Data standards

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Contents

Introduction

Purpose

1. This is the consultation draft data standards for pensions dashboards. It provides the basis for data interoperability across the dashboards' ecosystem.

2. It applies to the trustees or managers of occupational pension schemes and the managers of stakeholder and personal pension schemes (pension providers) connected or required to connect to our ecosystem. Qualifying pensions dashboards services (QPDS) will also be connected to our ecosystem.

3. Not all the dashboard duties apply to all pension providers and (some) at different dates.

4. QPDS are those dashboards who meet the legislation conditions. Connecting to and operating a QPDS will require Financial Conduct Authority (FCA) authorisation. As the FCA regulates the conduct of firms carrying out an activity, the FCA's Handbook rules will apply to QPDS firms and can impose standards on those firms (aligned to FCA's statutory objectives) when carrying out the qualifying pensions dashboard service. The FCA will consult on its proposed Handbook rules in due course.

5. This does not mean that third parties such as administrators or software providers cannot in practice apply these standards and guidance on behalf of their clients. We expect that much of the implementation of this standard will be undertaken by such third parties on behalf of multiple clients. This will mean in practice that for a pension provider connecting via an already-connected third party, much of these security, service, connection, and operational standards will already have been met prior by the third party on the pension provider's behalf to that pension provider's connection being turned on via that existing connection. However, as the standard applies to the pension provider, the pension provider remains responsible for compliance with them, even if they delegate the implementation of the standards to a contracted third party.

6. When we refer to data providers in this standard this covers pension providers and their third parties.

7. The standards should be read in conjunction with the data usage guide, which gives further narrative in support of these detailed data standards. Worked examples of the usage of the data items for common practical scenarios can be found in the appendix that accompanies the standard and the usage guide.

8. These standards are to help developers of dashboard connectivity solutions, and the underlying data providers, build a common set of message handling tools to receive data from the pension finder service, or pensions dashboards, and reply with the appropriate data.

9. These standards should also be read in conjunction with the code of connection in force at the time, and the technical standards.

Scope

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

11. It **includes**:

    individuals who are users of UK (United Kingdom) pension arrangements who have not yet taken any part of their benefit

12. It **excludes:**

    a. all UK pensioners, as defined under the Pensions Act. For example:

        i. defined benefit (DB) pensions in payment (either fully, or in part such as only the Pensions Commencement Lump Sum (PCLS) withdrawn)

        ii. defined contribution (DC) pensions, which have been annuitised or are in drawdown or have taken an UFPLS (Uncrystallised Funds Pension Lump Sums)

    b. all pensions within non-UK pension arrangements

Process

Overview

The exchange of data between dashboards and the data providers occurs over a number of different messages. These are detailed in the technical standards; however, it is useful to understand *when* each section of data is required to better understand the data being sent.

The data elements are grouped into seven sections:

Data element numbers	Description of data contents
1.xxx (all numbers starting with 1.)	The find data: The data about an individual that you will be sent in a message to see if you hold any records for that individual
2.0xx	Pension arrangement data – information about the pension provider
2.1xx	Administrator data – who to contact about the pension benefits
2.2xx	Employment data – where applicable
2.3xx	Estimated retirement data – the values relating to the individual's estimated retirement benefits
2.4xx	Accrued benefit data - the values relating to the individual's benefits to date
2.5xx	Signpost data - further information, such as annual reports and cost & charges

General data validation

13. For any data received, through any of the process steps, the receiver should:
    - validate that the data conforms with the schema dictated by the standards
    - if the above validation fails, the receiver should return an error code. See technical standards for more information
    - use the relevant assertion data elements to understand whether the data provided has been verified by a third party, or only asserted by the data subject

High level data elements

This section describes at a high level the groups of data. Detailed data definitions for each data element follow in a later section.

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 e.g., 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 has completed the identity and consent journeys and provided the required inputs.

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.

We assume that the identity service will always verify:

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

Assertion of other elements may vary over time if the service evolves, or dependent on the chosen supplier(s) of the digital identity service.

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 (National Insurance) number	National Insurance number of the individual	Optional
1.005	NI number assertion	Identifies whether the NI number has been asserted	Conditional

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)	Mandatory
1.010	Address line 1	Address line 1 of individual	Mandatory
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
1.022*	No NINO	Identifies that the individual has indicated that they do not have an NI Number (e.g., overseas users in a UK pension provider)	Optional
1.023	No NINO assertion	Identifies whether the absence of a NINO has been asserted	Conditional

*Note that this field is to specifically support users of dashboards who do not hold an NI Number. This is NOT the same as a user having one, but not knowing it.

