increased from 30% to 58%.

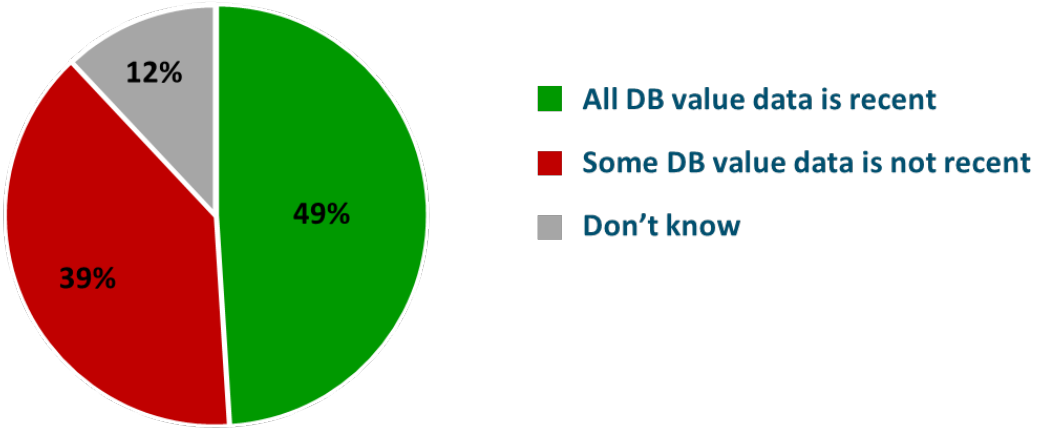
A third (32%) had plans in place to fully digitise their data ahead of connection with 28% expecting to put them in place within the next 3 months.

3.6.2 DB view data

For DB benefits, if value information has not been provided in the last 12 to 13 months the scheme will have up to 10 days to calculate it.

DB, hybrid and public service schemes were asked whether they held any DB value which was not recent. As illustrated in Figure 3.6.2.1, the recency of their DB value data varied. Nearly half (49%) of these schemes indicated that all of their DB value data was recent. This was higher for public service schemes (68%) compared to DB (44%) and hybrid (39%) schemes.

Figure 3.6.2.1 Whether any DB value data was not recent (Survey 1)



Base: All with DB benefits - Total (568)

In contrast, 39% of schemes reported that some DB value data was not recent. For a subset of these schemes, a significant proportion of members were affected; for example, in Cohort 9 (between 600 and 749 members), 31% of schemes had more than 50% of their members' data not recent.

Table 3.6.2.1 Whether any DB value data was not recent (Survey 1)[20]

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
All DB value data is recent	**49%**	-	45%	53%	36%	40%	68%	46%	35%	34%
Some DB value data is not recent	**39%**	-	48%	41%	53%	51%	16%	45%	48%	46%
- ***Affects <1% of members***	-	-	-	-	-	-	-	0%	0%	0%
- ***Affects 1-10% of members***	-	-	-	-	-	-	-	4%	3%	3%
- ***Affects 11-50% of members***	-	-	-	-	-	-	-	13%	10%	6%
- ***Affects >50% of members***	-	-	-	-	-	-	-	12%	20%	31%
- ***Don't know no. of members affected***	-	-	-	-	-	-	-	15%	15%	6%
Don't know	**12%**	-	6%	6%	11%	9%	16%	9%	18%	20%

Base: All with DB benefits - Total (568), Cohort 1 (0), Cohort 2 (31), Cohort 3 (70), Cohort 4 (91), Cohort 5 (70), Cohort 6 (164), Cohort 7 (67), Cohort 8 (40), Cohort 9 (35)

Very large (38%) and large (44%) schemes were more likely to say that not all DB value data was recent compared to medium schemes (32%).

[20] The percentage breakdown was only asked to schemes in Cohort 7 onwards

Schemes possessing non-recent DB value data outlined their approach to rectify this, as detailed in Table 3.6.2.1. The most common approach, adopted by 41% of schemes, was to regularly calculate values to ensure they were recent and available on demand. An additional 27% planned to take a mixed approach, revaluing some benefits but calculate others on demand.

