

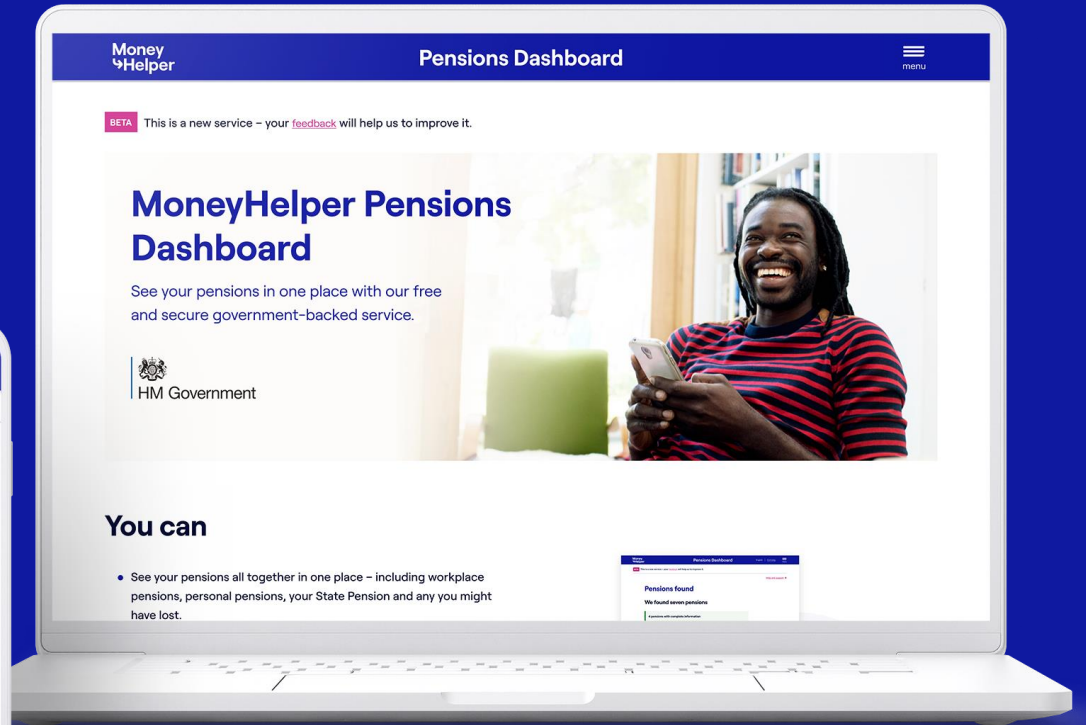
# MoneyHelper Pensions Dashboard – Update and demo

9 July 2025



# Agenda

1. Update since last town hall
2. Demo and roadmap
3. Testing plan
4. Questions



# Update since last town hall

# What have we done since the last town hall?



We have continued to undertake user research. You'll hear about this in detail in the other breakout session.



We have built the minimum viable product ready for connection.



We've tested the application in non-production environments and completed a penetration test.



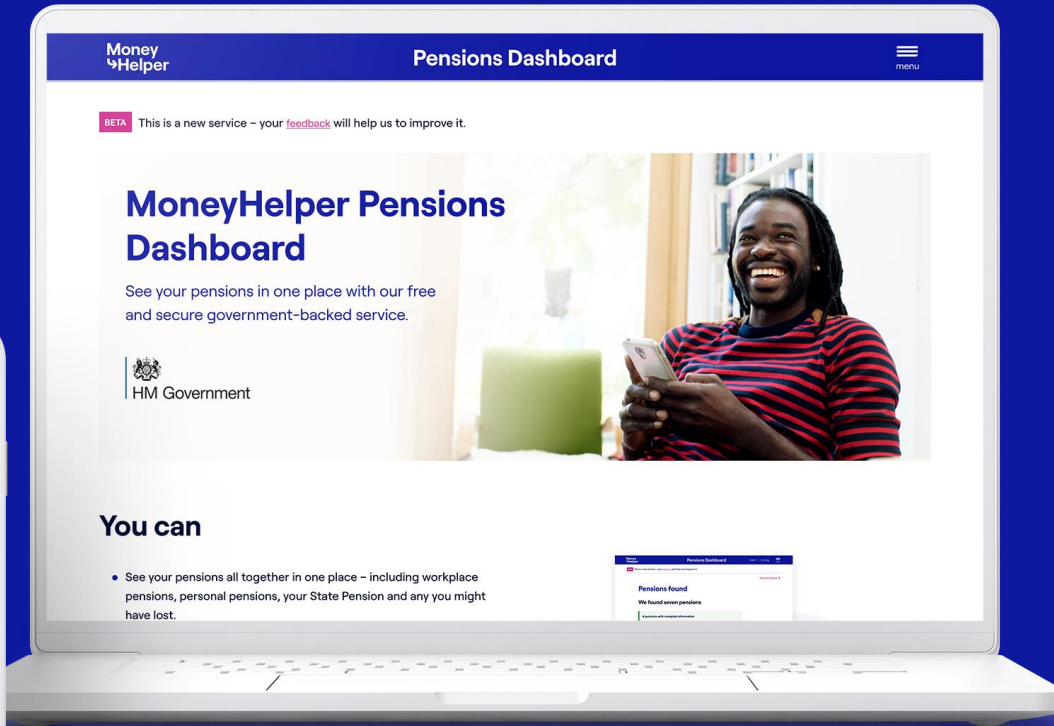
We're currently in the process of connecting to the central digital architecture (CDA).

Today we'll talk you through the first release, including scope, what's coming soon and the testing plan.

# Demo



# MoneyHelper Pensions Dashboard Demo





# The landing page

Users will begin their journey on the MoneyHelper Pensions Dashboard (MHPD) landing page.

Note: while the journey set out in the following slides is for desktop, the service will scale for mobile and tablet.

The screenshot shows the MoneyHelper Pensions Dashboard landing page. At the top, there is a navigation bar with the MoneyHelper logo, the title 'Pensions Dashboard', and a menu icon. A 'BETA' banner indicates that the service is new and encourages user feedback. The main heading is 'MoneyHelper Pensions Dashboard', followed by a sub-heading: 'See your pensions in one place with our free and secure government-backed service.' Below this is the HM Government logo and a photograph of a smiling man looking at his phone. The page is divided into several sections: 'You can' (listing benefits like seeing all pensions together and retirement estimates), 'How it works' (a 4-step process from login to viewing pensions), and 'You'll need' (listing requirements like a mobile phone and current address). A 'Start' button is prominently displayed. At the bottom, there are logos for Money & Pensions Service and HM Government, along with social media links and a footer with copyright information.



# Find and ID

Users will move into the Find and ID part of the service.

They'll need to create or log in to their existing GOV.UK One Login account and prove their identity.

Finally, users will be able to add their National Insurance number before initiating a search for their pensions.

**GOV.UK** Find your pensions

beta This is a new service.

[Back](#)

## Find your pensions

Find your workplace pensions, private pensions and the State Pension - even pensions you have forgotten about.

The Find your pensions service is provided by the Money and Pensions Service (MaPS), a government agency.

### How to use it

**Step One:** Prove your identity. We use GOV.UK One Login to do this.

**Step Two:** Provide us with some personal information, including your National Insurance number, if you have one.

**Step Three:** Search for your pensions: these will be displayed on your personal dashboard.

[Sign in or create your GOV.UK One Login](#)

**GOV.UK**

beta This is a new service - your [feedback \(opens in new tab\)](#) will help us to improve it.

## Create your GOV.UK One Login or sign in

You can use your GOV.UK One Login to access some government services.

In the future, you'll be able to use it to access all services on GOV.UK.

You'll need:

- an email address
- a way to get security codes - this can be a mobile phone number or an authenticator app

You can also [use GOV.UK One Login in Welsh \(Cymraeg\)](#).

[Create your GOV.UK One Login](#)

[Sign in](#)

**GOV.UK** Find your pensions

beta This is a new service.

[Back](#)

## Enter your National Insurance number

Tell us your National Insurance number, if you have one. Pension providers and schemes will use this to find your pensions.

You can find your National Insurance number:

- on your payslip and P60
- on letters about your tax, pension or benefits
- using the [Find your National Insurance number service](#)

**!** If you have a National Insurance number but do not enter it, it will be harder for pension schemes and providers to find your pensions.

National Insurance number (optional)  
For example, QQ 12 34 56 C



# Important information

After initiating a search for their pensions in the Find and ID part of the service, users will be passed back to MHPD.

Upon returning to MHPD, users will be provided with a set of warnings, as set out in the PDP design standards and FCA rules, prior to being able to view the MHPD.

The screenshot shows the MoneyHelper Pensions Dashboard. At the top left is the MoneyHelper logo, and at the top right is the title 'Pensions Dashboard' and a menu icon. A beta notice reads: 'BETA This is a new service - your feedback will help us to improve it.' The main heading is 'Welcome to the MoneyHelper Pensions Dashboard'. Below this is a section titled 'Important information' with a warning icon. The text in this section states: 'Don't make decisions about your money and pensions based solely on the information in your Pensions Dashboard.' It also includes a disclaimer: 'The values are for illustration only and are based on some assumptions, such as your retirement age. Always check with your pension providers for the most up-to-date information, and consider speaking to a regulated financial adviser before making decisions about your pensions.' There are two sub-sections: 'All pension values:' with three bullet points (estimated and not guaranteed, shown before tax, and could go up or down based on factors), and 'Some information may not be included.' with two bullet points (pensions already taken money from and providers unable to send information). At the bottom of the main content area is a pink button that says 'I understand'. Below the main content is a 'Back to top' link with an upward arrow. The footer contains logos for Money & Pensions Service and HM Government, along with accessibility icons (WCAG 2.1, W3C, Plain Language Commission, Clear English Standard). A navigation menu at the bottom left includes links for 'About us', 'Partners', 'Welsh language scheme', 'Getting help and advice', 'Tools and calculators', 'Blog', 'Contact us', and 'Give feedback'. To the right of the navigation menu are social media icons for Facebook, X, and YouTube. At the very bottom, there is a copyright notice: '© 2025 Money and Pensions Service, Bedford Borough Hall, 138 Cauldwell Street, Bedford, MK42 9AB. All rights reserved.' and a list of links: 'Terms & conditions', 'Privacy notice', 'Accessibility statement', 'Sitemap', 'Cookies', and 'Cookie preferences'.