Data providers can use the fact that a user does not have one as a piece of information to feed into their matching conventions, should they wish to. This fact may or may not be asserted by the identity service (see 1.023).

The data standard supports the provision of multiple alternate names and multiple addresses. See the detailed data standards for more information.

View

Administrative data

Administrative data is broken down into three sub-categories. The table below shows when each set of data is returned, depending on the status of the match performed against the f**ind** data:

	Positive match	Maybe match
Pension arrangement data: information about the pension arrangement within which the individual has a pension, or a right to claim a benefit	☑	☒
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 (i.e., for workplace pensions) and where available, information about the employment that gave rise to the pension	☑	☒

If data element 2.001 is used, "details not available", the only information that must be sent back is the a***dministrator data*** to allow the individual to contact the pension provider directly.

Pension arrangement details

Ref	Data element	Description	Optionality
2.001	Details not available	Code representing the reason pension arrangement details cannot be returned	Conditional
2.002	Pension reference	Unique reference within the arrangement e.g., policy number or membership reference	Conditional
2.003	Pension name	Name of pension arrangement	Conditional
2.004	Pension type	Type of pension arrangement (DC, AVC (Additional Voluntary Contribution), DB, hybrid, State)	Conditional
2.005	Pension origin	Origin of pension arrangement (workplace/private/state)	Conditional
2.006	Pension status	Status of the individual's pension within the pension arrangement	Conditional
2.007	Pension start date	Start date of the individual's membership in the pension arrangement	Conditional
2.008	Pension retirement date	Expected retirement/maturity date associated with the arrangement	Conditional
2.009	Pension link*	To link arrangements together	Conditional
2.010	Date of Birth**	Date of birth of the individual	Conditional

*The Pension link is a unique identifier (UUID) that schemes may use to connect benefits together where different parts of the overall benefit are going to be provided by two (or more) different data providers. The most common example of this is where a pension provider will send its main pension provider benefits and a separate provider of the AVCs (Additional Voluntary Contributions) will also send in AVC data. Dashboards UX designers will be able to use this identifier to help display the information as being visually connected to the correct pension provider. Hybrid schemes who have separate administrators for each section could use this too if they also wish to send the benefit data in separately but have them visually displayed together.

**Note that" date of birth" is included in the data being returned by data providers in case the requesting dashboard has not already captured this information as part of the user journey. The privacy and security in the architecture means that the dashboard cannot get this information from the Identity Provider, so can only get this from the data provider if the individual has not already provided it.

The purpose of this data item is so that the user interface designers of dashboards will be able to translate any of the 'date' items passed to them into an 'age' for display purposes.

Pension administrator details

If value 2.001 is set, this section is the only data that should be returned.

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

It should be noted that this information relates to a single benefit. This means for administrators with multiple schemes, categories and helplines, they may return the contact details most relevant to the individual's specific benefit.

This data section does not need to be simply one contact point per administration company. For example, a data provider may choose to provide a specific contact preference or contact number for individuals who were a **maybe** match and send different specific contact details for individuals who were **positive** matches.

Employer details

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

Estimated retirement income

This section of the data message is used to convey the estimated income at retirement (ERI). 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 is used to indicate how the dashboard should present the data. For benefits that are for a fixed duration, the start and end date can be set to make this clear.

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.

To allow public service schemes to meet their specific legal dashboard duties because of age discrimination rulings, they may send two blocks of data for each estimated income. One based on the legacy pension provider and the alternate value in the new pension provider. Field 2.302 below should be set accordingly for each value provided, so that the dashboard may represent these values as alternatives to each other, rather than separate entitlements.

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. These will be tested further during the testing phases of the programme.

[+] In the table below, the optionality shows that every field is conditional. The field may be mandatory or optional based on whether another data item is set. There are two main reasons why this section of data *may* not be provided:

1. The legislation as regards non money purchase benefits for inactive users (sometimes referred to as deferred DB) does not require an estimated retirement income to be projected. Therefore, this data section (2.3xx) is not required for those users with those benefits. Instead, they will see the revalued accrued amount (section 2.4xx). If data providers with such users and benefits already provide projections in their benefit statements, they may voluntarily send this data.
2. As a general point on conditionality, the last field in this section is the flag to set if the ERI values cannot be sent at all. For example, where the underlying pension provider wishes to use the three or ten days allowed to it to carry out the calculation offline. When data providers use this flag (2.314) they do not send the rest of the data in this section.