Table 3.6.2.2 Plans for DB value data that was not recent (Survey 1)

	Total	C1	C2	C3	C4	C5	C6	C7	C8	C9
		Apr 25	May 25	Jun 25	Aug 25	Sep 25	Oct 25	Nov 25	Jan 26	Feb 26
Calculate the values regularly so they are recent and available on demand	**41%**	-	40%	31%	35%	44%	38%	50%	53%	38%
Calculate the values on demand	**14%**	-	7%	17%	17%	19%	12%	7%	11%	19%
A combination of the two	**27%**	-	47%	31%	23%	28%	31%	20%	32%	19%
Don't know	**18%**	-	7%	21%	25%	8%	19%	23%	5%	25%

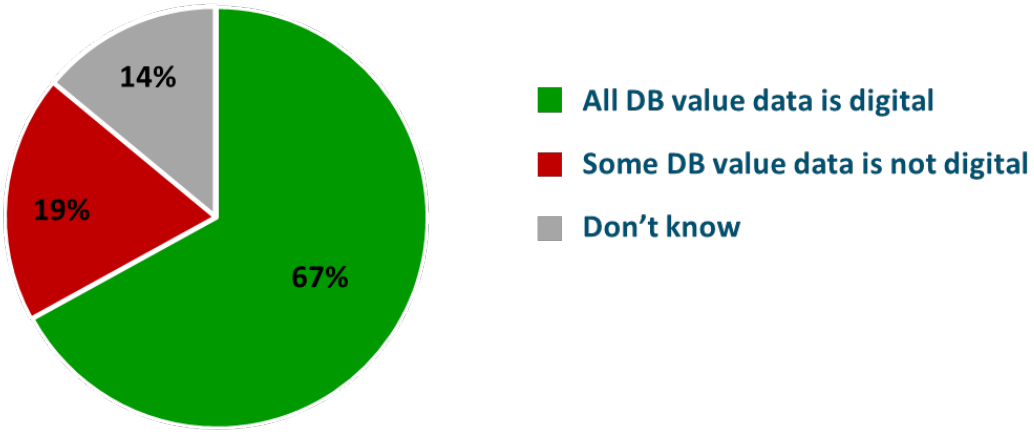
Base: All with some DB value data that is not recent - Total (219), Cohort 1 (0), Cohort 2 (15), Cohort 3 (29), Cohort 4 (48), Cohort 5 (36), Cohort 6 (26), Cohort 7 (30), Cohort 8 (19), Cohort 9 (16) – Caution: low base for Cohorts 2, 8 and 9

Of the schemes that had determined how they would handle non-recent DB data, 37% had already established processes with their administrator and other relevant parties to calculate the values. The majority of the remaining schemes (48%) expected to implement these processes within the next six months.

Public service schemes were more likely to have already established processes to calculate these values (57%) than hybrid (38%) and DB (31%) schemes.

Schemes with DB benefits were also asked whether their DB value data was accessible digitally. As illustrated in Figure 3.6.2.2, 67% of schemes reported that all of their DB value data was held digitally. This was highest among public service schemes (82%) in comparison to hybrid (61%) and DB (60%) schemes.

Figure 3.6.2.2 Whether any DB value data not accessible digitally (Survey 1)



Base: All with DB benefits - Total (568)

In the 19% of instances where not all DB value data was accessible digitally, this typically affected less than 1 in 10 members.

Table 3.6.2.3 Whether any DB value data not accessible digitally (Survey 1)

	Total	C1 Apr 25	C2 May 25	C3 Jun 25	C4 Aug 25	C5 Sep 25	C6 Oct 25	C7 Nov 25	C8 Jan 26	C9 Feb 26
All DB value data is digital	**67%**	-	58%	64%	58%	59%	82%	63%	58%	63%
At least some DB value data is not digital	**19%**	-	35%	27%	29%	29%	4%	21%	18%	17%
- ***Affects <1% of members***	**2%**	-	3%	6%	1%	3%	0%	0%	0%	3%
- ***Affects 1-10% of members***	**7%**	-	23%	9%	9%	11%	3%	4%	5%	3%
- ***Affects 11-50% of members***	**3%**	-	3%	4%	3%	4%	0%	7%	5%	0%
- ***Affects >50% of members***	**2%**	-	3%	3%	3%	1%	1%	1%	0%	0%
- ***Don't know no. of members affected***	**6%**	-	3%	6%	12%	9%	0%	7%	8%	11%
Don't know	**14%**	-	6%	9%	13%	13%	15%	16%	25%	20%

Base: All with DB benefits - Total (568), Cohort 1 (0), Cohort 2 (31), Cohort 3 (70), Cohort 4 (91), Cohort 5 (70), Cohort 6 (164), Cohort 7 (67), Cohort 8 (40), Cohort 9 (35)