# Pensions found

After we have received the user's data back from providers and schemes, the user will then be shown an overview of the results of the view requests.

This helps the user understand what we have found and whether we have all the information we are expecting from their pension schemes.

## Pensions found

### We found six pensions

#### Your pensions

- ✓ State Pension
- ✓ ASH Staff Pension Scheme
- ✓ Orange Tech Pension Scheme
- ✓ Chestnut Trust

[See your pensions](#)

#### Pending pensions

We're waiting for more information from the pension provider(s). You don't need to do anything.

- 🕒 Douglas Fir Workplace Pension

[See pending pensions](#)

#### Pensions that need you to contact the provider

Contact the pension provider(s). They'll help resolve any issues.

- 🚫 Elm Pension Trust

[Get contact details](#)

[Are you expecting to see other pensions?](#)

#### Unsupported pensions found

We found one or more pensions that could belong to you that we can't display yet. We're still building and improving our service, so check back again soon.

[<](#) [>](#) [🔄](#)

#### Help and support

[Give us feedback](#)



##### Explore the Pensions Dashboard

Don't know where to start? Learn how to get the most out of your Pensions Dashboard and get answers for common questions



##### Understand your pensions

Unsure about your next steps? Our free, impartial guidance can help you understand your pensions and plan for a comfortable retirement.



##### Report a technical problem

Is something not working? Tell us if there's an issue with your Pensions Dashboard or if you're experiencing any technical problems.

Pensions in the green channel are those that have matched with the user and all the expected information has been returned.

Pensions in the amber channel are those that have matched but some data has not yet been returned.

Pensions will appear in the red channel if a partial match has been returned or contact with the pension provider or scheme is required.

This message will display if a pension type is returned that we cannot handle fully during initial testing.



# Your pensions

During initial testing we will only display details for the State Pension, defined contribution (DC) and defined benefit (DB) pensions.

Over time we will develop the service to be able to handle all pension types.

This page provides the key information for each pension returned that users have told us is most important for them to understand.

The screenshot shows the MoneyHelper Pensions Dashboard. At the top, it says "BETA" and "This is a new service - your feedback will help us to improve it." The main heading is "Your pensions". Below this, there are two sections: "Pensions with an estimated income" and "Pensions without an estimated income".

**Pensions with an estimated income:**

- State pension:** HM Government, Expected retirement date: 27 March 2031, Estimated income: £412 a month.
- Defined benefit pension:** Horizon Gold Pension Plan, Active, Pension provider: GoldLeaf Retirement Services, Employer: Gold, Expected retirement date: 15 March 2029, Estimated income: £500 a month.
- Defined contribution pension:** CedarPath Retirement Fund, Inactive, Pension provider: Trustwell Administrators Ltd, Employer: Cedar, Expected retirement date: 12 March 2035, Estimated income: £83 a month.

**Pensions without an estimated income:**

- Defined benefit pension:** Anchorstone Pension Fund, Active, Pension provider: Anchorstone Pension Trust, Employer: Stone Ltd. Note: The value of this pension is less than £5,000. Pension providers can choose whether to send data for pensions under this amount.
- Defined contribution pension:** Aurora Plus, Inactive, Pension provider: Aurora Capital, Employer: Aurora. Note: Contact Aurora Capital and give them your reference number. They'll help you resolve any issues with this pension.
- Defined contribution pension:** Glencairn Flexible Pension Plan, Inactive, Pension provider: Glencairn Administrators, Employer: Glendale. Note: The estimated income for this pension is less than £120 a year. No data will be available unless the pension value increases.
- Defined benefit pension:** Oakridge Corporate Retirement Plan, Inactive, Pension provider: Oakridge Wealth & Trust, Employer: Oak. Note: The pension scheme is currently in a Pension Protection Fund assessment period. Contact your provider for your pension details.
- Defined contribution pension:** Solaris Lifetime Trust, Active, Pension provider: Solaris Financial Group, Employer: Solar. Note: The value of this pension is less than £5,000. Pension providers can choose whether to send data for pensions under this amount.

Additional information on the dashboard includes:

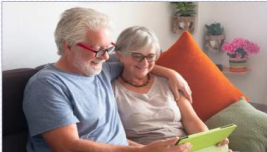
- Important:** You have 2 pensions that need you to contact the provider. [Get contact details](#)
- Be aware of scams:** Your Pensions Dashboard contains sensitive and valuable information. Think carefully before sharing your information with a third party. Scammers play on our sense of fear. If you've been contacted without warning and told you need to move your pensions to a safe place, this is a scam. If you're worried about scams, you can:
  - Read our guidance on [protecting pension scams](#)
  - Call our financial crimes and scams unit on [0800 015 4402](tel:0800 015 4402)
- Why pensions might not show in your estimate**

# Help and support

A user will be able to access the 'Help and support' panel at the bottom of the page on every screen.


**Help and support**

[Give us feedback](#)




**Explore the Pensions Dashboard**

Don't know where to start? Learn how to get the most out of your Pensions Dashboard and get answers for common questions.



**Understand your pensions**



Unsure about your next steps? Our free, impartial guidance can help you understand your pensions and plan for a comfortable retirement.









**Report a technical problem**

Is something not working? Tell us if there's an issue with your Pensions Dashboard or if you're experiencing any technical problems.

[Back to top](#) ↑

From  

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# Help and support

The help and support pages will provide a user with:

- support in using the dashboard
- some pensions guidance to help them understand the information on their dashboard
- support for any technical problems

The image displays two screenshots of the MoneyHelper Pensions Dashboard. The left screenshot shows the 'Explore the Pensions Dashboard' page, which includes a 'Frequently asked questions' section with questions like 'Why are some of my pensions still 'pending'?'. The right screenshot shows the 'Report a technical problem' page, which includes a message: 'We are still building and improving our service. Please tell us what technical issue you are experiencing in as much detail as possible.' Both screenshots feature a 'Not what you're looking for?' section with buttons for 'Understand your pensions' and 'Report a technical problem'.



# State Pension

Users are then able to click into each pension to see all the details we've received for that individual pension.

On the right is an example of how we will show data received for the State Pension.

**MoneyHelper** Pensions Dashboard

BETA This is a new service - your feedback will help us to improve it.

Back Help and support

## State Pension

You will reach State Pension age on **27 March 2031**. Your forecast is **£412** a month, based on your National Insurance record.

About these values

### Pension details

	Monthly amount	Yearly amount	Payable date
Estimate today	£220 a month	£2,638.15 a year	27 March 2031
Forecast	£412 a month	£4,946.53 a year	27 March 2031

### Estimated income

Estimate based on your National Insurance record up to 4 May 2024

£220.00 a month

Forecast if you continue to make National Insurance contributions

£412.00 a month

### About your State Pension forecast

State Pension Message Eng

**Claiming your State Pension**

- ✓ You won't get your State Pension automatically - you have to claim it.
- ✓ You'll get a letter no later than two months before you reach State Pension age, telling you what to do. If you don't get a letter, you can still make a claim.

### Help and support

Give us feedback

**Explore the Pensions Dashboard**

Don't know where to start? Learn how to get the most out of your Pensions Dashboard and get answers for common questions.

**Understand your pensions**

Unsure about your next steps? Our free, impartial guidance can help you understand your pensions and plan for a comfortable retirement.

**Report a technical problem**

Is something not working? Tell us if there's an issue with your Pensions Dashboard or if you're experiencing any technical problems.

Back to top

from Money & Pensions Service HM Government

W3 WAL-PA WORK 2.0 CLEAR Channel

About us > Getting help and advice > Contact us > Follow us >  
Partners > Tools and calculators > Give feedback > f X y  
Welsh language scheme > Blog >



# DB pension

Users are then able to click into each pension to see all the details we've received for that individual pension.

On the right is an example of how we will show data received for a defined benefit (DB) pension.

MoneyHelper Pensions Dashboard

BETA This is a new service - your [feedback](#) will help us to improve it.

[Back](#)

## Horizon Gold Pension Plan summary

This is a **defined benefit** workplace pension. The amount you're paid is based on your salary and years you've been a scheme member. This could give you an income from the pension retirement date of **15 March 2029**.

- This pension is active. This means it's being paid into.

[About these values](#)

Pension values are based on the latest estimates and expected retirement dates from your pension providers. They're not guaranteed, and may go down as well as up.

[How your estimated income is calculated](#)

Estimates for this defined benefit pension are based on your salary and years you've been a scheme member, as well as the scheme's retirement date. They're also based on the provider's assumptions about inflation and whether you're paying into the scheme.

### Pension details

	Current value	Estimate at retirement
Annual amount	£4,500 a year	£6,000 a year
Monthly amount	£375 a month	£500 a month
Tax-free lump sum	--	--

#### Plan details

Pension provider	GoldLeaf Retirement Services
Plan reference number	HG2021
Pension start date	1 June 1995
Active contributions	Yes
Employer name	Gold
Employer status	Current
Pension retirement date	15 March 2029
Employment start date	1 June 1995
Employment end date	--
Data illustration date	16 June 2025
Pension origin	deferred annuity

#### Contact your provider

Pension provider	GoldLeaf Retirement Services
Website	--
Preferred contact method	Email
Email	<a href="mailto:Gold.leaf@pensions.com">Gold.leaf@pensions.com</a>
Phone number	--
Address	--

# DC pension

Users are then able to click into each pension to see all the details we've received for that individual pension.

