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Pensions dashboards webinar: reference document

Webinar host:

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Speakers:

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The role of dashboards in supporting savers

Lucy Stone, TPR



- Pensions dashboards are being introduced to give savers a secure and reliable way to view all their pension information in one place.
- This will help individuals plan effectively for retirement and reconnect with any pensions they may have lost track of.
- The first dashboard will be provided by the Money and Pensions Service – the ‘MoneyHelper’ dashboard. In time private sector organisations will also be able to offer dashboards.
- Research indicates strong demand, with a recent DWP survey showing 80% of people saying they would use a dashboard if available.

The journey so far and what’s still to come/do

Chris Curry, PDP



- The Pensions Dashboards Programme (PDP) is responsible for building the central digital architecture that will allow pension schemes and dashboards to connect securely and share information.
- This architecture sits at the heart of the ecosystem, enabling data to flow from schemes to dashboards in a controlled and reliable way so that savers can access accurate information when they need it.
- PDP has worked closely with industry participants over the past 18 months and is pleased to report strong progress with more than 60 million member records now connected, which is around three-quarters of the total expected. Alongside tens of millions of State Pension records have also been connected.
- PDP is working with 20 organisations to connect to the dashboards ecosystem, representing most of those in scope. The majority have completed key steps, including connection and integration testing, and we’re collaborating with regulators to ensure full connectivity as soon as possible.
- PDP remains confident that all pension providers and schemes in scope will be able to connect before the legal deadline of 31 October 2026.
- The government is committed to the principle of private sector dashboards. PDP is working closely with potential dashboard providers, the DWP and the regulators on a pathway for development and implementation of these dashboards.
- The date for when private sector dashboards will be available will be informed by factors including whether the service is safe, secure and reliable, monitored by the DWP, MaPS and the regulators.

What schemes need to do and the importance of data quality

Lucy Stone, TPR



- Trustees and scheme managers are accountable for meeting dashboard duties and must take an active role in preparations.
- Dashboards should be a standing item on trustee agendas to ensure ongoing oversight.
- Trustees should monitor communications from TPR and use the **guidance** and **checklist** provided to track progress toward compliance.
- Early engagement with third party administrators, AVC providers, and other delivery partners is essential to avoid delays and ensure a co-ordinated approach.
- Connecting to the architecture is not the end of your role, dashboards will only work for savers if schemes return accurate information to the right saver.
- Having good data is critical, and now urgent. Dashboards make the consequences of poor data highly visible.
- TPR has updated its **guidance** on scheme member data quality to support best practice.
- Schemes must ensure both matching data (to find savers) and value data (to provide accurate pension values) are complete, digitally available, and up to date.
- Good data underpins all scheme functions, supports automation, improves member experience, and enables strategic goals such as buy-outs or consolidation.
- Dashboards has increased the focus on data, but this must remain a long-term priority.
- We know that not everyone will be perfect from the outset, but trustees must demonstrate active governance, a clear delivery plan, and measurable progress toward compliance.

Lessons learned from those who've already connected

Kelly Newton, Vidett, and Lucy Stone, TPR



Lucy:

Q1: What are the key governance and planning steps that you've seen from your work with larger schemes that are important to focus on?

Kelly:

- Trustees should begin by establishing clear governance arrangements for dashboards. Decide whether the project will be managed by the full board or delegated to a subcommittee, such as a Benefits and Administration Committee, and ensure trustees receive training to understand key concepts and terminology.
- Whilst ultimate accountability sits with trustees, much of the work will be carried out by third-party administrators, so contractual obligations must be reviewed. This includes clarifying roles, liability limitations, and trustee protections, particularly understanding any recourse that could arise in the event of data protection issues.
- Budgeting is another critical area. Trustees need to understand whether costs are one off or ongoing, as dashboards are not a one-time project but an ongoing responsibility. It is important to distinguish between costs for connection services and additional administration work, and to forecast future costs once dashboards are live.
- Trustees should also update key documentation, including data privacy notices to reflect any new parties that you're working with, and conduct a data privacy impact assessment to reflect new data flows and member access. These documents should be reviewed by administrators to ensure alignment.

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Lucy:

Q2: From a data and operational perspective, what are the practical steps that schemes are taking to ensure they are ready for dashboards connection?

