Pensions Dashboards Programme

Data standards guide

December 2020

Contents

Introduction

Purpose

This is the first version of the usage guide for pensions dashboards data standards. It provides the basis for data interoperability across the dashboards ecosystem.

The usage guide provides standard data definitions for those who commission, build, and either populate or consume data, to allow an individual to find and view their pensions information through their chosen pensions dashboard.

This version sets out the proposed data elements. It does not yet provide the technical details, nor message structure. Its purpose is to allow pension providers early sight of the data elements, to enable them to assess the availability and quality of these data items and see how their benefit types may best map to the standard data elements listed here.

The usage guide uses the term pension providers to encompass all the pension data holders and providers ie pension providers, schemes, administrators and integrated service providers (ISPs). Where pension providers carry out a positive match, they will supply pension data to the individual to view on the individual's chosen pensions dashboard.

We developed this document iteratively between August and October 2020, for publication in December 2020. Its contents were informed by:

- discussions with the PDP Data Working Group (DWG)
- responses to the data call for input
- qualitative research with pension providers and schemes
- further inputs from government and the pensions industry

Scope

The usage guide covers the data for finding and viewing information about any pensions that individuals have not yet accessed.

This **includes**:

a. individuals' uncrystallised pensions for all UK pensions (ie those pensions that have not been through a benefit crystallisation event (BCE))

b. for defined contribution (DC) pensions, which have had one or more uncrystallised funds pension lump sums withdrawn, the balance of the DC pension is in scope to be found

It **excludes**:

a. all UK pensions, which have been through any type of benefit crystallisation event (BCE), for example:

   - defined benefit (DB) pensions in payment (either fully, or in part)
   - defined contribution (DC) pensions, which have been annuitised or are in drawdown

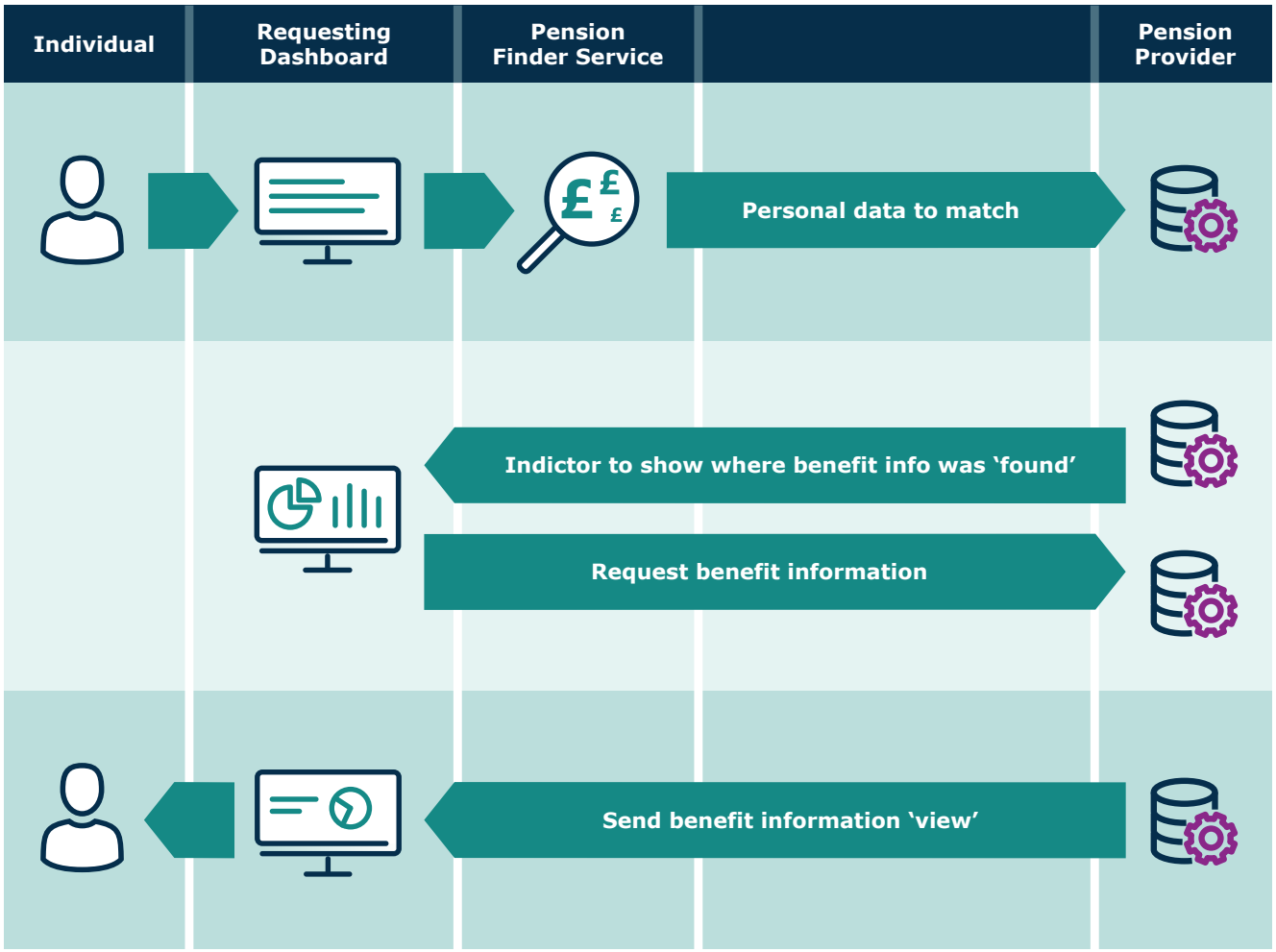
b. all pensions within non-UK pension arrangements.

This version of the usage guide has been developed for pension providers and therefore does not yet have references to the state pension. We will work with the DWP in parallel as they develop the implementing legislation and to further refine the data elements and their descriptions.

Process

Overview

The below diagram represents the logical process flow that the data standards are used in as part of the central architecture/ecosystem of the pension's dashboard.



Process Steps

Request matching pensions (find data)

Once the individual's identity has been assured by the identity service, verified attributes from the individual's verified identity (asserted data) and any additional data (self-asserted) is passed to all pension providers by the pension finder service.

The pension providers then attempt to match pension records they hold against the individual's identity.