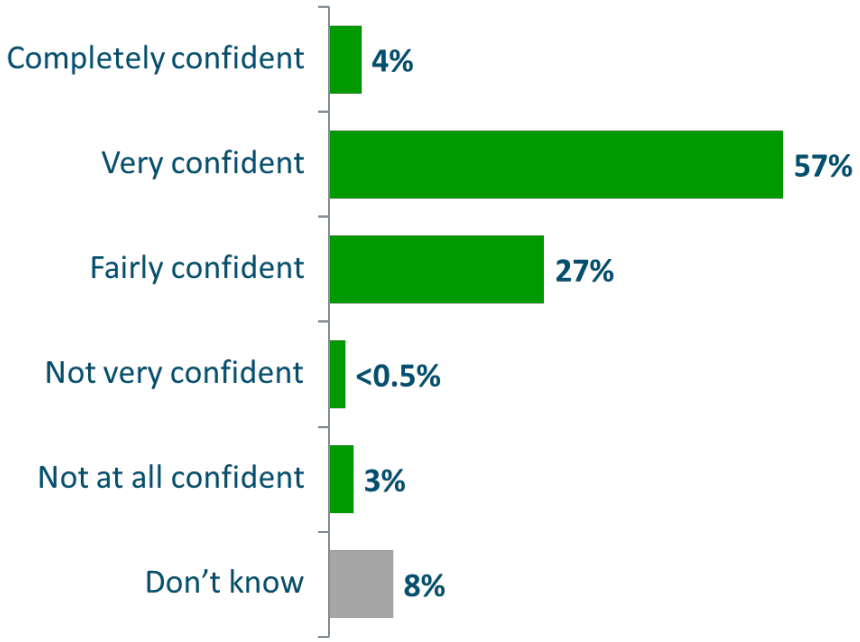
Very large schemes with 20,000+ members (19%) and large schemes with 1,000 – 19,999 members (24%) were more likely to say that not all DB value data was accessible digitally compared with medium schemes with 100 to 999 members (11%).

Among schemes holding DB value data that was not digitally accessible, 41% reported having plans already in place to address this before connection[21]. An additional 30% intended to establish such plans within the next six months.

Schemes from Cohort 4 onwards were asked about the expected improvement in the proportion of the digital data they hold. 39% of these schemes anticipated that all DB value data would be held digitally prior to connection. A further 45% expected most of their data to be digitised before connection, with the remainder to follow afterward.

As detailed in Figure 3.4.7[22], a small proportion (4%) of DB schemes with any value data that was not accessible digitally were completely confident that it would all be held digitally ahead of connection. A more significant proportion expressed high levels of confidence with 57% being very confident. A quarter (27%) were fairly confident and a minority were not very (2%) or not at all (3%) confident.

Figure 3.6.2.3 Confidence that all DB value data will be held digitally ahead of connection (Survey 1)



Base: All with some DB value data not accessible digitally - Total (109)
View a table showing all data from the above figure

Of the 43 schemes that were not entirely confident, the primary reasons cited related to resource availability (21%), that work to address this was in progress (19%) and the requirement for manual calculation/intervention (19%).

[21] In Survey 1 this question was asked to schemes in Cohort 4 onwards
[22] Due to the low base size for individual cohorts a table has not been shown for this question.

In Survey 2 (Cohorts 1 to 6), the proportion of schemes that still held non-recent DB value data had not improved (38% vs 36% in Survey 1). Over half (53%) had put processes in place with their administrator to calculate these values compared to 38% in Survey 1.

The proportion of schemes that held non-digital DB value had also not improved (72% vs 68% in Survey 1). The proportion of schemes that said this affected less than 1% of their members had increased from 10% to 24%.

Schemes confidence in their ability to increase the proportion of DB value data held digitally had decreased (although the difference is not statistically significant); 53% of Survey 2 respondents said they were completely or very confident compared to 65% in Survey 1. Reasons for the lack of confidence were that work to address this was still ongoing (23%), manual calculation/intervention as required (20%) and reliance on administrator to complete the work (20%).

3.7.3 Digitisation of view data – summary

Responses to the questions on whether schemes held any non-digital DC and/or DB value data have been aggregated to show the overall proportion of schemes with any non-digital value data (Table 3.7.3.1). In total, a quarter (25%) of schemes acknowledged that they held DC and/or DB value data that was not available digitally. One in six schemes with DC benefits (16%) knew they held some DC value data that was not available digitally and almost a fifth of schemes with DB benefits (19%) held some DB value data which was not available digitally.