On the right is an example of how we will show data received for a defined contribution (DC) pension.

The screenshot displays the 'Pensions Dashboard' for a 'CedarPath Retirement Fund'. It includes a summary, pension details table, plan details table, and contact information for the provider.

**Summary:** This is a defined contribution pension. You've built up £1,000 in this pension pot. This could give you an income of £83 a month from the pension retirement date of 12 March 2035.

**Pension details table:**

	Current value	Estimate at retirement
Annual amount	£500 a year	£1000 a year
Monthly amount	£42 a month	£83 a month
Pot value	£1,000	£2,000

**Plan details table:**

Pension provider	Trustwell Administrators Ltd
Plan reference number	CP4A9Z
Pension start date	12 March 2015
Active contributions	No
Employer name	Cedar
Employer status	Historical
Pension retirement date	12 March 2035
Employment start date	12 March 2015
Employment end date	22 February 2017
Data illustration date	4 July 2025
Pension origin	deferred annuity

**Contact your provider:**

Pension provider: Trustwell Administrators Ltd  
Website: <https://www.trustwelladmin.co.uk>  
Preferred contact method: Website  
Email: [contact@trustwelladmin.co.uk](mailto:contact@trustwelladmin.co.uk)  
Phone number: Main telephone: +44 2079462102, Main telephone: +44 2079462107, Textphone: +44 2079462104, Textphone: +44 2079462109, Welsh language: +44 2079462105, Welsh language: +44 2079462110, Outside UK: +44 2079462103, Outside UK: +44 2079462108, WhatsApp: +44 2079462101, WhatsApp: +44 2079462106  
Address: Trustwell Administrators, 22 Trustworthy Road, Trustworthy, TA8 9GH, United Kingdom

**Additional data:**

Costs and charges: <https://www.Trustwell.com/costs>  
Statement of Investment Principles: <https://www.Trustwell.com/SIP>  
Implementation Statement: --  
Annual Report: --

**Help and support:**

- Give us feedback
- Explore the Pensions Dashboard: Don't know where to start? Learn how to get the most out of your Pensions Dashboard and get answers for common questions.
- Understand your pensions: Unsure about your next steps? Our free, impartial guidance can help you understand your pensions and plan for a comfortable retirement.
- Report a technical problem: Is something not working? Tell us if there's an issue with your Pensions Dashboard or if you're experiencing any technical problems.

Back to top



# Pending pensions

Users are then able to click into the pending pensions section to see the details we've received for any pending pensions and to see why they are pending.

**MoneyHelper** Pensions Dashboard

⚠️ **BETA** This is a new service - your [feedback](#) will help us to improve it.

[Back](#) [Help and support](#)

## Pending pensions

You don't need to do anything. These pensions are waiting for more information from your pension providers. They'll automatically show up in 'Your pensions' once their information is complete.

- Golden Years Consolidated** (Defined contribution pension)
  - Status: Inactive
  - Pension provider: Aurum Retirement Specialists
  - Employer: Golden Ltd
  - Expected retirement date: 27 October 2028
  - Issue: Your provider needs more time to send us data. You do not need to take any action at this point.
  - [See details](#)
- Keystone Retirement** (Defined benefit pension)
  - Pension provider: Bedrock Wealth Management
  - Issue: There's an issue with the data from your pension provider. You do not need to take any action at this point.
  - [See details](#)
- Regal and General** (Defined contribution pension)
  - Status: Inactive
  - Pension provider: Crown Capital
  - Employer: Regal and General
  - Expected retirement date: 28 October 2028
  - Issue: Your provider needs more time to send us data. You do not need to take any action at this point.
  - [See details](#)
- Meridian Pension Trust** (Defined contribution pension)
  - Status: Active
  - Pension provider: Equator Wealth Solutions
  - Employer: Earth Trust
  - Expected retirement date: 27 October 2028
  - Issue: There's a transaction affecting the value of this pension. Contact your provider for the most up-to-date information.
  - [See details](#)
- Beacon Life & Pensions** (Defined benefit pension)
  - Status: Inactive
  - Pension provider: Lighthouse Legacy Planners
  - Employer: Beacon
  - Expected retirement date: 27 October 2029
  - Issue: Your provider is waiting for information from a third party and needs more time to send us information. You do not need to do anything at this point.
  - [See details](#)
- The Sterling Advantage Pension** (Defined contribution pension)
  - Status: Active
  - Pension provider: Oakwell Retirement Solutions
  - Employer: Oakwell
  - Expected retirement date: 27 October 2028
  - Issue: Your provider needs more time to calculate an estimated income. This can take 3 working days. Check back again soon.
  - [See details](#)
- Provident Future Fund** (Defined contribution pension)
  - Pension provider: Pinnacle Pensions Services
  - Expected retirement date: 23 May 2026
  - Issue: This is a new pension. Your provider needs more time to send us data.
  - [See details](#)
- The Apex Pension Portfolio** (Defined benefit pension)
  - Status: Active
  - Pension provider: Summit Financial Administrators
  - Employer: Apex
  - Expected retirement date: 27 October 2028
  - Issue: Your provider needs more time to calculate an estimated income. This can take 10 working days. Check back again soon.
  - [See details](#)

**Important**  
You have 2 pensions that need you to contact the provider.  
[Get contact details](#)



# A pending pension

Users may click into a pending pension to see the details we've received for that individual pension.

MoneyHelper Pensions Dashboard

BETA This is a new service - your [feedback](#) will help us to improve it.

[Back](#) [Help and support](#)

## Golden Years Consolidated summary

This is a **defined contribution** pension. At the moment, we cannot provide an estimate at retirement because your provider needs more time to send us data. You do not need to take any action at this point.

● This pension is inactive.

### Pension details

	Current value	Estimate at retirement
Annual amount	--	--
Monthly amount	--	--
Pot value	--	--

### Plan details

Pension provider	Aurum Retirement Specialists
Plan reference number	GY789G
Pension start date	8 May 2020
Active contributions	No
Employer name	Golden Ltd
Employer status	Historical
Pension retirement date	27 October 2028
Employment start date	8 May 2020
Employment end date	8 May 2022
Data illustration date	--
Pension origin	scheme - deferred transfer in user

### Other details

Calculation method (ERI)	--
Calculation method (AP)	--
Amount type (ERI)	--
Amount type (AP)	--
Last payment date (ERI)	--



# Pensions that need action

Users may click into the 'Pensions that need action' section to see the information we have retrieved on any pensions that require action and contact details for how to carry this out.

The screenshot shows the MoneyHelper Pensions Dashboard. At the top, it says 'MoneyHelper' and 'Pensions Dashboard'. Below that, there's a 'BETA' notice: 'This is a new service - your feedback will help us to improve it.' The main heading is 'Pensions that need action'. Below this, it states: 'These pensions need you to contact the pension provider. The provider may need more information to confirm a pension belongs to you, or there could be another issue with the pension they need to speak to you about.'

There are two pension cards:

- Possibility Pensions:** Contact Maybe Pensions and give them your reference number. They'll ask for your details and confirm whether this pension belongs to you. Reference number: AB7HG3. Best way to contact your provider with queries: Email: pensioninfo@MaybePensions.com.
- Red Reed:** Contact Memory Pensions and give them your reference number. They'll ask for your details and confirm whether this pension belongs to you. Reference number: GRB8HG. Best way to contact your provider with queries: Website: <https://MemoryPensions.com>. Online form: [Contact Memory Pensions online](#).

Below the cards is a 'Be aware of scams' section: 'A pension provider will never contact you first to ask for your personal information about a pension they say might belong to you. You must contact the pension provider with your reference number to confirm if a pension is yours.'

At the bottom, there's a 'Help and support' section with three cards: 'Explore the Pensions Dashboard', 'Understand your pensions', and 'Report a technical problem'. The footer includes 'Money & Pensions Service', 'HM Government', and accessibility icons.

# Future roadmap

# MoneyHelper Pensions Dashboard roadmap



Q2

## July - September



### Content updates and bug fixes

Address minor bugs and apply content updates based on testing and industry input.



### Improve DC and DB details pages

Make pension details clearer and more user-friendly.



### Analytics and screen replay

Add enhanced analytics and screen replay tools for research insights.



### McCloud schemes

Prepare for October connections by reviewing and updating how these pensions are displayed.



### Pension summaries

Finalise and enable the summary view, including pension timeline and summary sentence(s).



### Matching and multiple illustrations

Improve how multiple illustrations are handled to support user understanding.



### Enable AVC and HYB pension types

Enable additional pension types to gather further insights.



### Help & support for unmoderated testing

Refine help content and prepare feedback mechanisms for unmoderated research.

Q3

## October - December



### Welsh translation

Translate the service and test with Welsh-speaking users.



### Enable CDC and CB pension types

Enable additional pension types to gather further insights.



### Return to find journey

Allow users to return to the 'find' experience from the dashboard.



### Enable downloads

Let users export their data and download it.



### Onward guidance

Initial integration and testing of onwards guidance from the dashboard.

Research, feedback and iteration based on consumer and industry feedback

# Test plan update

# Private beta consumer testing

The MoneyHelper Pensions Dashboard is entering the phase of **testing real data with real consumers**.

Private beta testing is controlled testing, giving the opportunity for invited consumers to use the service to provide feedback and help us improve it.