The find data passed from the pension finder service includes data elements to support this matching and it will be up to each pension provider to determine the matching rules they wish to apply, based on their knowledge of the data they hold.

In determining their own matching criteria, pension providers will need to ensure the matching criteria minimises the risk of returning the wrong person's data and that they are comfortable with the level of risk their own data quality gives them.

Where users provide a previous name or address, these could be used to match against a current name or address held by the pension provider, as it is entirely possible that the individual may not have told the pension provider to update these details when they changed.

If the pension provider is unable to make a positive match because they do not hold a pension for the individual, then no match data will be returned (see below).

Return key and request pension information (match data)

If a pension provider makes a positive match, they return an encoded pension identifier (PeI), which does not contain any information about the individual or the pension itself.

The PeI is an identifier to the found pension, which is returned to the dashboard via the consent and authorisation service, indicating that the individual using the dashboard has a found pension.

To access the view data, the dashboard then sends the PeI direct to the pension provider to request the pension information. The pension provider then, after checking with the consent and authorisation service, returns the view data in respect of the found pension (see next section) for the individual to view on the dashboard.

Return view data (view data)

To fulfil the request for pension information, the pension provider returns certain specified data elements, so they can be made available to the user of a dashboard. The data elements response includes:

a. the details of the pension arrangement in which the individual has a pension (in other words, the pension arrangement is the scheme, and the pension is the individual's right to some future money from the pension arrangement)

b. the details of the organisation administering the pension arrangement

c. where applicable, the employment that gave rise to the pension

d. an estimate of the annual income the individual might receive in retirement, ie the estimated retirement income (ERI)

e. where applicable, the accrued pension amount

f. signposts to additional information about the pension

General data validation

For any data received, through any of the process steps, the receiver should:

a. validate that the data conforms with the schema dictated by the standards

b. if the above validation fails, the receiver should discard the data and may choose to contact the sender outside of the process to agree a resolution

c. use the relevant assertion data elements to understand whether the data provided has been verified by a third party

High level data elements

This section describes at a high level the groups of data. Detailed data definitions for each data element can be found later in the document.

The tables below provide information on optionality of the data elements. The optionality terms are as follows:

- mandatory – the data element must be provided in all circumstances
- conditional – the data element must be provided in particular circumstances, which we will explain in the detailed data definitions eg it could become mandatory or allowed to be present only if another data element is present
- optional – the data element can be provided, if it is relevant and available

Find data

Find data is sent to pension providers from the pension finder service once an individual's identity has been verified.

Details of the individual

The details for an individual will be a mixture of data asserted by the identity service or self-asserted by the individual through the identity service.

We assume that the identity service will always verify:

- given name
- name
- date of birth
- current address

Assertion of other elements will vary over time.

Ref	Data element	Description	Optionality
1.001	Given name	Given name/Forename	Mandatory
1.002	Name	Surname of the individual	Mandatory
1.003	Date of birth	Date of birth of the individual	Mandatory
1.004	NI number	National Insurance number of the individual	Mandatory
1.005	NI number assertion	Identifies whether the NI number has been asserted	Mandatory
1.006	Alternate name type	Type of any alternate surname(s) of the individual	Conditional
1.007	Alternate name	Any alternate surname(s) of the individual	Optional
1.008	Alternate name assertion	Identifies whether the alternate name has been asserted	Conditional
1.009	Address type	Type of address (current or previous)	Conditional

Ref	Data element	Description	Optionality
1.010	Address line 1	Address line 1 of individual	Conditional
1.011	Address line 2	Address line 2 of individual	Optional
1.012	Address line 3	Address line 3 of individual	Optional
1.013	Address line 4	Address line 4 of individual	Optional
1.014	Address line 5	Address line 5 of individual	Optional
1.015	Postcode	Postcode (UK/International)	Conditional
1.016	Country code	Country of address given by individual	Conditional
1.017	Address assertion	Identifies whether the address has been asserted	Conditional
1.018	Email	Email address of the individual	Optional
1.019	Email assertion	Identifies whether the email address has been asserted	Conditional
1.020	Mobile number	Mobile phone number of the individual	Optional
1.021	Mobile assertion	Identifies whether the mobile phone number has been asserted	Conditional

View

Administrative Data

Administrative data is broken down into three sub-categories:

Pension arrangement data: information about the pension arrangement within which the individual has a pension

Administrator data: information about the organisation which the individual should get in touch with, to find out more about their pension

Employer data: where applicable (ie for workplace pensions), information about the employment that gave rise to the pension

Pension arrangement details

Ref	Data element	Description	Optionality
2.001	Pension reference	Unique reference	Mandatory
2.002	Pension name	Name of pension arrangement	Mandatory
2.003	Pension type	Type of pension arrangement (DC, AVC, DB)	Mandatory
2.004	Pension origin	Origin of pension arrangement (workplace/private)	Mandatory
2.005	Pension status	Status of the individual's pension within the pension arrangement	Mandatory
2.006	Pension start date	Start date of the individual's membership in the pension arrangement	Mandatory
2.007	Pension retirement date	Expected retirement/maturity date associated with the arrangement	Conditional
2.008	Pension link	To link arrangements together	Conditional

Pension administrator details

Ref	Data element	Description	Optionality
2.101	Administrator reference	Unique reference identifying the pension administrator	Mandatory
2.102	Administrator name	Name of pension administrator/ provider that should resonate with the individual	Mandatory
2.103	Administrator contact preference	Method of contact preference of the administrator	Mandatory
2.104	Administrator URL	URL of the pension administrator to allow individual to access administrator website	Conditional
2.105	Administrator email	Email address to contact for further information	Conditional
2.106	Administrator phone number	Full telephone number to allow the individual to contact the administrator/provider via telephone	Conditional
2.107	Administrator phone number type	Type of telephone number provided eg Welsh speaking, to provide accessibility option to the individual	Conditional
2.108	Administrator postal name	Name of pension administrator/ provider for postal contact	Conditional
2.109	Administrator address line 1	Address line 1 of pension administrator	Conditional
2.110	Administrator address line 2	Address line 2 of pension administrator	Conditional
2.111	Administrator address line 3	Address line 3 of pension administrator	Conditional
2.112	Administrator address line 4	Address line 4 of pension administrator	Conditional
2.113	Administrator address line 5	Address line 5 of pension administrator	Conditional
2.114	Administrator postcode	Postcode (UK) of pension administrator	Conditional

Employer Details

Multiple blocks of data should be used where the pension relates to multiple employers.