Please see the detailed data definitions later in the document for the conditionality applying in all other cases.

Estimated retirement income (ERI) data

Ref	Data element	Description	Optionality
2.301	ERI benefit type	The type of ERI (e.g., DC, DB, hybrid, cash balance pension provider, collective money purchase pension provider)	Conditional
2.302	ERI amount type	To indicate whether the ERI amount is an annual income, or a one-off cash sum. For public service schemes, this field also indicates whether the value is calculated on the legacy, or new pension provider basis	Conditional

2.303	ERI basis	The calculation basis used to produce the ERI	Conditional
2.304	ERI illustration date	The date the ERI value was calculated 'as at'. (To indicate where a previously calculated value is being returned rather than a real-time value)	Conditional
2.305	ERI payable date	The date from which the ERI is payable	Conditional
2.306	Estimated retirement income (ERI)	An estimate of the annual income the individual might receive in retirement from the date payable	Conditional
2.307	Accrued monthly amount	This field is primarily for the state pension as the monthly amount is not simply 1/12th of the annual	Conditional
2.308	ERI end date	The date the income ceases to be paid. Setting an end date supports any pensions that are fixed term. Leave blank for payments payable for life	Conditional
2.309	ERI increase	An indicator to show whether the income amount increases in payment or not	Conditional
2.310	ERI survivor benefit	An indicator to show whether the income amount also has contingent spouses' benefits or whether it is a single-life income	Conditional
2.311	ERI pot	The estimated DC retirement pot that the income is based on	Conditional
2.312	ERI safeguarded Benefits	Indicates if there are safeguarded benefits attached to the pension	Conditional
2.313	ERI warning*	A list of codes that data providers may set to provide appropriate, significant warnings about the value displayed	Conditional
2.314	ERI unavailable	Code representing the reason an estimated pension income value might not be available	Conditional

*The intent of this warning field is to highlight any *significant* reason that the data provider wants to display to avoid misleading the individual. It is not intended to cover every pension provider-specific nuance. It will be a constrained set of the most common major factors that affect the value being displayed.

The flag has the effect of suggesting to an individual that they should not act or make decisions on the value presented without first understanding more about the factors that may affect the number shown.

The value may be a temporary issue (such as an unresolved transaction) or may be a more permanent reason why a value has significant warnings attached, such as a Pension Sharing Order.

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 (e.g., a separately accrued lump sum benefit) or a regular income (e.g., a DB pension), or a DC pot value, with associated annualised amount. The amount *type* will be used to indicate how the dashboard presents your 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.

Pensions Dashboards Programme

To allow public service schemes to meet their specific legal duties because of age discrimination rulings, they may send two blocks of data for each accrued value. One based on the legacy pension provider and the alternate value in the new pension provider. Field 2.402 below should be set accordingly for each value provided, so that the dashboard may represent these values as alternatives to each other, rather than separate entitlements.

As a general point on conditionality, the last field in this section is the flag to set if the Accrued values cannot be sent at all. For example, where the underlying pension provider wishes to use the three or ten days allowed to it to carry out the calculation offline. When data providers use this flag (2.414) they do not send the rest of the data in this section.

Please see the detailed data definitions later in the document for the conditionality applying in all other cases.

Accrued pension data

Ref	Data Element	Description	Optionality
2.401	Accrued type	The type of accrued pension information (e.g., DC, DB, hybrid etc)	Conditional
2.402	Accrued amount type	The type of the accrued amount (e.g., whether it is an annual income or a one-off lump sum) For public service schemes, this field also indicates whether the value is calculated on the legacy, or new pension provider basis	Conditional
2.403	Accrued basis	The calculation basis used to produce the accrued value.	Conditional
2.404	Accrued calculation date	The date the accrued pension calculation was performed	Conditional
2.405	Accrued payable date	The date which defines when the accrued amount is payable unreduced from	Conditional
2.406	Accrued annual amount	The value of the pension which has been built up to the accrued calculation date	Conditional
2.407	Accrued monthly amount	This field is primarily for the State Pension as the monthly amount is not simply $1/12^{th}$ of the annual	Conditional
2.408	Accrued end date	The date the income ceases to be paid. Setting a date here supports any pensions accruing that are fixed term when in payment. Leave blank for payments payable for life	Conditional
2.409	Accrued increase	An indicator to show whether the income amount increases in payment or not (not in deferment – in payment)	Conditional
2.410	Accrued survivor benefit	An indicator to show whether the income amount also has contingent spouses' or dependents' benefits or whether it is a single-life income	Conditional
2.411	Accrued pot	The accrued DC retirement pot that the income is based on	Conditional