- An insight-led approach will guide the journey from preparation of the service to scaled participation, and ultimately the move into public beta, when the MoneyHelper dashboard will become widely available.
- This approach has been shaped by significant industry input and research expertise to achieve MaPS delivery priorities, alongside facilitating wider learning for dashboards.
- Insights gained through this testing will inform the development of the service, facilitating user-led iteration and industry participation.
- **The latest version of our testing approach shared here is indicative and in keeping with agile principles, and will evolve alongside our learnings and priorities.**

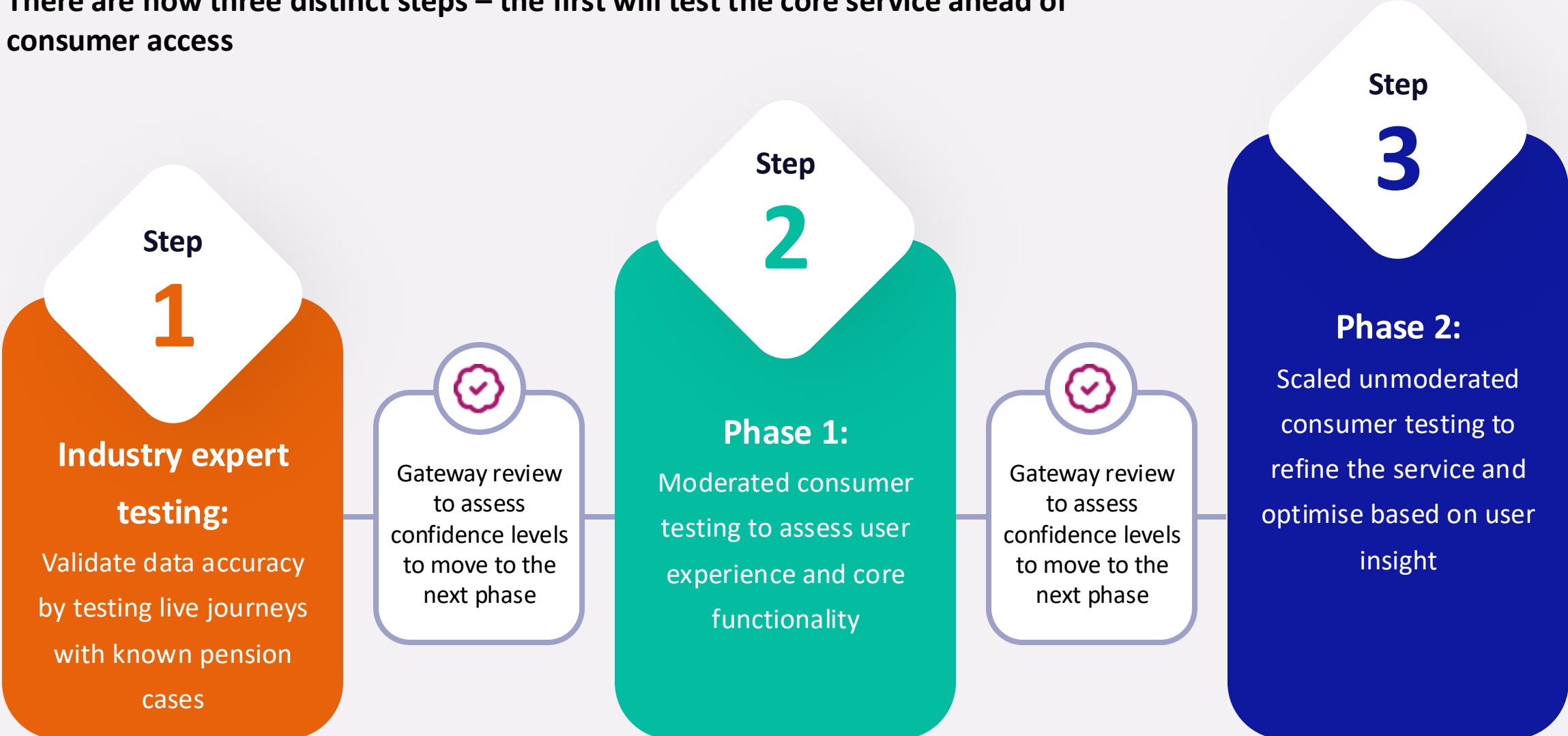


# Testing objectives

- 1. Test the MHPD (including the Find and ID services)** with likely users to make sure it meets their need with a view **to sharing insights about the overall consumer experience** that can support development of private sector dashboards.
- 2. Identify issues relating to the user experience**, including usability, accessibility, comprehension and engagement to find possible areas for improvements.
- 3. Understand** the uniformity/consistency/timeliness and completeness of data being returned and **users' comprehension of the data presented**.
- 4. Understanding how well matching is working** and users' reactions and subsequent behaviours/actions to possible matches. Inform improvements to matching.
- 5. Ensure a joined-up user journey across the wider pensions landscape**, including signposting to onward guidance and pension schemes.
- 6. Understand when users need support, how they seek it and if the MHPD and Find/ID support models** meet the needs of users, including those with access needs, as well as how to improve and operate at scale.
- 7. Share insights to support pension providers and schemes** setting up their supporting processes and journeys including the type of questions they might be asked and users' reactions to admin processes and timelines.
- 8. Understand user behaviour and onward decisions and actions following use of MHPD** such as their propensity to opt out, increase contributions, or transfer.

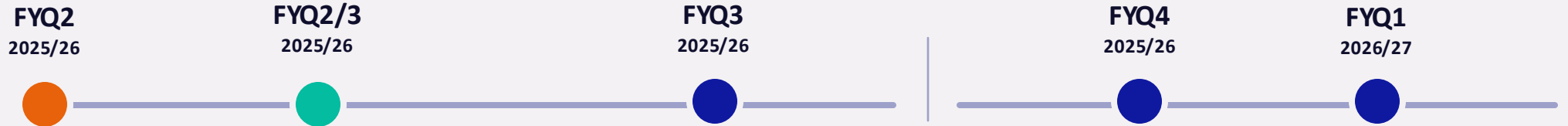
# The three testing steps

There are now three distinct steps – the first will test the core service ahead of consumer access



# Consumer testing – target timeline will flex with outcomes

Timings and volumes are indicative



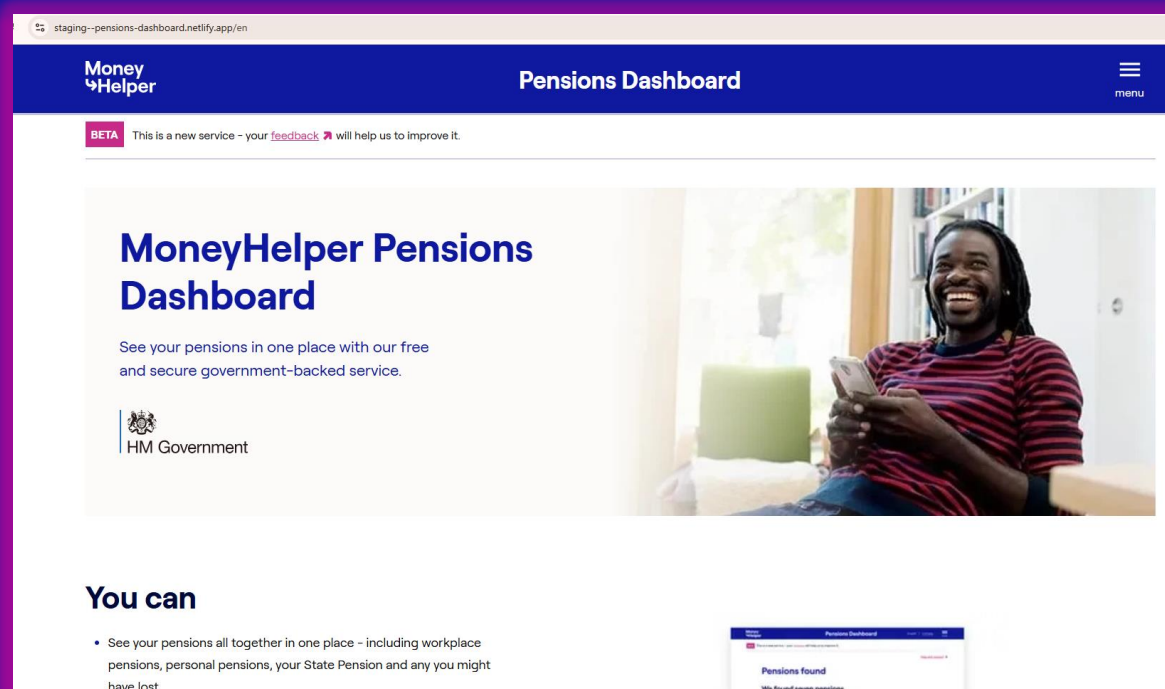
Steps	FYQ2 2025/26	FYQ2/3 2025/26	FYQ3 2025/26	FYQ4 2025/26	FYQ1 2026/27
<b>Steps</b>	Industry expert testing	Phase 1 testing	Phase 2 testing		
<b>Description</b>	Initial check that live data is appearing as expected	Targeted industry recruitment 12-15 schemes testing in 3-5 rounds	Open industry recruitment (as well as other routes such as agencies, charities etc) Controlled ramp up of target consumer participant volumes – to be adjusted based on insights		
<b>Consumer volumes</b>		Scaling and up to 300	Scaling and up to 3,000	Scaling and not expected to exceed 17,000	
<b>Cumulative volumes</b>		Up to 300	Not expected to exceed 20,000		

The timeline and user volumes shown are indicative. Quarters are based on financial year from April. These are being shared with industry to assist with operational planning. However, these volumes and timelines may change, depending on the needs of the programme. We are committed to the delivery of MHPD safely and securely so it's important that we conduct sufficient testing to ensure a positive user experience while considering and seeking to understand user behaviour at a dashboard. We'll continue to review the above throughout the testing period and will share any significant changes in a timely manner.