Kelly:

- Schemes should take practical steps to ensure data and operational readiness for dashboards.
- Data quality must be assessed thoroughly, having data present is not enough; accuracy is essential. Trustees should review maintenance routines that third party administrators go through and understand how frequently data checks occur.
- Trustees should also consider how data from AVC providers interacts with core scheme data and ensure a joined-up approach across all parties.
- Member experience should be planned carefully. Trustees need to understand which members will receive instant results and which may face delays due to automation gaps, and what that means for the member experience when they do log onto a dashboard.
- Trustees should also clarify how queries will be handled, whether through a dedicated dashboards team or business-as-usual processes, and assess the impact on administration resources.
- Trustees should plan how to communicate dashboards to members, ensuring messaging complements existing websites and deciding whether to use newsletters or other channels to inform members when dashboards become available.

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Lucy:

Q3: Any final top tips – anything else schemes should be thinking about?

Kelly:

- Trustees should prioritise several practical compliance actions. First, ensure that TPR Exchange contact details are accurate and up to date, particularly the dashboards contact, as this individual will receive registration codes and connection confirmations.
- These details must be captured and shared with third party administrators promptly to avoid delays.
- Record-keeping is essential. Trustees should document all key decisions, including matching criteria, training undertaken, contract reviews, and any delays encountered. Where issues arise, they should be discussed with relevant parties and escalated if necessary.
- Trustees should also identify potential conflicts or overlaps with other projects and understand any interdependencies, particularly where data work is involved, to manage risks and avoid delays.
- Ensure governance documents, including Cyber Security Policy and Incident Response Plan, incorporate dashboard integration as part of business-as-usual.

The user testing approach

Chris Curry, PDP



- User testing is a critical part of the Pensions Dashboards Programme. Testing has always informed the design and development of the service, but the current phase takes this to a new level by using live data for the first time.
- This means individuals will see their own pension information on a dashboard, providing valuable insights into how people experience dashboards, what they understand, and what actions they take afterwards.
- These findings will help shape the service and support the wider industry.
- Industry experts tested dashboards ahead of consumer testing, marking a major milestone in delivering a service that brings pensions information together for savers.
- MaPS starter consumer testing with the 'MoneyHelper' Pensions Dashboard earlier this year with small, moderated and unmoderated sessions to gather detailed feedback. The next phase will increase volumes gradually, starting in early 2026, and will involve thousands of individuals
- Participants will be recruited to a panel from customer bases of pension providers and schemes as well as other places such as charities and specialist recruiters to ensure a broad range of user experiences.
- Testing is essential to confirm that dashboards are safe, secure, and deliver a positive experience for savers. The goal is for people to feel more informed and confident after using a pensions dashboard.

Operational readiness and the key elements to consider

Maurice Titley, PASA



- Schemes should prepare for life after connection, as member usage of dashboards will increase significantly during testing and beyond.
- Early engagement with third party administrators, integrated service providers, AVC providers, and other delivery partners is essential to avoid delays and ensure processes are aligned.
- Trustees should agree and document end-to-end support processes for members using dashboards. This includes defining how queries will be handled and what happens when members click through from say the MoneyHelper Pensions Dashboard into the scheme's administration environment. The process should be clear, consistent, and designed to provide a positive experience for members.
- One of the first challenges will likely be resolving possible matches, cases where member details are similar but not confirmed.
- Trustees should ensure that administrators have clear processes for resolving possible matches that take account of the unusual context of inviting someone to make contact who might not be a scheme member. How are you going to work through whether they are, or are not, your member? If the first few of these cases all result in concluding that they were not your member after all, you may need to refine the test that you used to flag them as a 'possible match'?
- For confirmed matches, schemes must provide view data, including pension values, accrued benefits, and estimated retirement income. Pre-calculated values should come from a statement issued within the last 13 months or a calculation within the last 12 months.
- Where values cannot be provided immediately, schemes must meet regulatory deadlines of three or ten working days, depending on benefit type.
- Administrators should have processes in place to monitor these deadlines and calculate the necessary values, and to report back to trustees. This also applies where schemes have more than one administrator involved, such as an AVC provider connecting directly to dashboards on behalf of the trustees.



- As consumer testing volumes grow and the public launch of MoneyHelper approaches, schemes should monitor dashboard-triggered queries and analyse member behaviour, this includes understanding whether dashboards prompt actions such as contribution changes or retirement quotations.
- Clear and accessible member communications are vital to set expectations ahead of the MoneyHelper launch, particularly where dashboard values will differ from benefit statements.
- Schemes should also use available PASA **guidance** on matching, calculating values, and reporting, and make use of the **dashboards toolkit**, which is regularly updated with industry best practice.
- One of PASA's next outputs will be guidance on compliance monitoring to help trustees and their administrators continue to build out their processes in this area.