Ref	Data Element	Description	Optionality
2.412	Accrued safeguarded Benefits	Indicates if there are safeguarded benefits attached to the pension	Conditional
2.413	Accrued warning*	A list of codes that data providers may set to provide appropriate, significant warnings about the value displayed	Conditional
2.414	Accrued Unavailable	Code representing the reason an estimated pension income value might not be available	Conditional

* Same note as 2.313 – ERI warning. However, repeated in the data structure in case there are different warnings that apply to an accrued value versus a future estimated retirement value.

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	Website URL where the annual report of the independent governance committee, or the pension provider Trustee, can be found	Conditional
2.505	State pension information	Website URL that can be used to signpost individuals to further information about their State Pension	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 e.g., 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, e.g., 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 e.g., 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

14. 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

    f. Any constraints on special characters allowed in a text field will be language-specific and defined in the technical standards

Details of individual

Individual

Note that all references beginning with 1.xxx are data items that you will receive **from** a dashboard search. You use these to match your records. These do not need to be sent back to a dashboard.

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	10		
Maximum length	10		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	No		
Validation	Must be a valid date, not in the future, i.e. - 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	Fixed format
Minimum length	8
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	Conditional – must be present unless 1.022 is false.
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	Conditional – must be present unless 1.022 is false		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
A	Asserted – the data is asserted by the Identity provider		
U	Unasserted – the data is provided by the individual only		

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 e.g., 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 surnames (e.g., maiden) then alternate surnames 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 – the data is asserted by the identity provider
U	Unasserted – the data is provided by the individual only

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 (e.g., 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 (e.g., 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 e.g., 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 – the data is asserted by the Identity provider		
U	Unasserted – the data is provided by the individual only		

Ref number	1.0018	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	100		
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 – the data is asserted by the Identity provider		
U	Unasserted – the data is provided by the individual only		

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 (plus +,-, (,), <space>)		
Minimum length	1		
Maximum length	20		
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 – the data is asserted by the Identity provider		
U	Unasserted – the data is provided by the individual only		

Ref number	1.022	Data element name	No NINO
Data element definition			
Purpose	To allow the individual to indicate that they do not have a NINO		
Description	This is to support individuals with UK pensions who may not have a NINO. For example, overseas users. Data providers may use this fact as part of their matching process.		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format	Boolean		
Fixed value	Yes		
Validation	Should be "False" if NI Number provided		
Optionality	Optional – treat as False if null		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
1	True		
0	False		

Ref number	1.023	Data element name	No NINO assertion

Data element definition	
Purpose	Identifies whether the absence of a NINO has been asserted
Description	The absence of a NINO 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 1.022 is "True" (1), an assertion must also be provided.

Fixed values – list of values/codes with explanation	
A	Asserted – the data is asserted by the Identity provider
U	Unasserted – the data is provided by the individual only

Administrative data

General note on conditionality where full details cannot be provided.

If in this data item 2.001, the data provider indicates a partial match, or a reason that the individual should call prior to information being provided online, the only other data sections that should be provided are the contact information fields in section 2.1x below.

Ref number	2.001	Data element name	Details unavailable
Data element definition			
Purpose	To explain to an individual why information on their pension arrangement is not available		
Description	Provide a reason for details of a pension arrangement not being available from a set list of reasons		
Type	Text		
Minimum length	2		
Maximum length	4		
Format			
Fixed value	Y		
Validation			
Optionality	Conditional – if the pension provider details have not been provided then this must be included		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
Part	Partial match detected		
WU	Pension provider is winding up and there is a risk that providing values at this time would be misleading.		
PPF	Pension provider is being assessed for entry into the Pension Protection Fund and there is a risk that providing values at this time would be misleading.		
Call	Any other reason why the data provider wishes a matched individual to contact them directly before providing information online (e.g., where there is suspected fraud, benefit reconstruction, significant errors, or another reason that data is unavailable online).		

WU: Once a pension provider has wound up, it will no longer be accessible by the pension finder service. So, this value is set for those schemes going through the wind-up process.

PPF: Once a pension provider has entered the PPF, it will no longer be accessible by the pension finder service. So, this value is set for those schemes going through the assessment process.