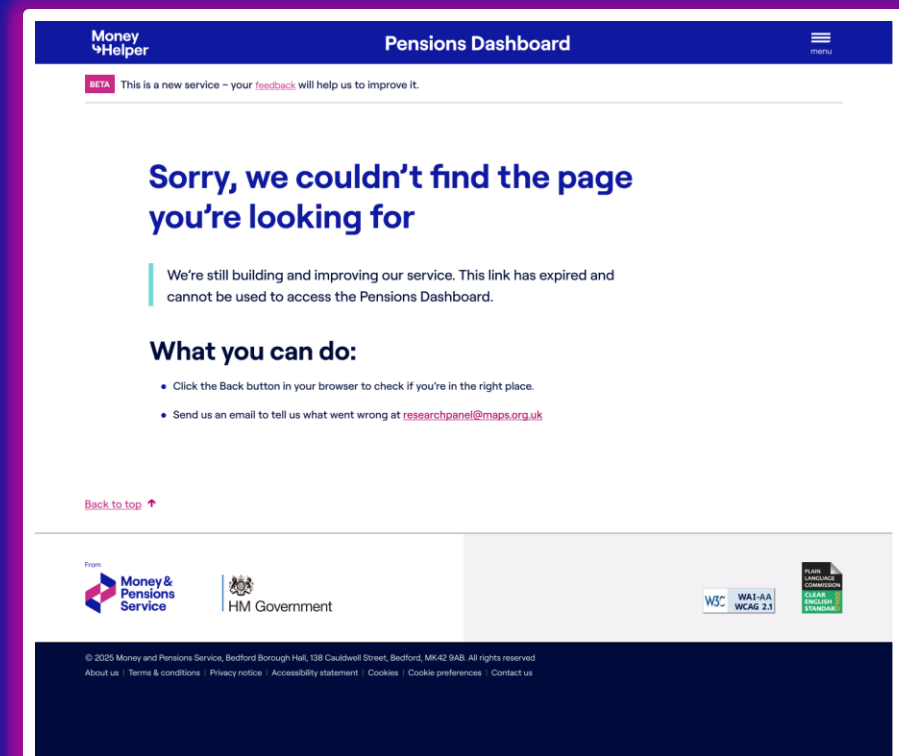
# Secure links

To protect the service prior to MHPD launch, consumers will need a secure link to access the service. Individuals taking part in the testing will be issued with a secure non-shareable link tied to their email address.

If successful, users will see the dashboard service



If unsuccessful, users will see an error message



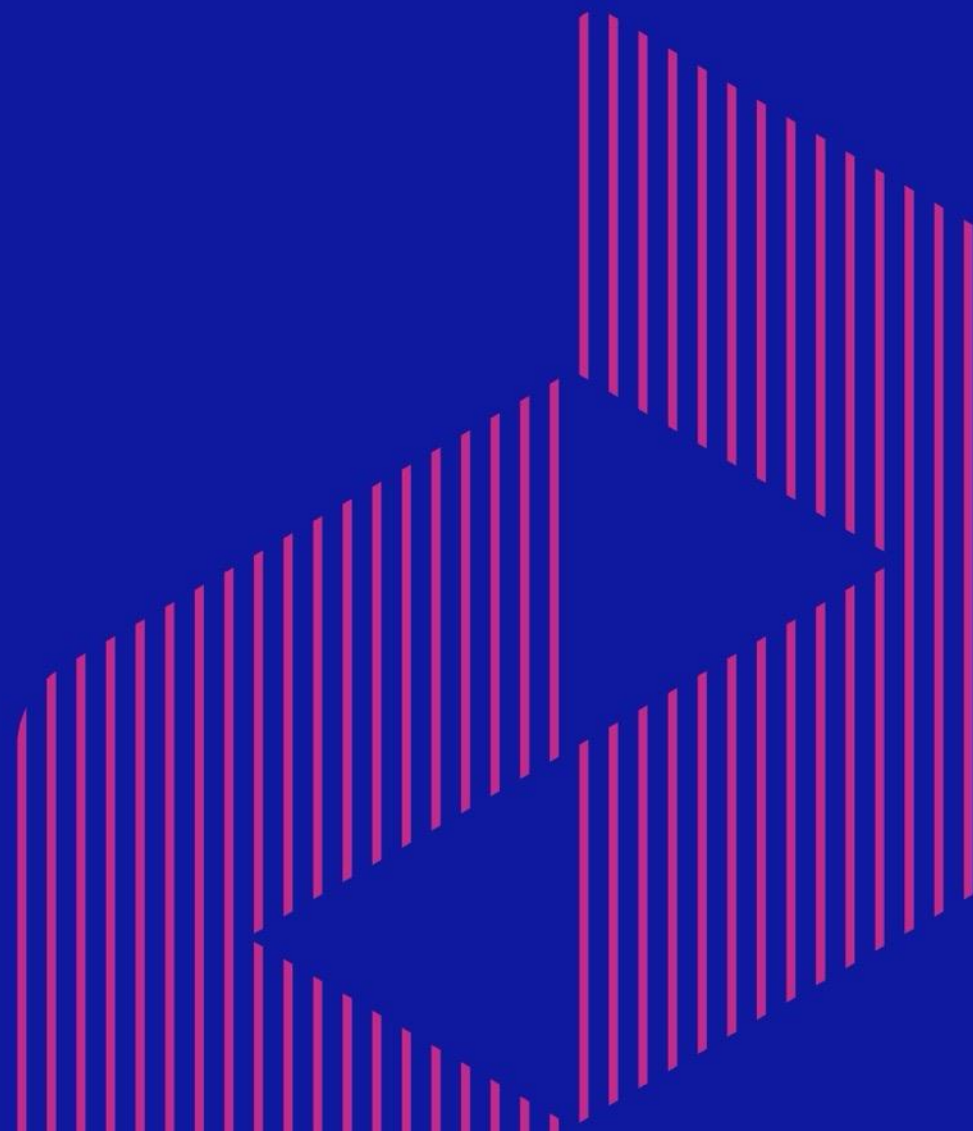
# Supporting industry to stay informed

Throughout the process, we will continue to provide updates and insights to support readiness. Established channels will enable regular dialogue and communication.

- Regular updates via PDP forums and at dashboard working groups
- Report progress at the middle and end of phase 1
- Regular reporting of progress throughout phase 2
- A JIRA ticketing system in place for industry to feed in issues or areas of concern
- Where broader thematic issues emerge, we will look to deep dive into these with industry via a working group
- DWP has committed to providing 6 months' notice to industry before the MoneyHelper Pensions Dashboard moves into public beta



**Thank you**



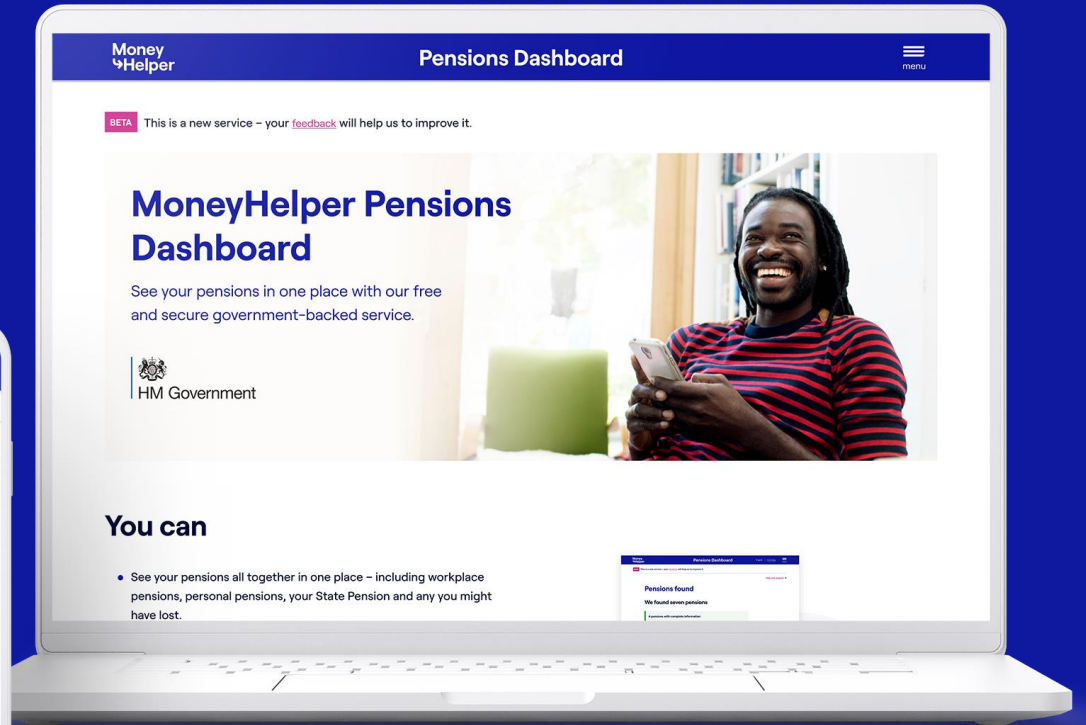
# MoneyHelper Pensions Dashboard – Consumer Research

Tomasz Pokinko, Lead User Experience Designer  
Hannah Weber, Senior Digital Editor



# Agenda

1. Participant demographics and methodology
2. Graphical representation
3. Content and user comprehension
4. Questions





# Our foundation

A high-level overview of what we have learned so far


## We researched:

 **50+** Reports

 **273** Interviews

 **25** Rounds of usability testing with dummy data

 **4k** Survey responses

 **29k** Survey responses from relevant FCA/MaPS (FCA Financial Lives survey and MaPS Adult Financial Wellbeing survey)

## We learned:

- Pensions are seen to be complex, hard to engage with or even mysterious.
- Pensions are seen to be something that can be put off or dealt with only after a life event.
- The dashboard had high appeal because tracking down pensions was difficult.
- Participants need to see current value of pots/benefits, projected value and COMBINED expected retirement income.
- Some users will need knowledge gaps filled as part of the process of using the dashboard.



