Pensions Dashboards Programme

Progress update report and research findings webinar – July 2026

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29 July 2026

Money & Pensions Service

Connection to dashboards: Headline figures

Connection begins

August 2024

The first organisations started connecting to the dashboards ecosystem.

Direct connections

23 organisations

The original **19** are now connected, alongside 4 later additions.

How schemes connect

Most schemes connect through ISPs

The ISPs are represented among the **23** directly connecting organisations.

Providers and schemes

Around 1,800 connected

This includes pension providers, schemes and the State Pension.

Pension records

More than 70 million records

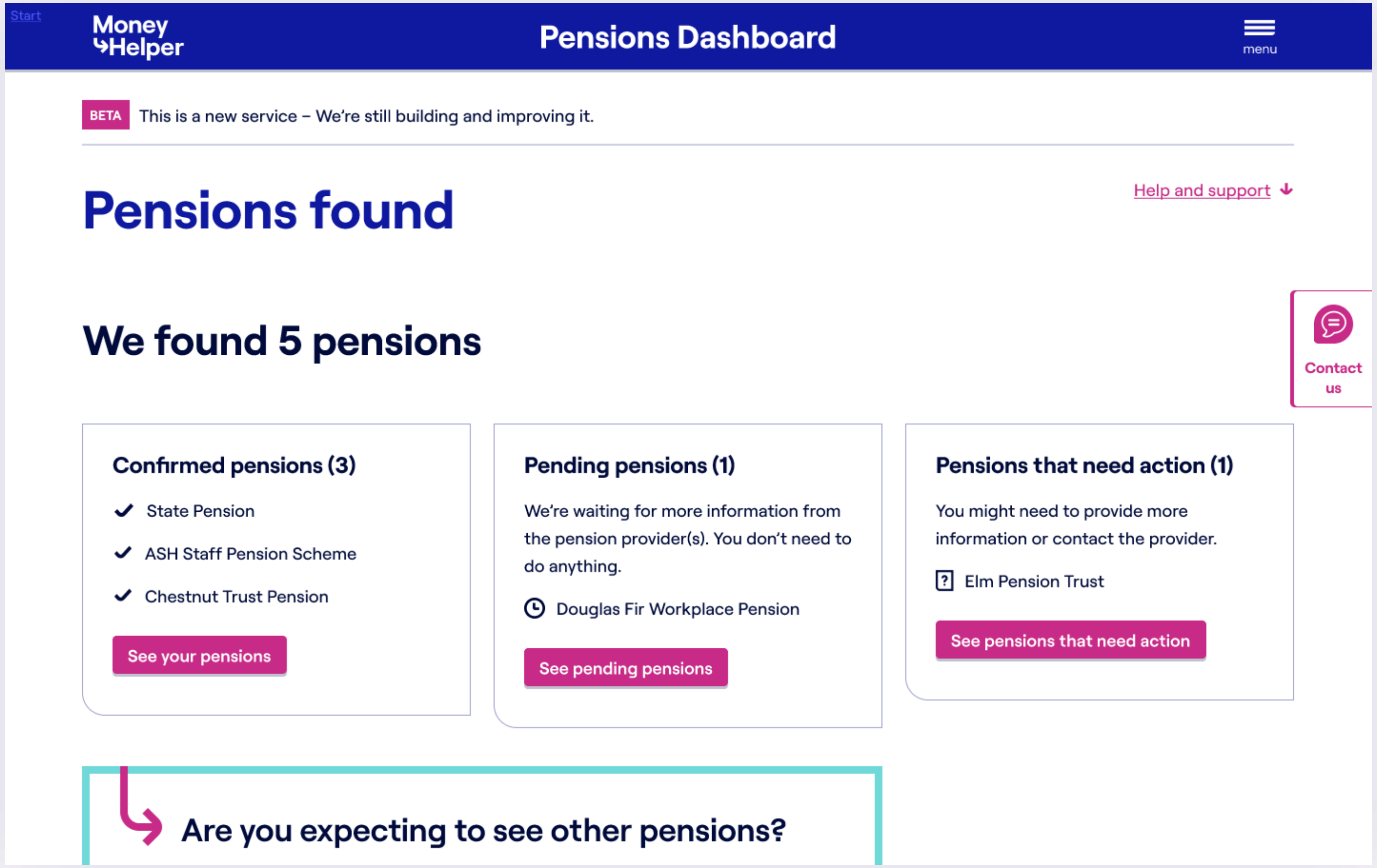
Connections represent **85%** of all records in scope.

Progress remains on track for the October 2026 connection deadline.