Pension arrangement details

Ref number	2.002	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 pension provider/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	Conditional: do not send if field 2.001 is populated, otherwise Mandatory		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.003	Data element name	Pension name
Data element definition			
Purpose	To describe the name of the arrangement 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	Conditional: do not send if field 2.001 is populated, otherwise Mandatory		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.004	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 e.g., DC		
Type	Text		
Minimum length	2		
Maximum length	3		
Format	Free format		
Fixed value	Y		
Validation			
Optionality	Conditional: do not send if field 2.001 is populated, otherwise Mandatory		
Multiplicity	0..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)		
SP	State Pension		
CB	Cash Balance		
CMP	Collective Money Purchase		

Ref number	2.005	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 e.g., work		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Free format		
Fixed value	Y		
Validation			
Optionality	Conditional: do not send if field 2.001 is populated, otherwise Mandatory		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
W	Workplace pension		
P	Individual personal pension		
S	State Pension		

Ref number	2.006	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	Conditional: do not send if field 2.001 is populated, otherwise Mandatory where the pension is *not* the State Pension.		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
A	Active		
I	Inactive		

Notes

For personal pensions, providers may have their own rules or views of whether a policyholder is considered active or inactive, and this is often based on how recent the last contribution was.

Alternatively, providers could consider setting this value based on whether the projected pension assumes future contributions or not.

Ref number	2.007	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	10		
Maximum length	10		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, not in the future, i.e. - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional: do not send if field 2.001 is populated, otherwise Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.008	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	10		
Maximum length	10		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, i.e. - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional: do not send if field 2.001 is populated, otherwise – If available this should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.009	Data element name	Pension link

Data element definition	
Purpose	To link pension arrangements together
Description	Identifier used to link pension arrangements together, e.g., AVC pot with main pension provider pension, or a pension provider with split administration.
Type	Text
Minimum length	36
Maximum length	36
Format	UUID/GUID
Fixed value	N
Validation	
Optionality	Conditional: do not send if field 2.001 is populated, otherwise optional.
Multiplicity	0..1
Multiplicity notes	
Fixed values – list of values/codes with explanation	

Notes

GUIDs (globally unique identifiers) are 32 hex digits (128 bits) displayed in five groups separated by hyphens allocated 'randomly' by standard methods profiled using the approach in rfc4122 (https://www.ietf.org/rfc/rfc4122.txt),

E.g., 123e4567-e89b-12d3-a456-426614174000

Ref number	2.010	Data element name	Date of birth
Data element definition			
Purpose	Send back to dashboards so they may calculate age for each data field provided.		
Description	The date an individual was born. This data will not necessarily have been captured by the dashboard user journey and so needs to be provided by the data provider		
Type	Date		
Minimum length	10		
Maximum length	10		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	No		
Validation	Must be a valid date, not in the future, i.e. - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional: do not send if field 2.001 is populated, otherwise Mandatory		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Pension administrator details

General note on conditionality.

If in data item 2.001, the data provider indicates a partial match, or a reason that the individual should call prior to information being provided online, the only data sections that should be provided are the contact information fields in this section: 2.101 to 2.113.

Ref number	2.101	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	2.102	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	2.103	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	2.104	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	2.105	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	20		
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	2.106	Data element name	Administrator phone number type
Data element definition			
Purpose	To provide accessibility options to the individual		
Description	Type of telephone number provided e.g., 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 speaking		
S	SMS		
N	Non-UK number		
A	WhatsApp contact number		

Ref number	2.107	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	2.108	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	2.109	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	2.110	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	2.111	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	2.112	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	2.113	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 (e.g., 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

General note on conditionality: where data item 2.001 is in use, the data elements in section 2.2x are not to be returned.

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	Optional – if this is relevant and available it should be provided. Not required for State pension and individual personal pensions		
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	10		
Maximum length	10		
Format	YYYY-MM-DD ISO 8601 – Numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, not in the future, i.e. - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Optional – if this is relevant and available it should be provided. Not required for State pension and individual personal pensions		
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	10		
Maximum length	10		
Format	YYYY-MM-DD ISO 8601 – Numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, i.e. - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Optional – if this is relevant and available it should be provided. Not required for State pension and individual personal pensions.		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Estimated retirement income (ERI) Data

General note on conditionality: where data item 2.001 is in use, the data elements in section 2.3x are not to be returned.

Also, if the data provider cannot return values for the benefit, it must set the value at 2.314 (ERI Unavailable) and all of the other fields in this section must not be returned.

