

Pensions
Dashboards
Programme

Pensions dashboards

town hall

Hear updates from DWP, MaPS, FCA, TPR and industry and take part in discussions about the future direction of pensions dashboards.



Money &
Pensions
Service

Welcome and housekeeping

- There is no planned fire drill today. In the event of a fire alarm, please evacuate the building.
- Toilets are located on the first floor. Accessible facilities are located on the second floor. Please ask if you need directions.
- Please only use devices during breaks and interactive Slido sessions, and ensure mobile phones are kept on silent during presentations.
- If you require any assistance, our team will be more than happy to help.



Chris Curry

Principal, Pensions

Dashboards Programme

Today's agenda

9:30-10:00am - Arrivals/coffee

10:00am - Welcome and housekeeping (Chris Curry)

10:05am - Opening address (Torsten Bell MP)

10:30am - MaPS strategic update (Oliver Morley)

10:45am - Programme update (Iain Patterson & Kim Webb)

11:10am - MoneyHelper Pensions Dashboard update (Steven Corbett)

11:30am - Break

11:50pm - The regulators' perspectives (Lucy Stone & Caroline Donellan)

12:15pm - Industry participants' view (Chris Connelly & David Poynton)

12:45pm - Lunch

2:00pm - Breakout sessions briefing (Chris Curry)

2:10pm - Breakout sessions (each session will be run twice)

- **MoneyHelper Pensions Dashboard** (20-25 minutes)

5-min room transfer

- **Consumer research discussion** (20-25 minutes)

5-min room transfer

3:10pm - Break

3:20pm - Plenary/Slido Q&A session

3:50pm - Closing remarks (Chris Curry)

4:00pm - Close

Opening address



Torsten Bell

Minister for Pensions

Department for Work and Pensions

MaPS strategic update



Oliver Morley

Chief Executive Officer

Money and Pensions Service

Any questions?

Programme update



Iain Patterson

Senior Responsible Owner
Pensions Dashboards Programme



Kim Webb

Programme Director
Pensions Dashboards Programme

Connection management

The story so far as of 9 July

Organisations that are connecting directly

20

14

Organisations that have COMPLETED integration testing

Organisations that have COMPLETED the connection journey

8

200+

Number of providers and schemes connected

Programme progress



Policy, standards and regulatory engagement

Programme Business Case approved, Standards signed off, and FCA readiness survey delivered.



Connections and voluntary participation

Pathfinders and voluntary participants progressing well, with more providers and schemes connecting each week in line with guidance.



End-to-end service readiness (Op Model)

Developed target and interim operating models and defined the capabilities needed to support full service



Enabling consumer testing preparation

MoneyHelper pensions dashboard (MHPD) approach to testing in place, with launch of user research in Summer. MHPD session later today.



Improving support and service infrastructure

Service desk enhancements, knowledge base, and new tools implemented to support participants.



Momentum maintained across all programme areas

Completed two independent assurance reviews, addressed recommendations. Strengthened governance,. Delivered over 100 milestones.

Private sector dashboards



Commitment and policy

Government and PDP commitment confirmed, creating alignment across parties.



Industry engagement

Industry wants clarity, timelines and support, strong appetite remains.



Service development

Finder service and infrastructure being shaped to support private dashboards.



Operational readiness

Journey to connection, audit, FCA authorisation and testing being streamlined.



Consumer and user testing

Consumer Testing insights will inform future dashboards.



Progress and momentum

Preparations for consumer testing and launch of MoneyHelper dashboard.

Private sector dashboards



Thank you



Any questions?