100 days till final connection deadline

Launch date

- On current plans, expectation is the MoneyHelper Pensions Dashboard will be available to the public in **financial year 2027/28**
- An update on launch plans will be provided around the time of the **31 October connection deadline**, when significantly more user testing will have been undertaken
- Further engagement on the approach to launch will take place with industry over the coming months



Private sector dashboards

- **Government remains committed to private sector dashboards** alongside the MoneyHelper Pensions Dashboard
- **PDP sought industry feedback in early 2026** on a proposed approach to developing private sector dashboards, including the creation of a dedicated industry working group
- **Industry response to the consultation was overwhelmingly positive**, highlighting the value of collaboration
- **A new working group is being established**, PDP encourages organisations planning to play a role in private sector dashboards to participate

Reporting standards

- **Reporting standards support oversight of the dashboards ecosystem** and help regulators monitor compliance
- **Pension providers and schemes are required** to generate and report operational data to MaPS
- **Updated draft standards introduce daily reporting via API**, improving the timeliness and quality of performance monitoring
- **The consultation on the updated standards has now closed**, with the response and outcome available on the PDP website

Industry engagement

- **Regular industry engagement** to share progress, insights and answer questions on pensions dashboards
- **Strong presence at major industry events**, including Pensions Age Spring Conference and Professional Pensions Live, showcasing the MoneyHelper Pensions Dashboard and testing opportunities
- **Ongoing speaking engagements** delivered across conferences, forums and industry roundtables
- **Close collaboration with industry groups**, including ABI, PASA, directly connected organisations and prospective private sector dashboard providers

Pensions Dashboards Programme

MHPD user testing findings summary

March to June 2026

29 July 2026

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Overview

- Dashboard functionality
- Testing activity update
- Learning about user outcomes and user experience
- Next steps

Guidance and caveats

The test sample has been recruited and selected to meet testing needs, adapting recruitment over time to reflect the evolving service and MaPS' strategic research priorities, with demographic characteristics monitored throughout.

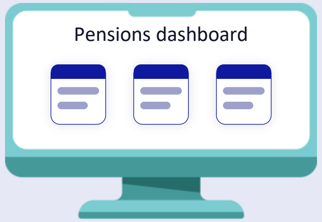
A large proportion of the test sample was recruited by pension providers and schemes which is likely to mean participants have a higher-than-average level of engagement with their pension providers, schemes or products. This could affect their usage behaviour and views about the dashboard.

Service development update

Dashboard functionality

1 **March**

When testing started



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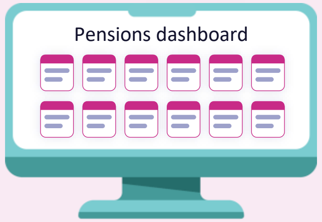
Pension types displayed

Progress and development

2 **July**

onwards



All

Pension types displayed

Building on testing feedback to improve the dashboard experience and enable more complete pension visibility for users.

MoneyHelper Pensions Dashboard consumer testing update

1. Internal testing
2. Industry expert testing
3. **Phase 1:** Low volume testing
4. **Phase 2:** High volume testing

We are now here

Testing activity update – Phase 2

12,429 users recruited to a testing panel:

- Majority of testers recruited through working with industry and partner organisations
- Some testers also signed up via the MoneyHelper website

High volume unmoderated testing started in March - **c300 users** in the first month

Testing conducted over 4 tranches, with each tranche getting progressively bigger

Users are sent a secure link

Testing numbers and demographics

5,666 testers invited

3,687 (65%) links used

Slightly more women than men

Most testers aged 35-64, but successfully targeted **younger (25-34) users in tranche 4**

Between March and June, we have registered over **11,000 pensions matches** for nearly **3,000 users**

Not all users who use their links complete the journey through the dashboard.

User outcomes

Most users have a positive experience of using MHPD, with high levels of customer satisfaction and advocacy.

" I found a pension on there I had forgotten about so was very useful. It was easy to log in and the information was thorough and easy to understand. "

" It's just great to be able to see all my pensions together rather than to have to look them up on different sites with different logins."

What happens when users use the service?

More than **95% of users** choose to add their National Insurance number when prompted.

Around **80% of pension matches** are initially registered as definite matches, while **20%** are registered as possible matches.

What do users see on the pensions results page?

Pension matches are shown in three channels:

- Confirmed pensions
- Pending pensions
- Pensions that need action

Proportion of visits reaching the pensions results page with **at least one** pension in each channel, March to June:

- **92%** had a confirmed pension
- **37%** had a pending pension
- **31%** had a pension that needed action

User outcomes – 'pensions that need action' and intended next steps

Pensions that need action

- Early tranches highlighted issues with questions and confusion with pensions in this category
- Design improvements to give clearer instructions and reduce likelihood of misinterpretation and anxiety
- Reduction in users with questions or confusion
- Low volumes - will continue to monitor the questions users have about these pensions

Intended next steps

- Top 3 most common intended next steps: 'no planned action', 'monitor/review' and 'contact provider'
- 'Consolidate pensions' and 'retirement planning' were also common responses
- Users wanted to contact providers for various reasons:
  - most commonly, following up on pensions that need action
  - enquiring about a missing pension
  - updating personal details
  - getting a valuation

Design improvements

- Pensions that need action
- Found pensions
- Home link
- Start button
- Valuation date

Moderated research examples

Welsh language

- Understand the relative user experience of the Welsh language version of the dashboard
- Welsh language content is very good, though a few errors were noted
- Switching language is a common strategy

Assisted digital

- Understand how the service works for assisted digital users who are supported by third party individuals
- Completing the journey with a professional supporter greatly increased trust
- Finding lost pensions was the priority for these users

Next Steps

Social research underway

More users undertaking unmoderated testing

Onward journeys

Customer support

Pensions
Dashboards
Programme

Questions

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Thank you

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