Ref	Data element	Description	Optionality
2.201	Employer name	Name of the employer that the pension was through	Conditional
2.202	Employment start date	Date employee started working for the employer	Conditional
2.203	Employment end date	Date employee finished working for the employer	Conditional

Estimated retirement income (ERI)

This section of the data message is used to convey the estimated income at retirement. It should be noted that an amount in this data section may be a one-off amount (for example a separately accrued lump sum benefit) or a regular income. The ERI type should be used to indicate how the dashboard presents the data.

Multiple blocks of data should be used where multiple benefits are accrued under the arrangement, or where multiple tranches of benefit are payable from different retirement dates.

Fixed values for certain coded data elements have been included to generate discussion on how we best meet the user needs for understanding the estimated retirement income.

Estimated retirement income (ERI) data

Ref	Data element	Description	Optionality
2.301	ERI type	The type of ERI (eg DC, DB, etc)	Mandatory
2.302	ERI basis	The calculation basis used to produce the ERI	Mandatory
2.303	ERI calculation date	The date the ERI calculation was performed	Mandatory
2.304	ERI payable date	The date from which the ERI is payable	Mandatory

Ref	Data element	Description	Optionality
2.305	ERI amount	An estimate of the annual income the individual might receive in retirement	Mandatory
2.306	ERI pot	The estimated retirement pot that the income is based on	Conditional
2.307	ERI safeguarded benefits	Indicates if there are safeguarded benefits attached to the pension	Mandatory
2.308	ERI unavailable	Code representing the reason an estimated pension income value might not be available	Conditional

Accrued pension data

This section of the data message conveys the pension accrued to date information. Please note that the data presented in this section may be a one-off amount (eg a separately accrued lump sum benefit) or a regular income (eg a DB pension), or a DC pot value. The amount type should be used to indicate how the dashboard presents the data.

Multiple blocks of data should be used where multiple pensions have been accrued under the same arrangement, or where multiple tranches of pension benefit are payable from different retirement dates.

We recognise that for some defined benefit pensions, there may be no difference between an ERI and an accrued pension (eg for a deferred member). Therefore all accrued data elements are conditional, to recognise that defined benefit pension arrangements may, in some circumstances, only choose to provide ERI data.

Accrued pension data

Ref	Data element	Description	Optionality
2.401	Accrued type	The type of accrued pension information (eg DC, DB, etc)	Conditional
2.402	Accrued amount type	The type of the accrued amount (eg whether it is a pot, income or lump sum etc)	Conditional

Ref	Data element	Description	Optionality
2.403	Accrued calculation date	The date the accrued pension calculation was performed	Conditional
2.404	Accrued payable date	The date which defines when the accrued amount is payable from	Conditional
2.405	Accrued amount	The value of the pension which has been built up to the accrued calculation date	Conditional
2.406	Accrued safeguarded benefits	Indicates if there are safeguarded benefits attached to the pension	Conditional
2.407	Accrued unavailable	Code representing the reason an accrued pension amount might not be available	Conditional

Additional data (signposts)

Ref	Data element	Description	Optionality
2.501	Costs and charges URL	Website URL where information on costs and charges relating to a DC pension can be found	Conditional
2.502	SIP URL	Website URL where the statement of investment principles can be found	Conditional
2.503	Implementation statement URL	Website URL where the implementation statement can be found	Conditional
2.504	Annual report URL	Website URL where the annual report of the independent governance committee can be found	Conditional

Data definitions

Data definitions table explanation

Below is an explanation of the standard data definition table used to define each data element.

Ref number	Data element reference for documentation purposes only	**Data element name**	Name given to the data element
Data element definition			
Purpose	Purpose of the data element		
Description	Description of the data element including alternatives to the data element name		
Type	Data type of element eg text, decimal		
Minimum length	Minimum length of data element		
Maximum length	Maximum length of data element		
Format	Where the data element is not free format, an explanation of the rules for the format of the data element and any existing standard it might be leveraging		
Fixed value	If a data element has fixed values, then this will be Yes, if not this will be No		
Validation	Validation rules that apply to the data element		
Optionality	Identifying if the data element is optional, mandatory or conditional. If it is conditional on another data element, an explanation of the conditionality is provided, eg it could become mandatory or allowed to be present only if another data element is present		
Multiplicity	The number of times an element can be present eg 0..* means it can appear no times or infinite times in a data payload, 1..4 means the data element must appear once up to a maximum of 4 times in a data payload. Single occurrence elements are thus 1..1		

Multiplicity notes	Notes on why and how a data element might be used multiple times
Fixed values – list of values/codes with explanation	
ABC	Explanation of what the values (or codes) translate to

General data rules

General data rules applied to all data elements:

a. the character set used for all data will be Basic Latin UTF 8
b. all dates will be expressed YYYY-MM-DD (ISO 8601 – numeric representation of date) unless otherwise stated
c. all text fields should be truncated if longer than the definition in this standard
d. all decimals should be rounded up if the number of decimal places is greater than the definition in this standard
e. assertion is used to signify that the data provided has been asserted by a third party

Details of Individual

Individual

Ref number	1.001	Data element name	Given name
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	The given name, first name or forename of an individual. This data will have been asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	35		
Format	Free format		
Fixed value	No		
Validation	This data element should not contain any middle names or middle name initials		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	1.002	Data element name	Name
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	The part of a person's name which is used to describe family, clan, tribal group, or marital association. Equivalent to surname. This data will have been asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	35		
Format	Free format		
Fixed value	No		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	1.003	Data element name	Date of birth
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	The date an individual was born. This data will have been asserted as part of the individual's identity verification		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	No		
Validation	Must be a valid date, ie - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	1.004	Data element name	NI number
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	A reference number that is issued to a person by HMRC to ensure your National Insurance contributions and tax are recorded against your name only		
Type	Variable		
Minimum length	1		
Maximum length	9		
Format			
Fixed value	No		
Validation	Must be eight characters, but could be nine First two characters must be alpha Next six characters must be numeric Final character is conditional if present can be A, B, C, D or a space First character must not be D,F,I,Q,U or V Second characters must not be D, F, I, O, Q, U or V. First two characters must not be combinations of GB, NK, TN or ZZ		
Optionality	Mandatory - would be "N/A" for those individuals who do not have a National Insurance number		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	1.005	Data element name	NI number assertion
Data element definition			
Purpose	Identifies whether the NI number has been asserted		
Description	The NI number can either be entered by the individual or asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed value	Y		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
A	Asserted		
U	Unasserted		