# Iterations

Repeated cycles of design, testing and refinement of Figma prototypes based on user feedback

The image displays a Figma design workspace with three main panels:

- View - UR for Current View/Dashboard designs:** This panel shows a series of wireframes and prototypes for a dashboard, arranged in a grid. Each wireframe includes various data visualizations, buttons, and text elements, with some elements highlighted in yellow.
- Comprehension - design iterations:** This panel shows a flowchart or diagram illustrating the design process, with various stages and components connected by lines.
- View - Guerrilla Testing rounds:** This panel shows a series of wireframes and prototypes, with some elements highlighted in red and blue. A blue circle with the number '8' is visible in the bottom right corner of this panel.

# MHPD – Key user research stats

Date	No. of participants so far	Male	Female	Desktop users	Mobile users	Access needs users	Method
Feb 2024 to June 2025	134	65	64	113	21	79 (59%)	Qualitative (in-depth user interview, moderated usability testing and A/B testing).

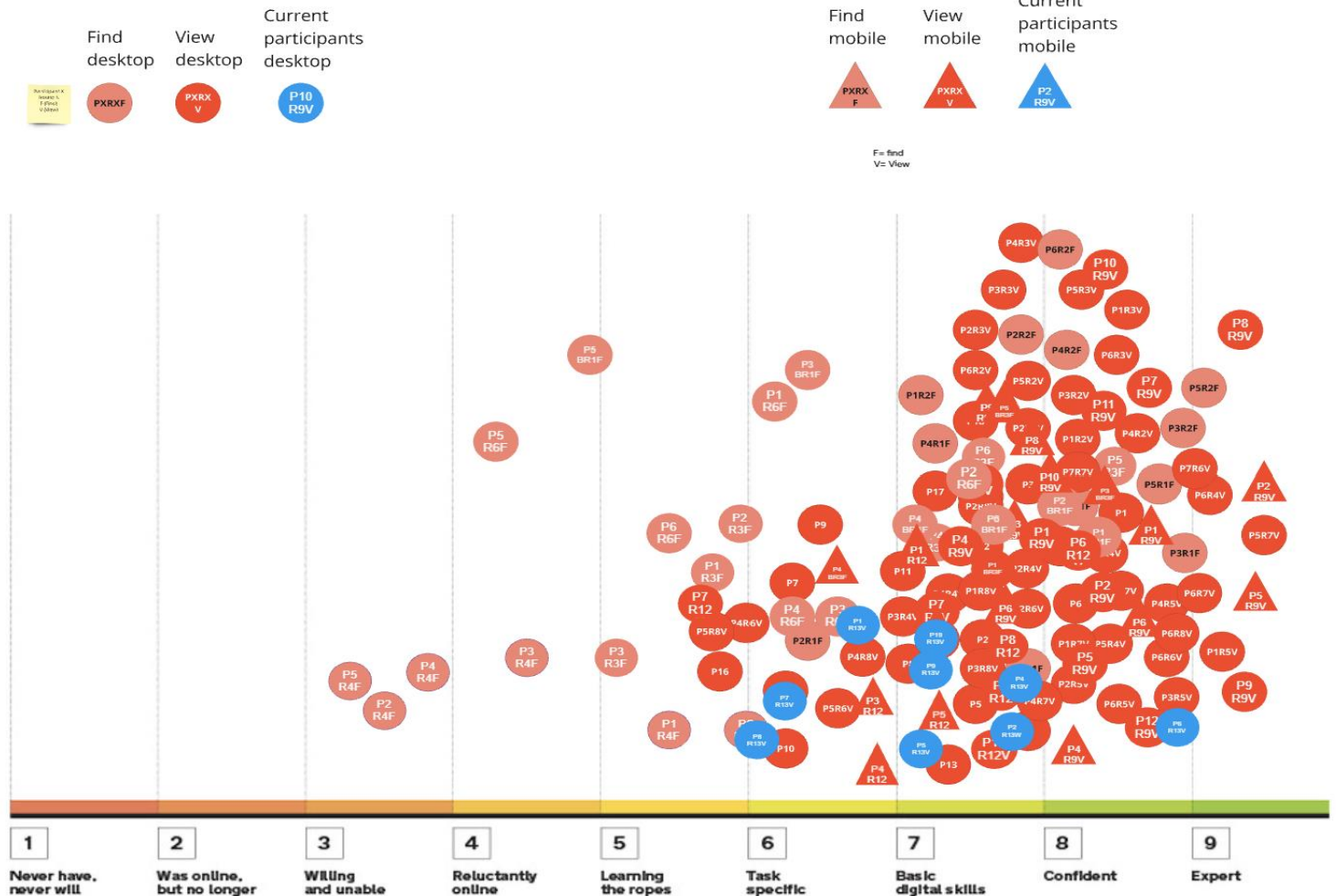
Location & demographic spread	England	Wales	Scotland	Northern Ireland	White (UK & Europe)	African, British black, Caribbean and mixed ethnic groups	Asia
England, Wales, Scotland and Northern Ireland	87 participants (64.9%)	15 participants (11.2%)	17 participants (12.7%)	15 participants (11.2%)	93 participants (69.4%)	20 participants (14.9%)	21 participants (15.7%)

# Access needs and digital inclusion scale mapping

59%

of participants with access needs

- Motor
- Sensory
- Cognitive
- Mental health
- Fluctuating



## Digital inclusion scale

# Graphical representation

# Charts

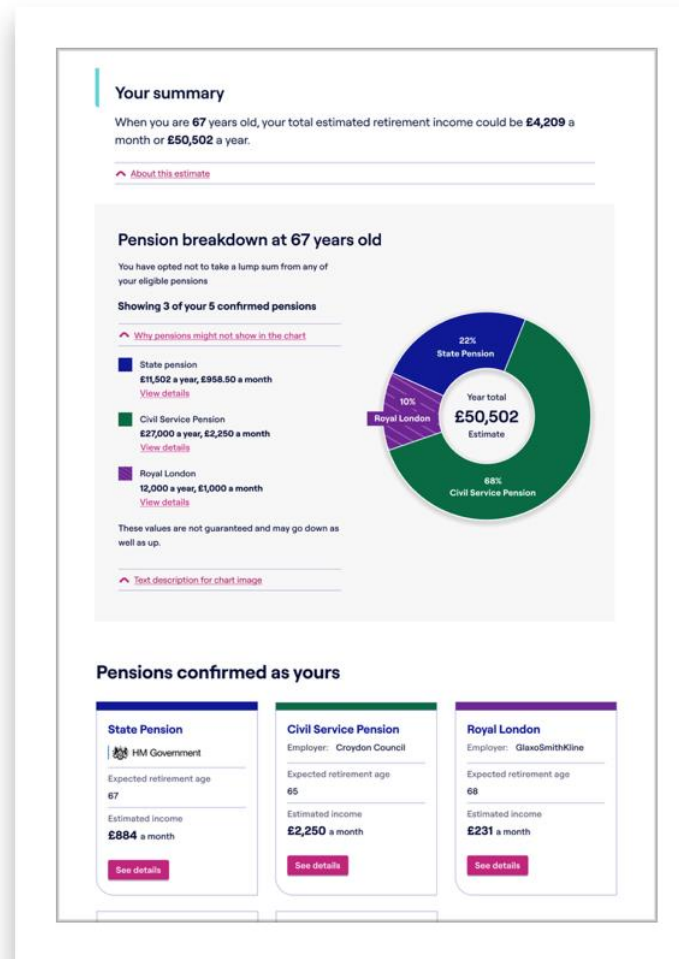
Our research showed that graphics paired with text help communicate complex information better than text on its own.

- This was true for most users but especially for users with access needs such as dyslexia.
- We know this is also true for temporary/fluctuating situations including tiredness, stress, cognitive overload and feeling hurried.

In early versions of the Summary page, the donut chart emerged as a favourite way to convey estimated retirement income (ERI).

This was especially effective when conveying:

- a snapshot in time
- relatively simple pensions.



# Charts (continued)

However, our research participants encountered difficulty when using charts to understand a more complex pensions landscape over time.

Key issues included:

- Competing layers of information: monetary figures, years.
- Not everybody knows how to read X and Y axes.
- List of pensions at bottom felt separate from the chart and were hard to read.
- Accessibility challenges increase with complex charts.

I find the chart difficult to read and interpret

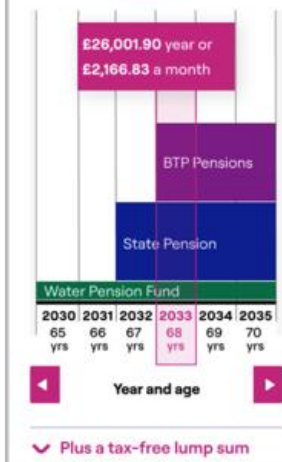


I find the chart difficult to read and interpret

The chart shows how your total estimated pension income could change over time based on each pension's retirement date. These values are not guaranteed and may go down as well as up.