General note on multiplicity: for complex benefit structures, you may use up to 10 blocks of ERI data. ERI data is optional for deferred DB benefits and mandatory for other benefits. Therefore, the multiplicity is shown shows as 0.10.

Within each block, the warnings field (2.313) can reoccur up to 4 times so that you can set multiple warnings against each value.

Ref number	2.301	Data element name	ERI benefit 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 e.g., 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	Conditional. • Not to be sent if 2.314 is populated (ERI Unavailable) • Optional if pension provider benefit type is DB and individual pension status is inactive. (2.006 = "I" AND 2.004 = DB) • Otherwise, Mandatory.		
Multiplicity	1..10		
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 pension provider
HYB	Hybrid benefit structure
UNP	Calculation of benefit involves an underpin

Ref number	2.302	Data element name	ERI amount type
Data element definition			
Purpose	To indicate whether the ERI amount is an annual income, or a one-off cash sum		
Description	To allow dashboards to indicate information to the dashboard user that the value expressed is recurring, or a one-off payment		
Type	Text		
Minimum length	3		
Maximum length	4		
Format	Free format		
Fixed value	Y		
Validation	References to "Legacy" and "New" schemes below should only be used by affected Public Service Schemes		
Optionality	Conditional. • Not to be sent if 2.314 is populated (ERI Unavailable) • Optional if pension provider benefit type is DB and individual pension status is inactive. (2.006 = "I" AND 2.004 = DB) Otherwise, Mandatory		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
INC	Recurring Income (used in conjunction with 2.306 and 2.307)		
CSH	A separately accrued lump sum (NOT commutation) (used in conjunction with 2.306)		
INCL	Recurring Income alternative calculated using the LEGACY pension provider basis (used in conjunction with 2.306 and 2.307)		
CSHL	A separately accrued lump sum alternative calculated using the LEGACY pension provider basis (NOT commutation) (used in conjunction with 2.306)		
INCN	Recurring Income alternative calculated using the NEW pension provider basis (used in conjunction with 2.306 and 2.307)		
CSHN	A separately accrued lump sum alternative calculated using the NEW pension provider basis (NOT commutation) (used in conjunction with 2.306)		

Ref number	2.303	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	Conditional. • Not to be sent if 2.314 is populated (ERI Unavailable) • Optional if pension provider benefit type is DB and individual pension status is inactive. (2.006 = "I" AND 2.004 = DB) Otherwise, Mandatory
Multiplicity	0..10
Multiplicity notes	

Fixed values – list of values/codes with explanation	
SMPI	Statutory money purchase illustration income
BS	Benefit-specific method based on pension provider rules

Ref number	2.304	Data element name	ERI illustration 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 'as at' date the ERI was calculated
Type	Date
Minimum length	10
Maximum length	10
Format	YYYY-MM-DD ISO 8601 – Numeric representation of date
Fixed value	N
Validation	Must be a valid date, not in the future, i.e. - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year
Optionality	Conditional. • Not to be sent if 2.314 is populated (ERI Unavailable) • Optional if pension provider benefit type is DB and individual pension status is inactive. (2.006 = "I" AND 2.004 = DB) Otherwise, Mandatory
Multiplicity	0..10
Multiplicity notes	
Fixed values – list of values/codes with explanation	

Ref number	2.305	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	10
Maximum length	10
Format	YYYY-MM-DD ISO 8601 – Numeric representation of date
Fixed value	N
Validation	Must be a valid date in the future, i.e. - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year
Optionality	Conditional. • Not to be sent if 2.314 is populated (ERI Unavailable) • Optional if pension provider benefit type is DB and individual pension status is inactive. (2.006 = "I" AND 2.004 = DB) Otherwise, Mandatory
Multiplicity	0..10
Multiplicity notes	

Fixed values – list of values/codes with explanation	

Ref number	2.306	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 ERI amount type is INC. Must be a single lump sum if ERI amount type is CSH.		
Optionality	Conditional. • Not to be sent if 2.314 is populated (ERI Unavailable) • Optional if pension provider benefit type is DB and individual pension status is inactive. (2.006 = "I" AND 2.004 = DB) Otherwise, Mandatory		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.307	Data element name	ERI monthly amount
Data element definition			
Purpose	To provide the individual with the amount of the ERI in GBP as a monthly value where it is not simply the annual amount divided by 12		
Description	Estimated retirement income monthly amount		
Type	Decimal		
Minimum length	1		
Maximum length	16		
Format			
Fixed value	N		
Validation	Must be a monthly income if the ERI amount type is INC. Must be NULL if ERI amount type is CSH		
Optionality	Conditional • Not to be sent if 2.314 is populated (ERI Unavailable) • Optional if pension provider benefit type is DB and individual pension status is inactive. (2.006 = "I" AND 2.004 = DB) Otherwise, Mandatory where the pension provider requires a separate calculation for monthly amounts that are not simply 1/12th of the annual amount. For example, the State Pension		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.308	Data element name	ERI end date