Just over half (53%) confirmed that all DC and/or DB value data was available digitally. The 22% of remaining schemes did not know if all value data was available digitally.

Table 3.7.3.1 Digitisation of view data - summary (Survey 1)

		C1	C2	C3	C4	C5	C6	C7	C8	C9
	Total	Apr 25	May 25	Jun 25	Aug 25	Sep 25	Oct 25	Nov 25	Jan 26	Feb 26
Some view data is held in non-digital format	**25%**	0%	30%	30%	37%	37%	9%	28%	23%	31%
All view data is held in digital format	**53%**	100%	60%	58%	41%	38%	66%	47%	43%	44%
Don't know if all data held in digital format	**22%**	0%	9%	12%	22%	25%	24%	25%	35%	25%

Base: All respondents - Total (605), Cohort 1 (10), Cohort 2 (43), Cohort 3 (81), Cohort 4 (92), Cohort 5 (71), Cohort 6 (164), Cohort 7 (68), Cohort 8 (40), Cohort 9 (36) – Caution: low base for Cohort 1

DC schemes (89%) were more likely to report that all value data was held in a digital format compared to public service (66%), DB (42%), hybrid (45%) and DB (44%) schemes.

4. Appendix: Underlying data for all figures/charts

This annex provides the underlying data for figures/charts shown in the main body of the report where a table has not been included due to the low base for individual tranches.

Table 4.1 When decision would be made about how to connect (Survey 1)

	Total
Within the next 3 months	34%
Between 4 and 6 months	22%
Between 7 and 12 months	11%
In more than 12 months' time	3%
Don't know	31%

Return to the corresponding figure in the main body of the report

Table 4.2 Length of time required to procure new supplier(s) (Survey 1)

	Total
Already completed	73%
Process is underway and is expected to complete within 3 months	14%
Process is underway and is expected to complete within 4-6 months	4%
Process is underway and is expected to complete within 7-12 months	3%
Process is underway and but will take longer than 12 months to complete	0%
Process not yet started	0%
Don't know	6%

Base: All who intend to use a new third-party supplier to connect to the pensions dashboards architecture - Total (125)

Return to the corresponding figure in the main body of the report

Table 4.3 Reasons for not being confident in having matching data by 'connect by' date (Survey 1)

	Total
Member data issues	31%
In the process of data cleansing exercise	19%
Yet to undertake dashboards readiness assessment/analysis	14%
Reliance on administrator	8%
100% accuracy is hard to achieve	6%
Other	6%
Don't know	18%

Return to the corresponding figure in the main body of the report

Table 4.4 Whether plan in place to fully digitise non-digital data ahead of connection (Survey 1)

	Total
Yes	64%
No	4%
Don't know	32%

Return to the corresponding figure in the main body of the report

Table 4.5 Confidence in scheme's ability to fully digitise data ahead of connecting (Survey 1)

	Total
Completely confident	2%
Very confident	44%
Fairly confident	40%
Not very confident	<0.5%
Not at all confident	0%
Don't know	11%

Return to the corresponding figure in the main body of the report

Table 4.6 Reasons for not being confident in scheme's ability to fully digitise data ahead of connecting (Survey 1)

	Total
Awaiting information from administrator	21%
Historical/legacy data issues	16%
Digitisation planned/in process but not complete	14%
Missing member data	14%
Security issues	7%
Other	12%
Don't know	23%

Return to the corresponding figure in the main body of the report

Table 4.7 Plans for DC value data that was not recent (Survey 1)

	Total
Calculate the values regularly so they are recent and available on demand	47%
Calculate the values on demand	2%
A combination of the two	15%
Don't know	37%

Return to the corresponding figure in the main body of the report

Table 4.8 Confidence that all DC value data will be held digitally ahead of connection (Survey 1 – Cohort 3 onwards)

	Total
Completely confident	0%
Very confident	41%
Fairly confident	40%
Not very confident	<0.5%
Not at all confident	3%
Don't know	10%

Return to the corresponding figure in the main body of the report

Table 4.9 Confidence that all DB value data will be held digitally ahead of connection (Survey 1)

	Total
Completely confident	4%
Very confident	57%
Fairly confident	27%
Not very confident	<0.5%
Not at all confident	3%
Don't know	8%

Return to the corresponding figure in the main body of the report