Ref number	1.006	Data element name	Alternate name type
Data element definition			
Purpose	Used to indicate the type of alternate name that could be used for matching		
Description	Type of alternate name eg maiden		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed value	Y		
Validation			
Optionality	Conditional on alternate name		
Multiplicity	0..5		
Multiplicity notes	If an alternate name is provided, an alternate name type must also be provided for each alternate name provided, up to a maximum of five		
Fixed values – list of values/codes with explanation			
M	Maiden		
C	Changed		
O	Other		

Ref number	1.007	Data element name	Alternate name
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	If an individual has multiple possible names (eg maiden) then alternate names can be used to facilitate a match		
Type	Text		
Minimum length	1		
Maximum length	35		
Format	Free format		
Fixed value	No		
Validation			
Optionality	Optional		
Multiplicity	0..5		
Multiplicity notes	If an alternate name type is provided, an alternate name must also be provided for each alternate name type provided, up to a maximum of five		
Fixed values – list of values/codes with explanation			

Ref number	1.008	Data element name	Alternate name assertion
Data element definition			
Purpose	Identifies whether the alternate name has been asserted		
Description	The alternate name can either be entered by the individual or asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed value	Y		
Validation			
Optionality	Conditional on alternate name type		
Multiplicity	0..5		
Multiplicity notes	If an alternate name is provided, an alternate name assertion must also be provided for each alternate name provided, up to a maximum of five		
Fixed values – list of values/codes with explanation			
A	Asserted		
U	Unasserted		

Address

Ref number	1.009	Data element name	Address type
Data element definition			
Purpose	Used to indicate the type of address that could be used for matching		
Description	If an individual has multiple possible address (eg previous) then alternate addresses could be used to facilitate a match		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed Format		
Fixed value	Y		
Validation			
Optionality	Conditional – current address must be provided and up to four other addresses can be provided		
Multiplicity	1..5		
Multiplicity notes	Current address must be provided and if other addresses are provided, then address type for each address must also be provided		
Fixed values – list of values/codes with explanation			
C	Current		
P	Previous		
O	Other		

Ref number	1.010	Data element name	Address line 1
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	First line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – current address line 1 must be provided and up to four other addresses can be provided		
Multiplicity	1..5		
Multiplicity notes	For current address this must be provided and if other addresses are provided then address line 1 for each address must also be provided		
Fixed values – list of values/codes with explanation			

Ref number	1.011	Data element name	Address line 2
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	Second line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Optional		
Multiplicity	0..5		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	1.012	Data element name	Address line 3
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	Third line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Optional		
Multiplicity	0..5		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	1.013	Data element name	Address line 4
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	Fourth line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Optional		
Multiplicity	0..5		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	1.014	Data element name	Address line 5
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	Fifth line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Optional		
Multiplicity	0..5		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	1.015	Data element name	Postcode
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	Postcode for address		
Type	Text		
Minimum length	1		
Maximum length	16		
Format	Free format		
Fixed value	N		
Validation	Standard postcodes must include a space (eg AB12 3CD) but the format is not constrained by a regular expression, so that BFPO and other non-standard or overseas formats may be used		
Optionality	Conditional – if the address is in the UK, a postcode must be provided		
Multiplicity	1..5		
Multiplicity notes	At least the current postcode must be provided for a UK address		
Fixed values – list of values/codes with explanation			

Ref number	1.016	Data element name	Country code
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	Country code of the individual's postal address		
Type	Text		
Minimum length	2		
Maximum length	2		
Format	ISO 3166 - 1 alpha 2 (2-character country code)		
Fixed value	N		
Validation	Must be a valid ISO country code eg GB. If a country code is not available default to GB		
Optionality	Conditional – country code for current address must be provided and up to four other addresses can be provided		
Multiplicity	1..5		
Multiplicity notes	A country code for each address must be supplied		
Fixed values – list of values/codes with explanation			

Ref number	1.017	Data element name	Address assertion
Data element definition			
Purpose	Identifies whether the address has been asserted		
Description	The address can either be entered by the individual or asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed value	Y		
Validation			
Optionality	Conditional - if an address is provided, an address assertion must also be provided for each address provided		
Multiplicity	1..5		
Multiplicity notes	Up to a maximum of five		
Fixed values – list of values/codes with explanation			
A	Asserted		
U	Unasserted		

Ref number	1.018	Data element name	Email address
Data element definition			
Purpose	Email address that could be used for matching		
Description	Email address of the individual		
Type	Text		
Minimum length	1		
Maximum length	35		
Format			
Fixed value	N		
Validation			
Optionality	Optional		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	1.019	Data element name	Email assertion
Data element definition			
Purpose	Identifies whether the email address has been asserted		
Description	The email address can either be entered by the individual or asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed value	Y		
Validation			
Optionality	Conditional		
Multiplicity	0..1		
Multiplicity notes	If an email address is provided, an email address assertion must also be provided		
Fixed values – list of values/codes with explanation			
A	Asserted		
U	Unasserted		

Ref number	1.020	Data element name	Mobile number
Data element definition			
Purpose	Mobile phone number that could be used for matching		
Description	Mobile phone number of the individual		
Type	Numeric		
Minimum length	1		
Maximum length	12		
Format			
Fixed value	N		
Validation			
Optionality	Optional		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	1.021	Data element name	Mobile assertion
Data element definition			
Purpose	Identifies whether the mobile number has been asserted		
Description	The mobile number can either be entered by the individual or asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed value	Y		
Validation			
Optionality	Conditional		
Multiplicity	0..1		
Multiplicity notes	If a number is provided a mobile assertion must also be provided		
Fixed values – list of values/codes with explanation			
A	Asserted		
U	Unasserted		