Data element definition	
Purpose	To provide the individual with the date it is assumed the ERI will be paid until (to support incomes that are paid for fixed durations rather than for life)
Description	The date the ERI is payable to
Type	Date
Minimum length	10
Maximum length	10
Format	YYYY-MM-DD ISO 8601 – Numeric representation of date
Fixed value	N
Validation	Must be a valid date in the future, i.e. - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year
Optionality	Conditional • not to be sent if 2.314 is populated (ERI Unavailable) • optional if pension provider benefit type is DB and individual pension status is inactive. (2.006 = "I" AND 2.004 = DB) Otherwise, Mandatory for fixed-term payments or one-off cash lump sums.
Multiplicity	0..10
Multiplicity notes	

Fixed values – list of values/codes with explanation	

Ref number	2.309	Data element name	ERI increase
Data element definition			
Purpose	To provide the individual with an indicator that the benefit value shown will increase in payment rather than remain the same		
Description	An increase indicator for the amount quoted		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation			
Optionality	Conditional • not to be sent if 2.314 is populated (ERI Unavailable) • optional if pension provider benefit type is DB and individual pension status is inactive. (2.006 = "I" AND 2.004 = DB) Otherwise, Mandatory where ERI amount type is INC.		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
0	False (no increases)		
1	True		

Ref number	2.310	Data element name	ERI survivor benefit
Data element definition			
Purpose	To provide the individual with an indicator that the benefit value shown also has survivors' benefits, or whether the value quoted is single life only		
Description	A death benefit indicator for the amount quoted		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation			
Optionality	Conditional. • Not to be sent if 2.314 is populated (ERI Unavailable) • Optional if pension provider benefit type is DB and individual pension status is inactive. (2.006 = "I" AND 2.004 = DB) Otherwise, Mandatory		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
0	False (no other benefit on death)		
1	True		

Ref number	2.311	Data element name	Error! Bookmark not defined.ERI Pot
Data element definition			
Purpose	To provide the individual with the amount of the estimated DC pot that the estimated retirement income in 2.306 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. • Not to be sent if 2.314 is populated (ERI Unavailable) • Not required for non-money purchase benefits • If available and relevant (e.g., for DC pensions) this should be provided.		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.312	Data element name	ERI safeguarded benefits
Data element definition			
Purpose	To indicate to the individual that their pension has safeguarded benefits, to ensure the individual from taking an action prior to fully understanding full details about their pension. Pension providers should assess whether the pension has safeguarded benefits 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	Conditional. • Not to be sent if 2.314 is populated (ERI Unavailable) • Optional if pension provider benefit type is DB and individual pension status is inactive. (2.006 = "I" AND 2.004 = DB) Otherwise, Mandatory– Default to 0		
Multiplicity	0..10		
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 user (or their survivors) will receive or will have an option to receive.

These include:

- under an occupational pension provider, a promised level of income calculated by reference to the user's pensionable service in the employment of the pension provider's sponsoring employer (for instance, under a final salary pension provider)
- 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 user (for instance, under some older personal pension policies)

Ref number	2.313	Data element name	ERI warning

Data element definition	
Purpose	To explain to an individual why an ERI has important additional information to understand before making any decisions
Description	Provide a constrained set of reasons why the number provided may be misleading or significantly different based on some common circumstances. To be used if the warning is not already covered by the "safeguarded rights" field
Type	Text
Minimum length	1
Maximum length	4
Format	
Fixed value	Y
Validation	
Optionality	Conditional. • Not to be sent if 2.314 is populated (ERI Unavailable) Otherwise, Optional.
Multiplicity	0..4 (within each block of ERI Data)
Multiplicity notes	

Fixed values – list of values/codes with explanation	
PSO	Pension Sharing Order held
AVC	Benefit illustrated does not include AVCs (which are provided separately)
PAR	Benefit illustrated does not show all the potential entitlement
OTH	Other significant warning – call provider for information.

Notes

This list will be validated and extended through alpha and beta phases and user feedback.

