Wednesday 8 July 2026

# Pensions dashboards webinar: Connection is just the start
## Reference document

Webinar host:

**Lucy Stone**
The Pensions Regulator (TPR)

Speakers:

**Chris Curry**
Money and Pensions Service (MaPS)

**Geraldine Brassett**
Geraldine Brassett, Deputy Chair, Pensions Administration Standards Association (PASA) Dashboards Working Group

## Connection is just the start

Lucy Stone, TPR

- Pensions dashboards will transform the way members engage with their pensions by allowing them to view information about all their pension savings in one place. By making pensions information more accessible, dashboards will help people better understand and plan for their retirement.
- The industry has made significant progress towards connection, with many schemes already connected and testing continuing across the ecosystem. However, there is still important work to do.
- This document summarises the key messages from our webinar, highlighting the progress made so far, the value of testing, and the actions schemes should be taking to prepare for the next phase of pensions dashboards.

## Test, learn and refine

Lucy Stone, TPR

**Q1: Chris, over 75 million pension records are now connected to the pensions dashboards ecosystem. Can you tell us more about the progress that has been made?**

Chris Curry, MaPS

- The pensions dashboards programme has reached a significant milestone. More than 75 million pension records are now connected to the dashboards ecosystem, representing around 85% of the records expected to connect. With only three connection dates remaining before the statutory connection deadline of 31 October 2026, the industry has made substantial progress towards connection.
- Alongside connection activity, MaPS continues to scale both user testing and industry testing. These testing phases are essential to building confidence in the service and ensuring dashboards are safe, secure and reliable for members. Testing allows MaPS, schemes and providers to identify issues early, understand user behaviour and make improvements before dashboards become more widely available.
- User testing is providing valuable insights into how people interact with dashboards and what they expect from the service. As testing expands, MaPS will continue to share findings to support industry preparations and help schemes understand what they may need to consider as member engagement increases.
- Industry testing remains equally important. Connected schemes should continue participating in testing activities to ensure systems, processes and data are operating as expected and that they are ready to support members when dashboards become available more widely.

### Key points for schemes

- Continue progressing towards connection if not already connected.
- Actively participate in industry testing.
- Use feedback and insights from testing to improve processes.
- View connection as a milestone rather than the end goal.

## Test, learn and refine

Lucy Stone, TPR, Geraldine Brassett, PASA and Chris Curry, MaPS

**Q2: Speaking of user testing, you've both tested the MoneyHelper dashboard. Could you share a bit about your experience?**

Geraldine Brassett, PASA

- Testing the MoneyHelper dashboard has provided a useful opportunity to see how dashboards are working in practice and how the member experience is developing as connection volumes increase.
- There has been noticeable progress between the early testing undertaken in October 2025 and the more recent experience in June 2026, with improvements being made as the service continues to evolve.
- Testing has also highlighted areas where schemes may need to focus their attention. As expected in a programme of this scale, some issues have been identified relating to data quality, including missing values, small pots and incorrect dates. These findings reinforce the importance of schemes continuing to cleanse and improve their data and taking advantage of the current testing period to identify and resolve issues before dashboards become more widely available.
- An important next step for the industry will be sharing experiences and lessons learned. As more schemes and administrators take part in testing, there will be value in creating mechanisms for sharing common themes, issues and good practice. This will help organisations learn from one another's experiences and support continued improvement across the dashboards ecosystem.

### Key points for schemes

- Use testing to identify data quality issues early.
- Continue focusing on the accuracy and completeness of member data.
- Learn from issues identified during testing and use them to strengthen processes.
- Engage with industry guidance and shared learning opportunities as they emerge.

## Chris Curry, MaPS

- For those who have been involved in pensions dashboards for many years, seeing pension information displayed through a working dashboard is a significant milestone. After years of planning, development and collaboration across industry, testing the MoneyHelper dashboard provides a tangible demonstration of what dashboards will mean for members.

- One of the most striking aspects of the experience has been the clarity of the information presented. Bringing multiple pension records together in one place makes it much easier for members to understand what pension savings they have and where those savings are held.

- The speed of the process has also been encouraging. The ability to search for pensions and receive information quickly demonstrates the progress that has been made across the ecosystem and the value dashboards could provide to members in the future.

- While testing continues and further refinement will take place, the experience has reinforced the potential of dashboards to help people engage with their pensions and build a more complete understanding of their retirement savings.

### Key points for schemes

- The member experience should remain central to dashboards preparations.

- Clear, accurate and complete data helps deliver a better experience.