Water Pension Fund +  
State Pension +  
BTP Pensions

Show: 1Y 5Y 10Y



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Back Help and support

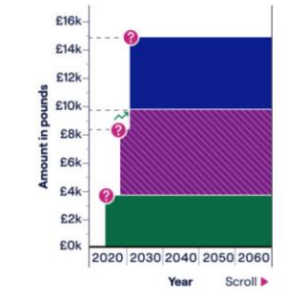
## Your pensions

### Estimated income chart

The chart shows how your total estimated pension income could change over time based on each pension's retirement date. These values are not guaranteed and may go down as well as up.

View as a timeline

Lifetime view **Yearly view**



### Pensions in your estimated income

- Visa Staff Pension Scheme: £3,630 a year
  - BMW (UK) Operations Pension Scheme: £4,578 a year
  - State Pension: £4,946.53 a year
- Planned increase of £1,580 a year

# Timeline

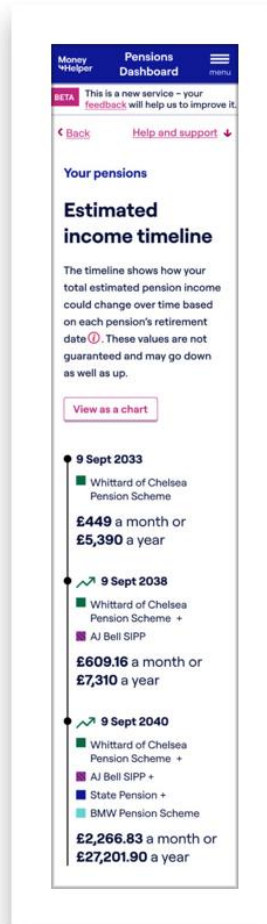
In response, we devised a new way to show how ERI could change over time based on each pension's retirement date.

In 4 consecutive research rounds, users preferred the timeline over the chart.

This was considered simpler to understand and worked better on mobile.

However, there are still some challenges, eg:

- not everyone understood its cumulative nature in earlier versions.
- Not everyone realised that pension retirement dates can change.



# Content and user comprehension

# Details pages

Our pension scheme details page redesign has surfaced the most important information. Like all pages, it includes in-context help and links to help and support where appropriate.

Figure 5.1: Component information slide used for discussion and information component priority sorting exercise in phase two

**What would you like a pensions dashboard service to show you?**

These things would always be included in the information you see for each pension:

- Who your pension is with:
- What your pension scheme is called:
- Your reference number e.g. account number
- Who to contact about your pension and how to contact them – e.g.
  - Website address
  - Phone number
  - Email address
  - Postal address

Please sort the items in the green boxes in to three groups:

- things you think it would be **essential** to include in this type of pensions information service
- things that would be **nice** to see
- and those it would be **less important** to include

<b>Pension start date</b> (the date you started paying in)	<b>What you've built-up in your pension so far</b> <ul style="list-style-type: none"><li>Your pot value (DC pensions only)</li><li>The income it would provide</li></ul>	<b>The scheme's investment principles/aims</b> – e.g. <ul style="list-style-type: none"><li>Lower risk/higher risk</li><li>Green/climate-friendly</li><li>Ethical/not arms or tobacco</li></ul>
<b>Pension retirement age</b> (your age when the pension is expected to start paying out)	<b>The date when the values shown were calculated</b>	<b>What your pension might be worth at retirement age</b> <ul style="list-style-type: none"><li>Estimated pot value (DC pensions only)</li><li>Estimated annual income (All pensions)</li></ul>
<b>Your pension type:</b> e.g. <ul style="list-style-type: none"><li>Workplace pension</li><li>Personal pension</li><li>Defined contribution or money purchase pension</li><li>Defined benefit or final-averages salary pension</li></ul>	<b>The scheme's costs and charges information</b>	<b>How your retirement income has been calculated</b> Explanation of process and underlying assumptions e.g. <ul style="list-style-type: none"><li>Keep contributing at current levels or stopping contributions</li><li>Effects of inflation</li><li>Single life/pair life</li><li>Fixed term/for life</li></ul>
<b>Employer details:</b> (If workplace pension) e.g. <ul style="list-style-type: none"><li>Employer name</li><li>Employment start date</li><li>Employment end date</li></ul>	<b>An indication of whether there are any safeguarded benefits included in your scheme</b> – e.g. <ul style="list-style-type: none"><li>Spouse/partner benefits (if you die before them)</li><li>Guaranteed annuity rates</li></ul>	

**A defined contribution pension is a pot of money that you (and sometimes your employer) pay into for your retirement. It's an investment, so your income depends the investment's performance and how you choose to take your pension at retirement. [Learn more](#)**

**If this pension is inactive, it's no longer being paid into but your money is still being managed by the pension provider.**

BETA This is a new service – your feedback will help us to improve it.

< Back

## Pension Scheme Name

Plan reference number: N6YPLH

Retirement date: 22 July 2036

Summary Income & values About this pension Contact provider

### Summary

**In this pension pot**

**£18,930**

You could receive **£412** a month from the first payable date of **22 July 2036**.

● Inactive ⓘ

● Defined contribution ⓘ

Information last updated: 11 July 2024 ⓘ

**Explore the Pensions Dashboard**  
Don't know where to start? Learn how to get the most out of your Pensions Dashboard and get answers for common questions.

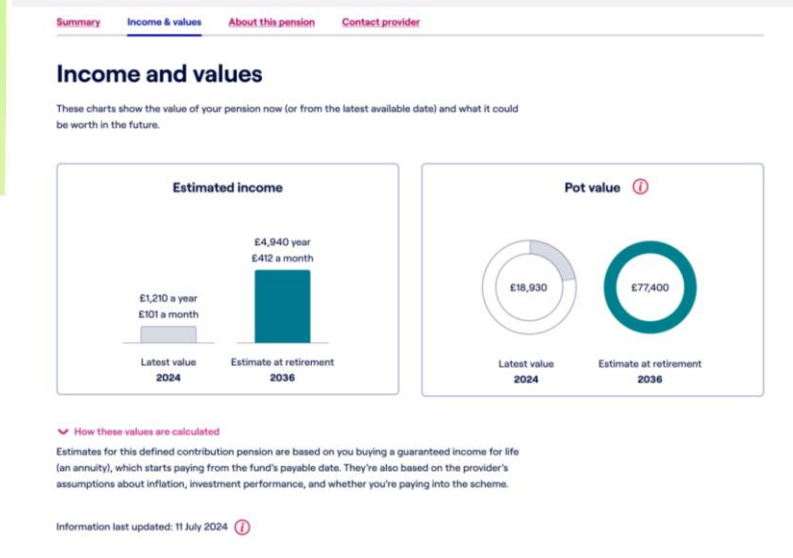
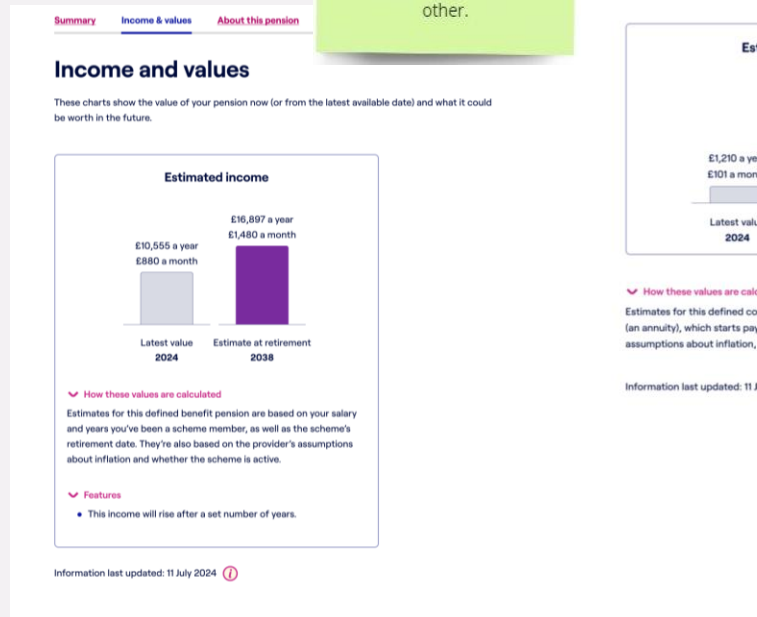
**Understand your pensions**  
Unsure about your next steps? Our free, impartial guidance can help you understand your pensions and plan for a comfortable retirement.

**Report a technical problem**  
Is something not working? Tell us if there's an issue with your Pensions Dashboard or if you're experiencing any technical problems.

# Details pages

Content design elements help the user gradually increase their knowledge of different pension types.

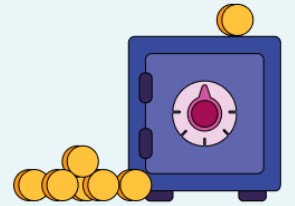
1. Participants found it easier to understand prototype dashboards where they could see accrued value, estimated pot value at retirement and estimated retirement income alongside each other.



In this pension pot

**£2,021**

The estimated income for this pension is less than £120 a year. No estimated income will be available unless the pension value increases.

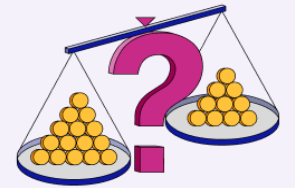


You could start receiving

**£382 a month**

from the first payable date of **10 May 2038**. Your pension income might change over time.

Plus an estimated lump sum payment of **£56,889** on **10 May 2038**




**This scheme has a pension attachment or earmarking order**

A pension attachment or earmarking order means some or all of this pension will be paid to your ex-spouse or ex-civil partner when you take it.

# Details pages

Colour schemes and icons (never used in isolation) help users differentiate between DC and DB pensions.