MoneyHelper Pensions Dashboard update

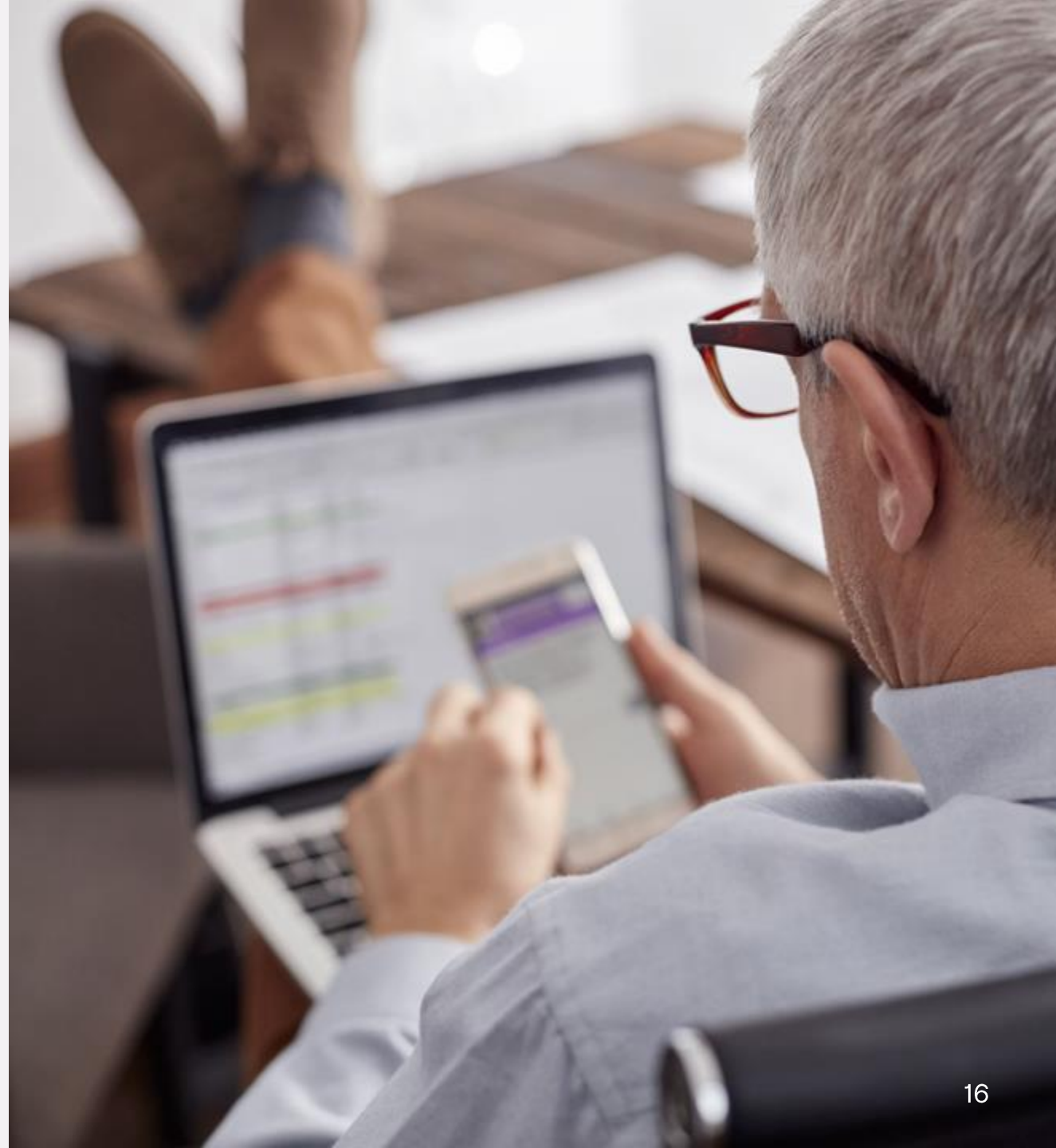


Steven Corbett

Chief Digital and Information Officer
Money and Pensions Service

Transforming Pensions Engagement

- A catalyst for changing how people understand and manage their pensions
- Moves users from confusion and avoidance to clarity and control
- Seamless journey from pension data to tailored guidance
- Built through collaboration with industry, government, and regulators

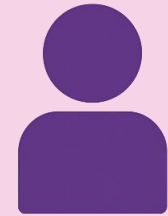


Designed Around Real People

- Inclusive design: accessibility, vulnerability, digital and financial literacy
- End-to-end testing with real pensions data launching this summer
- Insights shape how we present complex information clearly and gradually