Administrative data

Pension Arrangement Details

Ref number	2.001	Data element name	Pension reference
Data element definition			
Purpose	To uniquely identify an individual's pension within the pension arrangement		
Description	A unique reference number that connects the individual to the pension arrangement data. It could be their scheme/policy number, but it does not need to be, as it could be a one-time 'quote this reference' for an individual to use if they contact the provider		
Type	Text		
Minimum length	1		
Maximum length	35		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.002	Data element name	Pension name
Data element definition			
Purpose	To describe where the pension is to the individual		
Description	Name of the pension arrangement that should resonate with the individual		
Type	Text		
Minimum length	1		
Maximum length	100		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.003	Data element name	Pension type
Data element definition			
Purpose	Indicate the type of pension to allow correct signposting to an individual		
Description	Type of pension arrangement eg DC		
Type	Text		
Minimum length	2		
Maximum length	3		
Format	Free format		
Fixed value	Y		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
DB	Defined benefit		
DC	Defined contribution		
AVC	Additional voluntary contribution		
HYB	Hybrid (DC & DB)		

Ref number	2.004	Data element name	Pension origin
Data element definition			
Purpose	Indicate the origin of the pension to allow correct signposting to an individual		
Description	Origin of the pension arrangement eg work		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Free format		
Fixed value	Y		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
W	Workplace pension		
P	Individual personal pension		

Ref number	2.005	Data element name	Pension status
Data element definition			
Purpose	To allow the individual to see if they are still actively building up the pension, through ongoing contributions and / or pensionable employment		
Description	A code identifying the status of the pension arrangement according to a set list of values		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Free format		
Fixed value	Y		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
A	Active		
I	Inactive		

Ref number	2.006	Data element name	Pension start date
Data element definition			
Purpose	To allow the individual to see when they started building up their pension		
Description	A date identifying the start date of the individual's pension with the pension arrangement		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, ie - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.007	Data element name	Pension retirement date
Data element definition			
Purpose	To allow the individual to see when the retirement income from the pension is set to be payable from		
Description	A date identifying when the pension arrangement is set to start paying a retirement income to the individual		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, ie - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional – if available this should be provided		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.008	Data element name	Pension link
Data element definition			
Purpose	To link pension arrangements together		
Description	Identifier used to link pension arrangements together, eg AVC pot with main scheme pension		
Type	Text		
Minimum length	1		
Maximum length	35		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if a pension has linked arrangements, a linking reference should be provided here to allow the pension arrangements to be linked		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Pension Administrator details

Ref number	2.101	Data element name	Administrator reference
Data element definition			
Purpose	To uniquely identify the pension administration organisation that administers the pension arrangement (and, thus, the individual's pension within the pension arrangement)		
Description	A unique reference number identifying the pension administrator – this could be their governance register number		
Type	Text		
Minimum length	1		
Maximum length	35		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.102	Data element name	Administrator name
Data element definition			
Purpose	To describe the administrator to the individual		
Description	Name of the organisation which administers the pension arrangement that should resonate with the individual		
Type	Text		
Minimum length	1		
Maximum length	100		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.103	Data element name	Admin contact preference
Data element definition			
Purpose	To indicate to the individual the administrator's preferred contact channel		
Description	Provide the administrator's preferred method of being contacted		
Type	Text		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Fixed		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
W	Website		
E	Email		
P	Phone		
M	Mail		

Ref number	2.104	Data element name	Administrator URL
Data element definition			
Purpose	To allow the individual to access the pension administrator's website		
Description	URL of the pension administrator, which would allow an individual to get more information about their pension arrangement, and their pension within the pension arrangement		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.105	Data element name	Administrator email
Data element definition			
Purpose	To allow the individual to contact the pension administrator/ provider via email		
Description	Email address that the pension administrator wishes to direct the individual to, for the individual to use to request further information/support outside of the dashboards ecosystem		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.106	Data element name	Administrator phone number
Data element definition			
Purpose	To allow the individual to contact the pension administrator/ provider via the telephone		
Description	Full telephone number that the pension administrator wishes to direct the individual to, for the individual to use to request further information/support outside of the dashboards ecosystem		
Type	Text		
Minimum length	1		
Maximum length	12		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.107	Data element name	Administrator phone number type

Data element definition	
Purpose	To provide accessibility options to the individual
Description	Type of telephone number provided eg Welsh speaking, or hearing impairment
Type	Text
Minimum length	1
Maximum length	1
Format	
Fixed value	Y
Validation	
Optionality	Conditional – if this is available it should be provided
Multiplicity	0..10
Multiplicity notes	

Fixed values – list of values/codes with explanation	
M	Main
W	Welsh
S	SMS

Ref number	2.108	Data element name	Administrator postal name
Data element definition			
Purpose	Name of administrator, should the individual need to contact them in writing		
Description	Name of pension administrator/provider for postal contact		
Type	Text		
Minimum length	1		
Maximum length	100		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.109	Data element name	Administrator address line 1
Data element definition			
Purpose	To enable the individual to contact the administrator in writing		
Description	First line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.110	Data element name	Address line 2
Data element definition			
Purpose	To enable the individual to contact the administrator in writing		
Description	Second line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.111	Data element name	Address line 3
Data element definition			
Purpose	To enable the individual to contact the administrator in writing		
Description	Third line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.112	Data element name	Address line 4
Data element definition			
Purpose	To enable the individual to contact the administrator in writing		
Description	Fourth line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.113	Data element name	Address line 5
Data element definition			
Purpose	To enable the individual to contact the administrator in writing		
Description	Fifth line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.114	Data element name	Postcode
Data element definition			
Purpose	To enable the individual to contact the administrator in writing		
Description	Postcode for address		
Type	Text		
Minimum length	1		
Maximum length	16		
Format	Free format		
Fixed value	N		
Validation	Standard postcodes must include a space (eg AB12 3CD) but the format is not constrained by a regular expression, so that BFPO and other non-standard or overseas formats may be used		
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Employer details

Ref number	2.201	Data element name	Employer name
Data element definition			
Purpose	To describe the employer to the individual		
Description	Name of the employer / employment which gave rise to the individual's pension		
Type	Text		
Minimum length	1		
Maximum length	100		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.202	Data element name	Employment start date
Data element definition			
Purpose	To allow the individual to see the start of their employment period		
Description	A date identifying the start of the individual's employment which gave rise to their pension		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, ie - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.203	Data element name	Employment end date
Data element definition			
Purpose	To allow the individual to see the end of their employment period		
Description	A date identifying the end of the individual's employment which gave rise to the pension		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, ie - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Estimated Retirement Income (ERI) Data