 Defined benefit    Defined contribution    State Pension    Lump sum    Increase    Decrease

 Defined benefit

### Neighbourhood Watch Pension Scheme

● Active


Pension provider:  
SKY Pensions Administrator

Employer:  
Neighbourhood Watch


Expected retirement date:  
9 September 2033

Estimated income:  
**£1,750** a month

[See details](#)

 State Pension


### State Pension

 HM Government

State Pension date:  
21 October 2040

Estimated income:  
**£903.76** a month

[See details](#)

 Defined contribution

### Incrementum SIPP

● Active

Pension provider:  
Incrementum

Expected retirement date:  
9 September 2047

Estimated income:  
**£816** a month

[See details](#)

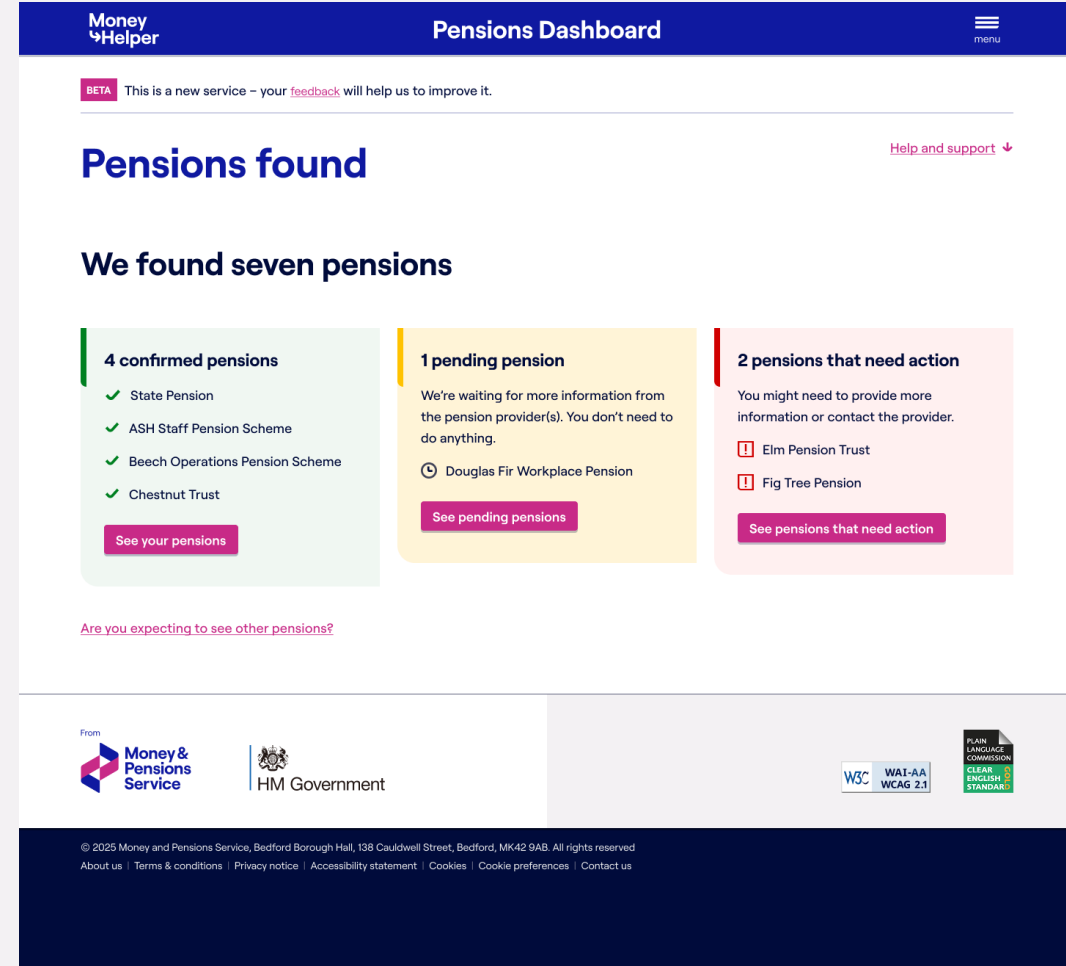
# Pension matching

- How do we communicate matching outcomes including no pensions found, partial matches etc. to users in a way that they understand and are confident to carry out next steps?
- Are certain behaviours (such as returning to the pension dashboard after 10 days) acceptable to users?
- Do users understand why their pensions information may look different when returning to the dashboard after a time?

**Key findings:** complex matching scenarios can be effectively presented and understood through:

- callouts
- red-amber-green 'traffic light' presentation
- tooltips
- content fragments within overview cards

Most users found returning to the dashboard after 3 - 10 days to view pending pensions acceptable.



The screenshot shows the 'Pensions Dashboard' interface. At the top, there is a blue header with the 'Money Helper' logo and 'Pensions Dashboard' text. A 'BETA' badge and a feedback message are visible. The main content area is titled 'Pensions found' and includes a 'Help and support' link. Below this, a section titled 'We found seven pensions' is divided into three colored cards: a green card for '4 confirmed pensions' (listing State Pension, ASH Staff Pension Scheme, Beech Operations Pension Scheme, and Chestnut Trust), a yellow card for '1 pending pension' (listing Douglas Fir Workplace Pension), and a pink card for '2 pensions that need action' (listing Elm Pension Trust and Fig Tree Pension). Each card has a corresponding 'See your pensions' or 'See pending pensions' button. At the bottom, there are logos for Money & Pensions Service, HM Government, W3C, WAI-AA WCAG 2.1, and the Plain Language Commission's Clear English Standard.

# Pension matching

Defined contribution pension

## Douglas Fir Workplace Pension

Inactive


---

Pension provider:  
Wordsworth & Co.

---

Expected retirement date:  
24 April 2040

---

 Your provider needs more time to calculate an estimated income.

**It can take ten days. Check back again soon.**

[See details](#)

Money Helper Pensions Dashboard

BETA This is a new service – your [feedback](#) will help us to improve it.


[Back](#) [Help and support](#)

## Pensions that need action

We might need more information to confirm whether a pension belongs to you, or there could be another issue the provider needs to speak to you about.

### What you can do


- Let us know your National Insurance number (NINO) if you haven't already. You'll have to sign in again with GOV.UK One Login to return. [Enter your National Insurance number to find your pensions.](#)
- Contact the pension provider(s) using the contact information below.

 **Elm Pension Trust**

Contact Elm Pension Trust and give them your reference number if it's available.

**Reference number**  
A42-G33-73

[Show contact details](#)

 **Fig Tree Pension Scheme**

Contact Fig Tree and give them your reference number if it's available.

**Reference number**  
RLA42-G66-89

[Show contact details](#)

### Be aware of scams

A pension provider will **never contact you first** to ask for your personal information about a pension they say might belong to you. You must contact the pension provider with your reference number or other identifying details to confirm if a pension is yours.

# Summary statement

## Challenges:

- Different 'retirement dates' and 'payable dates'. Which date to choose?
- Different pension types, including State Pension.
- Users understand monthly and yearly incomes best, but SP is calculated weekly. Users' understanding of monthly income can be with/without tax.
- Pension Freedoms – the more a user knows about DC pension pot options, the more flexibility they might expect.
- Translating user needs into something feasible for developers.

- Consensus was that the most important data item on dashboards is estimated retirement income. This is typically the main piece of information that people want to find out about and providing this should be the primary aim of a dashboard.



Timelines and tables aid understanding

What have I got?  
(total monthly income at retirement in particular)

Is it enough for me to live on in retirement?

What can I do?  
i.e., "How might my total income change if I retired later or other alternatives?"

# Summary statement iterations

"Good to see it all in one place instead of having to calculate manually." - *UR participant 11*

We have found 3 pensions that belong to you and 4 pensions that may belong to you

When you are **67** years old, your total estimated retirement income could be **£1843 a month** or **£22,110 a year**.

[About your estimated retirement income](#) ▾

## We found 6 pensions

5 confirmed, 1 unconfirmed

Fund value as of 14/04/2024

**£27,457**

When you are **67** years old, your total estimated retirement income could be **£4209 a month** or **£50,502 a year**.

All figures are estimates only

[View confirmed pensions](#)

[View unconfirmed pensions](#)



## Your estimated income

In **2031**, all the pensions we have estimates for could give you a total pension income of **£1,041.52** a month or **£14,734.52** a year.

### ▾ About these values

Pension values are based on the latest estimates and expected retirement dates from your pension providers. They're not guaranteed, and may go down as well as up. See the pension details pages for more information.

All values are shown before tax. [Learn more about tax and pensions.](#)

# Research this week...

Research has shown us users want a little more 'handholding' and need straightforward explanation on what's being shown.

We're testing minor variations of the summary statement using the State Pension age, new text on tax and clearer language on what this means.

We're testing whether users understand that:

- 'This is just a snapshot'
- The reason for the age chosen
- The income estimate and how it changes

## Your estimated income

To help you see what your income might look like when you retire, we've added up the estimated amounts from your different pensions for the year you reach State Pension age.

At your State Pension age of **67**, you could get a total of **£3,170** a month or **£38,040** a year (before tax) from your pensions.

Plus, you're due to get a one-off lump sum of **£48,000** in **2033**.

[About these values](#)

**This is just a snapshot – your pensions may start paying out at different times.** As they start or stop, your income may go up or down.

[View full timeline of your pensions](#)

## Your estimated income

To help you see what your income might look like when you retire, we've added up the estimated amounts from your different pensions for the year you reach State Pension age.

Your State Pension age is **67**. This will be in the year **2041**.

How much could you get from your pensions that year (before tax)?

- You could get around **£3,170 each month**.
- That adds up to around **£38,040 a year**.
- Plus, you're due to get a **one-off lump sum of £48,000** in **2033**.

[About these values](#)

**This is just a snapshot – your pensions may start paying out at different times.** As they start or stop, your income may go up or down.

[View full timeline of your pensions](#)

**Thank you**