25
rounds of research



134
sessions



59%
access needs

What We've Learned

- Gradual reveal helps users build understanding at their own pace
- Visual tools aid comprehension and decision-making
- Clear communication of match outcomes and next steps
- Entry/exit messaging fosters confidence and informed action



Building for Everyone

- Support model for users of all abilities and skill levels
- Clear, tested messaging to build trust and guide safe use
- Strong collaboration with regulators and DWP to embed consumer protection
- Warnings and disclosures designed to empower, not overwhelm





Let's Shape the Future - Together

- Join our end-to-end testing programme - your input is vital
- Help ensure the dashboard reflects real-world complexity and diversity
- Gain early insights into user behaviour and needs
- This is a long-term journey - let's keep collaborating to deliver lasting impact

Any questions?

Break

20 minutes

Grab a drink, chat to a colleague, or reflect on what you've heard so far.

Regulators' perspective



Lucy Stone

Pensions Dashboards Lead
The Pensions Regulator



Caroline Donellan

Strategy and Competition Division
The Financial Conduct Authority

Regulatory remits and audience

FCA

About

Regulates conduct of ~42,000 businesses in UK.

Pensions

We regulate firms (not individual schemes) that:

- operate pensions that are not occupational pension schemes
- advise on pensions

Our focus:

- good products with value for money
- supporting savers to make well informed decisions
- building confidence in pensions

Pensions dashboards

<200 firms in scope of pensions dashboard rules.

TPR

About

Regulates occupational pension schemes (OPS).

Pensions dashboards

Over 2600 OPS are in scope for dashboard duties.

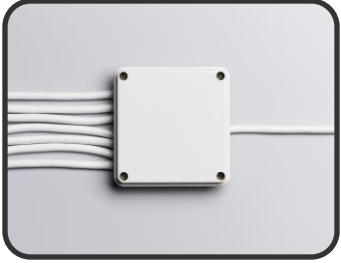
- Most overseen by trustees (both professional and lay)
- Huge range of schemes – DB, DC, public service, from huge commercial master trusts to small schemes administered in house by the employer's finance team.
- 16 staging dates spread from April 25 to Sept 26

Scale and diversity means need highly proactive approach to driving compliance.

- Pragmatic approach to compliance
- Focus on saver outcomes
- PDP data flows to monitor compliance



Industry progress



100s of schemes and providers connected.

8 in 10 intend to connect in line with guidance.



Matching data is mostly digitised.

Most schemes and providers are confident in the quality of their matching data OR have plans to address it.

High degree of confidence matching data will be accurate by connection.



Most DC values are recently calculated and digitally available though some gaps remain.

AVC data remains a concern.

Most DB value also digitally available but greater proportion of non-recent data.

Data quality

Existing legal obligations and regulatory expectations

Dashboards 'raises the stakes' and so will feature in regulators' supervisory conversations in the next year

Areas of focus include:



Matching
criteria



Data validation
processes



Improvement
plans



Digitisation
plans

Insights



**Connection and
registration codes**



**ISP readiness
and partial connection**



**Buy-ins and
buy-outs**



Change of administrator

**Multiple admins
and AVCs**



Data readiness



**Increased member
engagement**



**Small schemes and cost
of connection**





Any questions?