Ref number	2.301	Data element name	ERI type
Data element definition			
Purpose	To indicate to the individual the type of pension generating the retirement income		
Description	Type of pension generating the retirement income eg DC. To allow dashboards to signpost information to the dashboard user		
Type	Text		
Minimum length	2		
Maximum length	3		
Format	Free format		
Fixed value	Y		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
DC	Defined contribution		
DB	Defined benefit		
DBL	A separately accrued lump sum (NOT commutation)		
AVC	Additional voluntary contribution		
CDI	Collective DC (CDC) benefits expressed as regular income		
CDL	Collective DC (CDC) benefits expressed as a lump sum		
CBS	Cash balance scheme		

Ref number	2.302	Data element name	ERI basis
Data element definition			
Purpose	To indicate to the individual with the basis on which their ERI has been calculated		
Description	A code representing the basis of calculation for the ERI to enable the dashboard to explain the basis of calculation		
Type	Text		
Minimum length	1		
Maximum length	4		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
SMPI	Statutory money purchase illustration income		
COBS	Income illustration prepared under FCA COBS rules (Medium basis)		
BS	Benefit-specific method making no allowance of future build-up of benefits		
BSF	Benefit-specific method including future build-up of benefits		

Ref number	2.303	Data element name	ERI calculation date
Data element definition			
Purpose	To provide the individual with the date the ERI was calculated, to show how current the value is. For example, this date could be the last benefit statement issue date		
Description	The date the ERI was calculated		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, ie - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.304	Data element name	ERI payable date
Data element definition			
Purpose	To provide the individual with the date it is assumed the ERI will be paid from		
Description	The date the ERI is payable from		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, ie - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.305	Data element name	ERI amount
Data element definition			
Purpose	To provide the individual with the amount of the ERI in GBP		
Description	Estimated retirement income amount		
Type	Decimal		
Minimum length	1		
Maximum length	16		
Format			
Fixed value	N		
Validation	Must be an annual income if the benefit is a regular amount. For ERI types, DBL and CDL, this amount will be a single lump sum		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.306	Data element name	ERI pot
Data element definition			
Purpose	To provide the individual with the amount of the estimated DC pot that the estimated retirement income in 2.305 is calculated from (GBP)		
Description	Estimated retirement pot used to calculate the estimated retirement income		
Type	Decimal		
Minimum length	1		
Maximum length	16		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if available and relevant (eg for DC pensions) this should be provided.		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.307	Data element name	ERI safeguarded benefits
Data element definition			
Purpose	To indicate to the individual that their accrued pension has safeguarded benefits. Pension providers should assess whether the pension has safeguarded benefits in order to determine whether to return a 1 or 0 for this data element		
Description	The individual's pension has safeguarded benefits (see notes below)		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation			
Optionality	Mandatory – Default to 0		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
1	True - safeguarded benefit exist		
0	False - safeguarded benefit does not exist		

Notes

Safeguarded benefits are defined in legislation as pension benefits, which are not money purchase or cash balance benefits. In practice, safeguarded benefits are any benefits that include some form of guarantee or promise during the accumulation phase, about the rate of secure pension income that the member (or their survivors) will receive, or will have an option to receive.

These include:

1. under an occupational pension scheme, a promised level of income calculated by reference to the member's pensionable service in the employment of the pension scheme's sponsoring employer (for instance, under a final salary scheme)
2. a promised level of income (or guaranteed minimum level of income) calculated by reference to the contributions or premiums paid by or in respect of the member (for instance, under some older personal pension policies)
3. a promised minimum rate at which the member will have the option to convert their accumulated pot or fund into an income at a future point, usually on the member reaching a particular age (generally known as a guaranteed annuity rate, or guaranteed annuity option)

Ref number	2.308	Data element name	ERI unavailable
Data element definition			
Purpose	To explain to an individual why an ERI is not available		
Description	Provide a reason for an ERI not being available from a set list of reasons		
Type	Text		
Minimum length	1		
Maximum length	4		
Format			
Fixed value	Y		
Validation			
Optionality	Conditional – if the ERI amount has not been provided then this must be included		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
ERR	System error code		
TRN	Transaction outstanding that affects the value		
MAN	Estimated income not currently available online		

Accrued Pension Data

Ref number	2.401	**Data element name**	Accrued type
Data element definition			
Purpose	To indicate to the individual the type of the accrued pension information		
Description	Type of accrued pension information, eg DC		
Type	Text		
Minimum length	2		
Maximum length	3		
Format	Free format		
Fixed value	Y		
Validation			
Optionality	Conditional – the data element must be provided for a defined contribution pension arrangement and it may not be provided for defined benefit pension arrangements		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
DC	Defined contribution		
DB	Defined benefit		
DBL	A separately accrued lump sum (NOT commutation)		
AVC	Additional voluntary contribution		
CDI	Collective DC (CDC) benefits expressed as regular income		
CDL	Collective DC (CDC) benefits expressed as a lump sum		
CBS	Cash balance scheme		

Ref number	2.402	Data element name	Accrued amount type
Data element definition			
Purpose	To provide the individual with the basis of their accrued pension amount		
Description	A code representing the basis of calculation for the accrued amount		
Type	Text		
Minimum length	1		
Maximum length	3		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – the data element must be provided for a defined contribution pension arrangement and it may not be provided for defined benefit pension arrangements		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
POT	Valuation of a DC pension pot		
INC	Calculation of an accrued recurring income		
LS	Calculation of the accrued value of DBLS/CDCLS type		