- Testing is demonstrating the potential value of dashboards for members.

- Continue using the testing period to refine processes and improve outcomes.

## Test, learn and refine

Lucy Stone, TPR

**Q3: Geraldine, you are also experiencing the testing phases as an administrator. What are the benefits of being involved in user testing?**

Geraldine Brassett, PASA

- User testing provides a valuable opportunity for schemes and administrators to move from planning and preparation to learning from real-world experience. While many schemes have spent considerable time preparing for dashboards, testing allows organisations to understand how members may behave when they begin accessing their pensions information through a dashboard and what impact this may have on scheme operations.
- One of the key benefits of live testing is the opportunity to test and refine assumptions. Schemes should consider how many members may access a dashboard, how many possible or partial matches they may need to investigate, how many value data requests may be generated and the level of member enquiries that may arise.
- For many schemes, this may be the first opportunity to compare assumptions against actual user behaviour and identify where additional resource or process improvements may be needed.
- Testing can also help schemes identify member groups that may require additional consideration. This might include members with multiple periods of service, deferred members who are beyond their benefit payable date, or members whose records contain incomplete information. Understanding these scenarios now can help schemes improve their member journeys and reduce potential issues later.
- The testing phase also provides an opportunity to learn from managing dashboards-related compliance activities, such as responding to value data requests. Schemes should already be reviewing their end-to-end processes, stress-testing value data coverage and considering how other activities, such as actuarial referrals, will operate within a dashboards environment.
- With time remaining before dashboards become more widely available, schemes should use testing as an opportunity to refine and strengthen their operational readiness rather than viewing it as a reason to pause preparations.

- Testing is most effective when trustees, administrators, AVC providers and dashboard connection providers work closely together. Trustees should ensure they receive regular updates on testing outcomes and emerging issues and use these insights to improve governance, decision-making and member outcomes.

**Key points for schemes**

- Continue progressing towards connection if not already connected.
- Actively participate in industry testing.
- Use feedback and insights from testing to improve processes.
- View connection as a milestone rather than the end goal.

## Keep up the great work

Lucy Stone, TPR

**Q4: Chris, what happens next?**

Chris Curry, MaPS

- With connection activity continuing across the industry, attention is increasingly turning to the next phase of the dashboards journey. While significant progress has been made, the focus remains on testing, learning and ensuring the service is safe, secure and reliable before dashboards become available more widely.
- As with previous updates, the exact date that dashboards will become publicly available will depend on the continued progress of testing and the development of the service. Testing remains a critical part of the programme and will help build confidence that dashboards are delivering a positive experience for members and operating as intended across the wider ecosystem.
- Progress is also continuing on private sector dashboards. Alongside the development of the MoneyHelper Pensions Dashboard, work is ongoing with government, industry and regulators to support future private sector dashboards as part of the wider dashboards landscape.
- A key message for schemes and providers is that launch should not be viewed as the end point. The launch of the MoneyHelper Pensions Dashboard will mark the beginning of a new phase, not the completion of the programme As dashboards evolve over time, readiness will need to become an ongoing business responsibility rather than a one-off project.

### Key points for schemes

- Continue using the testing period to improve processes and operational readiness.
- Recognise that the timing of launch will depend on testing outcomes and service development.
- Keep up to date with developments across both MoneyHelper and private sector dashboards.
- Treat dashboards as an ongoing responsibility rather than a project that ends at connection or launch.
- Continue focusing on data quality, governance and member outcomes as dashboards preparations move into the next phase.

## Test, learn and refine

Lucy Stone, TPR

**Q5: We've heard about the ongoing activity at the Money and Pension service, but from a scheme perspective, Geraldine, what should schemes been doing now?**

Geraldine Brassett, PASA

- As schemes connect to the pensions dashboards ecosystem, it is important to remember that connection is not the end of the journey. Once connected, trustee duties apply and schemes are responsible for ensuring they continue to meet their dashboards obligations.
- Compliance should be monitored on an ongoing basis and trustees should be able to demonstrate that appropriate governance, oversight and controls are in place in line with TPR's guidance.
- Schemes should use this period to move their focus beyond connection and think about how dashboards will operate as part of business as usual. This includes reviewing how dashboards activity will be monitored, how issues will be identified and escalated, and how trustees will gain assurance that dashboard duties are being met on an ongoing basis.
- Compliance should not be viewed as a one-off exercise but as an ongoing responsibility that requires regular oversight and review.
- Reporting will play a key role in helping trustees and scheme managers fulfil these responsibilities. As well as meeting formal reporting requirements, schemes should consider what management information will be needed to understand how dashboards are performing in practice.
- Trustees are unlikely to want to wait until formal quarterly reporting is available before gaining insight into member activity, operational performance and emerging issues. Timely reporting can help schemes identify trends, address problems quickly and ensure members continue to receive a positive experience.
- Reporting should cover more than compliance alone. Trustees may wish to receive information on member outcomes, dashboard activity levels, operational performance, value data requests, member queries and any issues affecting service delivery.
- Developing meaningful reporting now will help schemes build effective governance arrangements and support informed decision-making as dashboard usage grows.