Industry participants' perspective



Chris Connelly

Chief Strategy Officer
Heywood



David Poynton

Product manager
Equisoft | Pension Fusion



Pathfinders' progress

Pensions dashboards town hall

9 July 2025

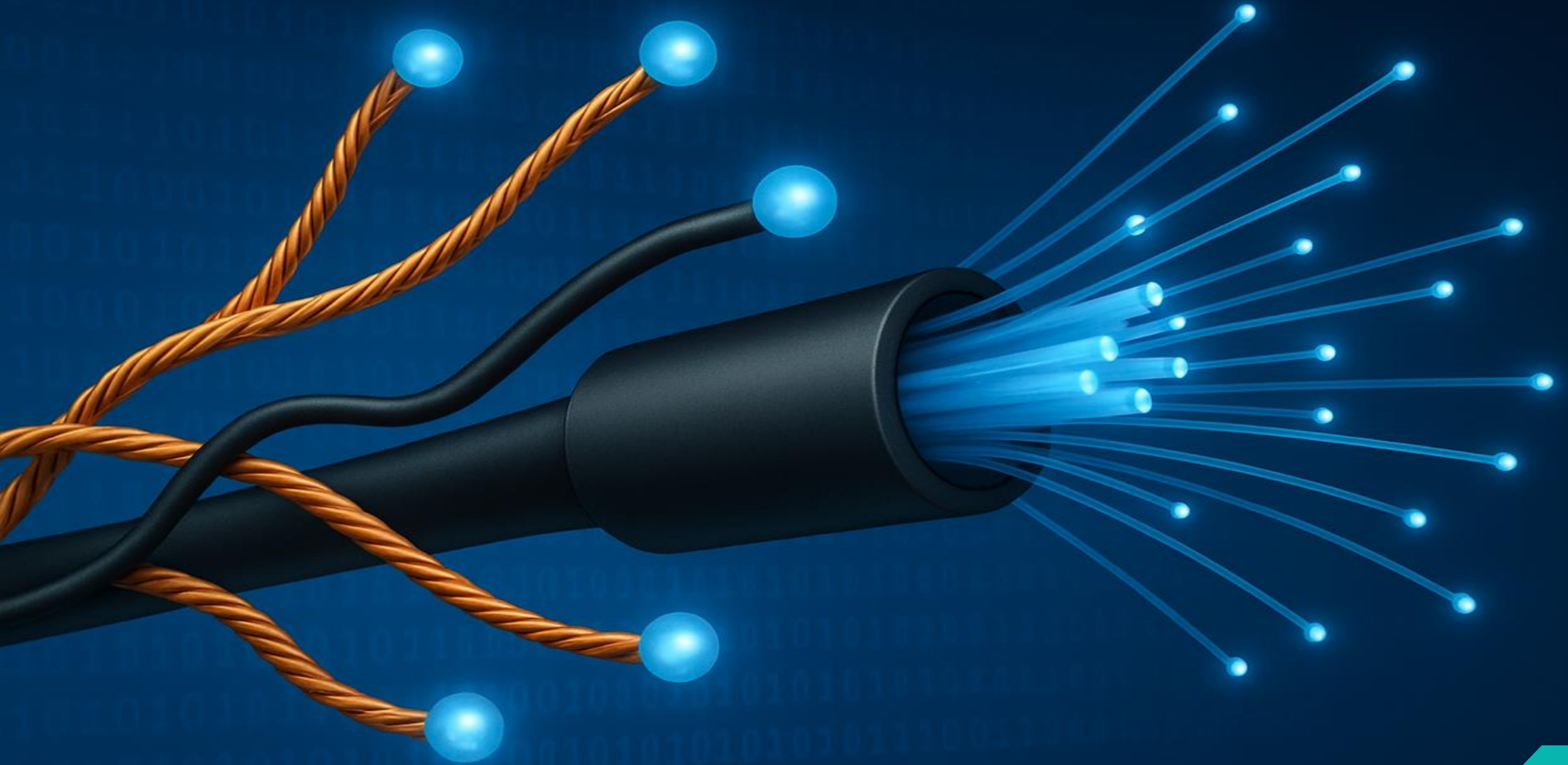


Since we last met...





...connecting millions



What industry needs now



Why?





Thank you

chris.connolly@heywood.co.uk

www.heywood.co.uk

david.poynton@equisoft.com

www.equisoft.com



Any questions?

Networking lunch

Return for 2:00pm

Plenary session



Iain Patterson

Senior Responsible Owner
Pensions Dashboards Programme



Lucy Stone

Pensions Dashboards Lead
The Pensions Regulator



Steven Corbett

Chief Digital and Information Officer
Money and Pensions Service



David Reid

Head of Strategy, Policy and Analysis
Pensions Dashboards Programme

Closing remarks



Chris Curry

Principal

Pensions Dashboards Programme



**We'd love your
feedback!**

Scan the QR code to complete a short survey about how you found the event and what you'd like to see at future ones.



Thank you

in @pensions-dashboards-programme

X @PensionsDboards

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Web: pensionsdashboardsprogramme.org.uk



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