Ref number	2.403	Data element name	Accrued calculation date
Data element definition			
Purpose	To provide the individual with the effective date of the amount in 2.405		
Description	The effective date the amount is calculated to		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, ie - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional – the data element must be provided for a defined contribution pension arrangement and it may not be provided for defined benefit pension arrangements		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.404	Data element name	Accrued payable date
Data element definition			
Purpose	To provide the individual with the date the pension is likely to be payable from		
Description	The date the pension is payable from		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, ie - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional – the data element must be provided for a defined contribution pension arrangement and it may not be provided for defined benefit pension arrangements. For other pension arrangements, this data element may not be relevant if Accrued amount type is set to POT		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.405	Data element name	Accrued amount
Data element definition			
Purpose	To provide the individual with the value of their accrued pension, either as an income (for DB benefits) or a pot value (for DC)		
Description	Accrued pension as at the calculation date		
Type	Decimal		
Minimum length	1		
Maximum length	16		
Format			
Fixed value	N		
Validation	Must be calculated in GBP		
Optionality	Conditional – the data element must be provided for a defined contribution pension arrangement and it may not be provided for defined benefit pension arrangements		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.406	Data element name	Accrued safeguarded benefits
Data element definition			
Purpose	To indicate to the individual that their accrued pension has safeguarded benefits. Pension providers should assess whether the pension has safeguarded benefits in order to determine whether to return a 1 or 0 for this data element		
Description	The individual's pension has safeguarded benefits		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation			
Optionality	Conditional – the data element must be provided for a defined contribution pension arrangement and it may not be provided for defined benefit pension arrangements - default to 0		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
1	True - safeguarded benefits exist		
0	False - safeguarded benefits does not exist		

Ref number	2.407	Data element name	Accrued unavailable
Data element definition			
Purpose	To explain to an individual why an accrued pension amount is not available		
Description	Provide a reason for an accrued pension amount not being available from a set list of reasons		
Type	Text		
Minimum length	1		
Maximum length	3		
Format			
Fixed value	Y		
Validation			
Optionality	Conditional – the data element must be provided for a defined contribution pension arrangement and it may not be provided for defined benefit pension arrangements. For other pension arrangements if the amount has not been provided then this must be included		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
EXC	Pension providers where accrued pension data is not relevant		
ERR	System error code		
TRN	Transaction outstanding that affects the value		
MAN	Benefit is not currently available online		

Additional Data (Signposts)

Ref number	2.501	Data element name	Costs and charges
Data element definition			
Purpose	To allow the individual to access general cost and charges information that relate to their pensions		
Description	Website URL where information on costs and charges relating to a DC pension can be found		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it must be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.502	Data element name	SIP URL
Data element definition			
Purpose	To allow the individual to access the statement of investment principles that relate to their pensions		
Description	Website URL where the statement of investment principles can be found		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it must be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.503	Data element name	Implementation statement URL
Data element definition			
Purpose	To allow the individual to access the implementation statement that relate to their pensions		
Description	Website URL where the implementation statement can be found		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it must be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.504	Data element name	Annual report URL
Data element definition			
Purpose	To allow the individual to access the annual report of the independent governance committee		
Description	Website URL where the annual report of the independent governance can be found		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it must be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Appendix A – Examples

The purpose of the examples below are to illustrate and help explain the data elements defined in the usage guide.

All the examples used are synthetic (ie made up data) and are of general application unless indicated otherwise. For instance, some examples may only be applicable to particular types of pension arrangement, such as defined benefit (DB) pensions for example.

Find data

Individual data example 1

Context	Using his chosen pensions dashboard, Bradley Stevenson has provided the necessary consents to search for his pensions and has had his identity verified by the identity service. The find is initiated by the pension finder service (PFS) and the pension provider receives find data to match any pension information held for Bradley. The pension provider matches the information received from the PFS against the information recorded on their pension administration system. In this example, the pension provider has defined their matching criteria to match National Insurance number (NINO), date of birth (DOB) and surname.

Data standard example

Match data

The information provided by the PFS to the pension providers is shown below:

Given Name:	BRADLEY
Name:	STEVENSON
Date of birth:	1958-08-07
NI number:	ZM556079A
NI number assertion:	U
Alternate name type:	<empty>
Alternate name:	<empty>
Alternate name assertion:	<empty>
Address type:	C
Address line 1:	15 WRESSLE ROAD
Address line 2:	PLAYDEN
Address line 3:	EAST SUSSEX
Address line 4:	<empty>
Address line 5:	<empty>
Postcode:	TN31 5UL
Country code:	UK
Address assertion:	A
Email:	BRAD.X.STEVENSON1@HOTMAIL.COM
Email assertion:	U
Mobile number:	070 4127 3961
Mobile assertion:	U

Pension provider data

The information shown below is the data recorded on the pension provider's administration system that the pension provider chooses to use to match the individual.

NINO:	ZM556079A
Date of birth:	7 August 1958
Surname:	Stevenson

Further detail

The pink rows of match data highlight the data elements that we can assume the identity service will always assert.

For other data elements, there is an associated assertion data element that identifies which data elements are asserted by the identity service (ie the relevant assertion element is populated with the value "A") and those that are not asserted (ie the relevant assertion element has a value "U").

Bradley provides his National Insurance number and we assume that the identity service will not assert this data element.

These are current working assumptions and may change as a result of user testing or during the establishment of the identity and pension finder services.

The pension provider has made a successful match on NINO, DOB and surname for a pension record on the pension provider's administration system. Therefore, the pension provider can now supply pension information to be shown on Bradley's chosen pensions dashboard.

View data

Pension arrangement example 2

Description	The example shown is for Alicia Phillips, who is an active member of a Solar Energy Systems Pension Fund, a defined benefit pension scheme. This example illustrates the pension arrangement data, which a pension provider would supply to be displayed on an Alicia's chosen pensions dashboard. It assumes that, using her chosen pensions dashboard, Alicia has provided the necessary consents to search for her pensions; has had her identity verified by the identity service and the Solar Energy Systems Pension Fund pension provider has had a successful match, using their defined matching criteria, on Alicia's pension record. The Solar Energy Systems Pension Fund has seen several changes in benefits over the years, which means members of the fund can have benefits which are payable from different retirement ages (eg 60, 65 and state pension age).

Data standard example

Description of benefits

Alicia joined the pension fund on **23 October 2004** and was given the reference **00037462**.

She continues to build up her pension, payable from her retirement date in the Solar Fund, which has been aligned to her state pension date (**6 July 2045**) although she also has other tranches of pension payable from age 60 and 65.

Data provided to the individual's chosen pensions dashboard

Reference:	00037462
Name:	SOLAR ENERGY SYSTEMS PENSION FUND
Type:	DB
Origin:	W
Status:	A
Start date:	2004-10-23
Retirement date:	2045-07-06
Pension link:	<empty>

Further detail	The reference shown relates to the unique identifier for Alicia's pension, recorded on the pension provider's pension administration system. The name simply refers to the name of the scheme. Industry feedback is that scheme names may not always be recognisable to some individuals or for certain sections of the membership. The pension provider is best placed to determine what text is used to describe the name of the arrangement that will make the most sense to the individual. The retirement date selected is for the latest tranche, which Alicia is continuing to build up, in this example payable from her state pension date.