- Close collaboration with administrators, AVC providers and dashboard connection providers will remain essential. Regular reporting and open communication will help trustees understand how preparations are progressing, where risks exist and what action may be needed to address them.

**Key points for schemes**

- Remember that dashboards duties continue after connection.
- Monitor compliance and maintain effective governance arrangements.
- Develop reporting that provides timely and meaningful management information.
- Look beyond compliance reporting to understand member outcomes and operational performance.
- Work closely with administrators and service providers to monitor progress and resolve issues.

## Test, learn and refine

Lucy Stone, TPR

**Q6: It is all systems go, but what else should schemes be preparing for?**

Geraldine Brassett, PASA

- As the dashboards programme moves closer to launch, schemes should be looking beyond connection and compliance and focusing on their overall operational readiness. While significant progress has been made, there is still a valuable window of opportunity to prepare for how dashboards may affect day-to-day operations and member interactions once usage increases.
- One of the most important considerations is ensuring that assumptions are clearly documented and understood by all parties involved. While schemes can model expected levels of dashboard activity, no one can predict with certainty how members will behave once dashboards become more widely available. Trustees, scheme managers, administrators and providers should therefore be transparent about the assumptions they are working to and have arrangements in place to monitor actual experience against those assumptions. This will help schemes identify emerging trends and respond quickly if activity differs from expectations.
- Schemes should continue working closely with the organisations supporting them, including administrators, AVC providers and dashboard connection providers. Strong communication and regular reporting will help ensure that issues are identified early and that schemes can respond effectively as dashboards activity develops.
- Collaboration will be particularly important in understanding member behaviour, reviewing operational performance and refining processes over time.
- The period before launch should also be used to strengthen operational readiness. While many administrators may wait until a launch date is confirmed before making recruitment decisions, schemes should already be considering workforce planning, training requirements and resource needs.
- These plans should be linked to expected end-to-end member journeys and take account of the level of support members may require, particularly where they are unable to self-serve.
- Schemes should also prepare for increased member engagement. Dashboards are expected to encourage more people to engage with their pension savings, which may result in increased enquiries and requests for support.

## Geraldine Brassett, PASA

- Particular consideration should be given to vulnerable members, ensuring that processes, communications and support services are accessible and effective. At the same time, schemes should review existing fraud and scam prevention controls, recognising that greater member engagement may also increase opportunities for criminal activity targeting pension savers.

### Key points for schemes

- Focus on operational readiness as well as technical connection.
- Be transparent about assumptions and monitor actual experience against them.
- Work closely with administrators, providers and advisers to identify and resolve issues.
- Develop workforce, recruitment and training plans ahead of launch.
- Prepare for increased member engagement, including support for vulnerable members.
- Review scam prevention and fraud controls as part of operational readiness planning.

## Keep up the great work

Lucy Stone, TPR

**Q6b: Chris, anything to add in relation to a good member experience?**

Chris Curry, MaPS

- A good member experience should remain at the heart of dashboards preparations. While a great deal of focus has rightly been placed on connection, dashboards will represent the start of a journey for many members rather than the end point. For some people, using a dashboard may be the first time they have seen all of their pension information brought together in one place. As a result, dashboards are likely to prompt new questions and encourage greater engagement with retirement planning.

- Schemes and providers should therefore be prepared for increased levels of member engagement once the MoneyHelper Pensions Dashboard becomes available more widely.

- Members may want to better understand the information they have seen, check pension values, trace additional benefits or seek guidance about their retirement options. Having clear processes, effective communications and well-trained teams in place will help ensure members receive a positive experience when they take these next steps.

- Delivering a good member experience will require collaboration across the pensions industry. Trustees, administrators, providers, regulators and industry bodies all have a role to play in ensuring members can access accurate information and receive appropriate support when they need it. Working together will be key to building confidence in dashboards and helping members get the most value from the service.