Employer details example 3

Description	In this example, Evie Gill has multiple employment details relating to a single defined contribution (DC) pension. Evie has been working in the hospitality industry for a few years on and off since 2014. During this time, she has worked with several different employers and through automatic enrolment, has built up a DC pension with the Nelson Master Trust.

Data standard example

Description of the information

Evie has held multiple jobs during this period, including concurrent employments with **Century House** and **Grosvenor Inn**.

Evie no longer works for either employer but Nelson Master Trust, while recognising that no current contributions are being received for these employments, has not been notified of the date of leaving for the Grosvenor Inn. They do know Evie stopped working for Century House from **14 June 2015**.

Her latest employment (known to the Nelson Master Trust) started on **18 July 2018** with **Mersoy Hotel** and she is currently contributing through this employment, so the end date is correctly blank.

Data provided to the individual's chosen pensions dashboard

Employer name:	CENTURY
Start date:	2014-02-01
End date:	2015-06-14

Employer name:	GROSVENOR INN
Start date:	2014-12-18
End date:	<empty>

Employer name:	MERSOY HOTEL
Start date:	2018-07-18
End date:	<empty>

Further detail

This data would be accompanied with the following pension arrangement data:

Reference:	NMT0092374
Name:	NELSON MASTER TRUST
Type:	DC
Origin:	W
Status:	A
Start date:	2014-03-17
Retirement date:	2062-04-09

This has been included to demonstrate that the start date in the master trust may not necessarily tie in with any employment start dates. Or alternatively, if they did tie in, it may not reflect an actual start date of employment, only when the first contribution was received from that employer by the Nelson Master Trust.

In this example, Evie may not even recognise Nelson Master Trust as the pension arrangement, but she may recognise the employer names provided.

Estimated retirement income example 4

Description	The example shows Alicia Phillips, who is an active member of the Solar Energy Systems Pension Fund, a defined benefit pension scheme. This example illustrates the estimated retirement income data that a pension provider would supply to be displayed on Alicia's chosen pensions dashboard. It assumes that, using her chosen pensions dashboard, Alicia has provided the necessary consents to search for her pensions; has had her identity verified by the identity service and the Solar Energy Systems Pension Fund pension provider has made a successful match, using their defined matching criteria, on Alicia's pension record. The Solar Energy Systems Pension Fund has seen several changes in benefits over the years, which means members of the fund can have benefits that are payable from different retirement ages (eg 60, 65 and state pension age). The fund's normal pension age is now aligned to the state pension age.

Data standard example

Description of benefits

Alicia joined the pension fund on 23 October 2004 and was given the reference 00037462.

She continues to build up her pension, which is payable from the fund's normal pension date, which is her state pension date of **6 July 2045**, although she also has other tranches of pension payable from age 60 and 65. The rules of the fund mean that the benefits are typically taken together at a single retirement date. For benefit statement purposes, benefits are estimated to the latest retirement age (in this case state pension age) and appropriate late retirement factors are applied to the tranches of benefit, with a normal pension age of 60 and 65 to calculate a total ERI.

Alicia's benefit statement also makes an allowance for continued membership of the fund until her state pension age (ie it is assumed her pension continues to build up based upon her current salary).

Therefore, on Alicia's benefit statement on **1 July 2020**, a combined pension estimate is shown of **£20,200** a year, payable from her state pension age.

Data provided to the individual's chosen pensions dashboard

ERI type:	DB
ERI basis:	BSF
ERI calculation Date:	2020-07-01
ERI payable Date:	2045-07-06
ERI amount	20200.00
ERI safeguarded benefits:	1
ERI unavailable:	<empty>

Further detail

The current working assumption is that all pension ERIs shown on a pensions dashboard (eg ERI amount) are annual amounts. This will of course be further informed by user testing.

We know from industry engagement that, for some pension arrangements, an estimated retirement income is shown at a single age and each tranche of benefits is adjusted to reflect the later (or early) payment of that benefit. In the example above, benefits with NPAs of 60 and 65 have had a late retirement factor applied, to show an income figure as at Alicia's state pension age.

Accrued pension example 5

Description	This example is for Bradley Stevenson, who has an old personal pension plan (PPP) from when he was self-employed in the late 1980s and more recently, a self-invested personal pension (SIPP), both of which are with Baxter Osbourne Capital Savings (BOCS). This example illustrates the accrued pension data that a pension provider could supply to be displayed on Bradley's chosen pensions dashboard. It assumes that, using his chosen pensions dashboard, Bradley has provided the necessary consents to search for his pensions; has had his identity verified by the identity service and the BOCS pension provider has had a successful match, using their defined matching criteria, on Bradley's pension record.

Data standard example

Description of benefits

Bradley is currently paying £100 a month into the BOCS SIPP and plans to retire at age 65.

As the BOCS SIPP has no fixed retirement age, the payable date is left empty.

The current value of Bradley's pot is **£7,574.86** which is based upon the fund valuation from yesterday.

Data provided to the individual's chosen pensions dashboard

Accrued type:	DC
Accrued basis:	POT
Accrued calculation date:	<TODAY – 1d>
Accrued payable date:	<empty>
Accrued amount:	7574.86
Accrued safeguarded benefits:	0
Accrued unavailable:	<empty>

Description of benefits

The BOC PPP has an assumed default retirement age of 60 (even though Bradley is currently age 62) so the accrued payable date is left empty.

The current value of Bradley's pot is **£12,376.38**, which is based upon a fund valuation from last month.

Data provided to the individual's chosen pensions dashboard

Accrued type:	DC
Accrued basis:	POT
Accrued calculation date:	<TODAY – 1m>
Accrued payable date:	<empty>
Accrued amount:	12376.38
Accrued safeguarded benefits:	0
Accrued unavailable:	<empty>

Further detail

The two pot valuations are shown at different dates. For Bradley's SIPP, the current value is shown based upon a fund value at yesterday (ie calculation date of <TODAY – 1d>) compared with a PPP fund value, which is based upon a valuation from last month (eg calculation date of <TODAY – 1m>).

Pensions Dashboards Programme