- As testing continues, the Money and Pensions Service will share insights from user testing and wider research. This will help schemes understand not only what people say they intend to do after using a dashboard, but also what they actually do in practice. These insights will help the industry build a better understanding of member behaviour and prepare for the types of engagement dashboards are likely to generate.

Chris Curry, MaPS

### Key points for schemes

- Keep the member experience at the centre of dashboards planning.
- Prepare for increased member engagement and enquiries following launch.
- Work collaboratively with administrators, providers and industry partners.
- Use insights from user testing and research to understand member behaviour and expectations.
- Recognise that dashboards are likely to be the start of a wider retirement planning journey for many members.

## TPR update: being ready for the connection deadline

Lucy Stone, TPR

- With just over three months remaining until the connection deadline of 31 October 2026, our focus is increasingly shifting towards helping schemes move beyond connection and prepare for the next phase of dashboards. While the industry has made significant progress, there is still important work to do to ensure schemes are ready to meet their ongoing dashboards duties and deliver good outcomes for members.
- TPR has recently updated its dashboards guidance to reflect good practice, provide greater clarity on common areas of uncertainty and reflect progress across the wider dashboards programme. We have also published a new post-connection checklist to help trustees and scheme managers keep track of how they are meeting their ongoing duties once connection has been achieved.
- Over the coming months, we will be increasing our focus on operational readiness and supporting schemes as they prepare for increased member engagement. We will also continue providing information and support to help schemes communicate effectively with their members, including raising awareness of potential scams and ensuring appropriate protections are in place for vulnerable members.
- In April, we published a report setting out findings from our engagement with the largest occupational pension schemes in the UK. Together, these schemes represent more than 80% of occupational pension records in scope for dashboards.

- We found many examples of good practice and a strong focus on data quality, demonstrating the significant work already undertaken across the industry. However, the report also highlighted that progress remains inconsistent and that there is still more work to do.

- One of the key messages from this work is the importance of focusing on value data as well as matching data. Schemes should be asking themselves whether the value information they will return to members is accurate, complete and up to date. Good value data will support better member outcomes, reduce avoidable queries and help members make informed decisions about their retirement planning.

- Schemes should also ensure that the work being undertaken to improve data quality becomes part of business as usual. Good data delivers benefits far beyond dashboards, supporting accurate administration, improved automation, stronger cyber resilience and increased trust in the pensions system.

### Compliance and enforcement

- As the connection deadline approaches, some schemes may be considering what will happen if they are unable to meet all requirements by 31 October 2026.

- As a regulator, our role is to support schemes on their journey to connection and beyond, working alongside organisations across the industry to help dashboards succeed.

- We recognise that, in some circumstances, schemes may encounter challenges meeting all aspects of the dashboards requirements. Where issues arise, we expect schemes to take prompt and effective action to investigate the cause, address any underlying issues and put appropriate remedies in place. This includes taking advantage of the testing period to identify and resolve problems before dashboards become more widely available.

- Schemes should maintain a clear audit trail of the steps they are taking to meet their dashboards duties. This should include records of progress monitoring, data improvement activity, decisions taken, actions implemented to resolve issues and communications with third parties. If TPR has concerns about compliance, we may ask to see this information.

- If a scheme does not connect by the statutory deadline, we will make contact to understand the circumstances and the actions being taken. Trustees should be prepared to explain how they assessed and managed the risks to members and the steps taken to comply with their obligations. As set out in our compliance and enforcement policy, we will take a robust approach where there is evidence of wilful or reckless non-compliance.

## TPR update: being ready for the connection deadline

Lucy Stone, TPR

- When it comes to ongoing dashboards duties, including matching and providing accurate value data in a timely manner, schemes should use the current testing phase to identify, investigate and resolve issues.
- TPR will receive information from the dashboards ecosystem and through reporting standards, helping us understand where risks may exist and where further engagement may be required.
- As a risk-based regulator, our approach will continue to be pragmatic and proportionate. We will focus on behaviours and breaches that present the greatest risk to a member's ability to receive a complete and accurate picture of their pensions, intervening only where necessary to reduce risk or address harm.

### Key points for schemes

- Read TPR's updated dashboards guidance and make use of the pre- and post-connection checklists.
- Focus on value data as well as matching data.
- Embed an enhanced data quality focus into business-as-usual processes.
- Maintain a clear audit trail of dashboards preparations and decision-making.
- Use the testing period to identify and resolve issues with matching, value data and operational processes.
- Remember that TPR's compliance approach is risk-based, pragmatic and focused on protecting members.
- Keep the member experience at the centre of dashboards planning. Trustees, administrators and third-parties must work together to be operationally ready for future launch.