Ref number	2.314	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
EXC	Pension providers where ERI pension data is not relevant
TRN	Transaction outstanding that affects the value
MAN	Estimated income not currently available online

Accrued pension data

General note on conditionality: where data item 2.001 is in use, the data elements in section 2.4x are not to be returned.

General note on multiplicity: for complex benefit structures, you may use up to 10 blocks of Accrued data. Therefore, the multiplicity is shown as 1.10.

Within each block, the warnings field (2.413) can reoccur up to 4 times so that you can set multiple warnings against each value.

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, e.g., DC		
Type	Text		
Minimum length	2		
Maximum length	3		
Format	Free format		
Fixed value	Y		
Validation			
Optionality	Conditional. • Not to be sent if 2.414 is populated (Accrued Unavailable) Otherwise, Mandatory		
Multiplicity	0..10		
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 contributions		
CDI	Collective DC (CDC) benefits expressed as regular income		
CDL	Collective DC (CDC) benefits expressed as a lump sum		
CBS	Cash balance pension provider		
HYB	Hybrid benefit structure		
UNP	Calculation of benefit involves an underpin		

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. i.e., whether it is a single cash lump sum, or a recurring income		
Description	A code representing the basis of the accrued amount.		
Type	Text		
Minimum length	1		
Maximum length	3		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional. • Not to be sent if 2.414 is populated (Accrued Unavailable) Otherwise, Mandatory		
Multiplicity	1..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
INC	Calculation of an accrued recurring income		
CSH	Calculation of the accrued value of DBL/CDL type		
INCL	Recurring Income alternative calculated using the LEGACY pension provider basis (used in conjunction with 2.405 and 2.406)		
CSHL	A separately accrued lump sum alternative calculated using the LEGACY pension provider basis (NOT commutation) (used in conjunction with 2.405)		
INCN	Recurring Income alternative calculated using the NEW pension provider basis (used in conjunction with 2.405 and 2.406)		
CSHN	A separately accrued lump sum alternative calculated using the NEW pension provider basis (NOT commutation) (used in conjunction with 2.405)		

Ref number	2.403	Data element name	Accrued basis
Data element definition			
Purpose	To indicate to the individual with the basis on which their accrued value has been calculated		
Description	A code representing the basis of calculation for the accrued value 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	Conditional. • Not to be sent if 2.414 is populated (Accrued Unavailable) Otherwise, Mandatory		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
SMPI	Statutory money purchase illustration income		
BS	Benefit-specific method based on pension provider rules		
SM	Simplified method applied to the accrued pension values.		

Ref number	2.404	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	810
Maximum length	10
Format	YYYY-MM-DD ISO 8601 – Numeric representation of date
Fixed value	N
Validation	Must be a valid date, not in the future, i.e. - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year
Optionality	Conditional. • Not to be sent if 2.414 is populated (Accrued Unavailable) Otherwise, Mandatory
Multiplicity	0..10
Multiplicity notes	
Fixed values – list of values/codes with explanation	

Ref number	2.405	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, unreduced		
Description	The date the pension is payable from		
Type	Date		
Minimum length	10		
Maximum length	10		
Format	YYYY-MM-DD ISO 8601 – Numeric representation of date		
Fixed value	N		
Validation	Must be a valid date in the future, i.e. - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional. • Not to be sent if 2.414 is populated (Accrued Unavailable) Otherwise, Mandatory		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.406	Data element name	Accrued annual 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 one-off cash lump sum for separately accrued cash		
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. • Not to be sent if 2.414 is populated (Accrued Unavailable) Otherwise, Mandatory		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.407	Data element name	Accrued monthly amount
Data element definition			
Purpose	To provide the individual with the value of their accrued pension as a monthly amount where the monthly value is different to simply dividing the annual value by twelve		
Description	Accrued monthly 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. - Not to be sent if 2.414 is populated (Accrued Unavailable) - The data element must be provided if it cannot be derived from simply dividing the annual pension by 12 Otherwise, not required.		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

If this number is not provided, the design standards will allow designers of dashboard front ends to assume that any annual figure provided (2.406) can be divided by 12 to show an equivalent monthly amount (where they choose to show monthly amounts).

Ref number	2.408	Data element name	Accrued end date
Data element definition			
Purpose	To provide the individual with the date it is assumed the benefit will be paid until (to support incomes that are paid for fixed durations rather than for life).		
Description	The date the benefit is payable to		
Type	Date		
Minimum length	10		
Maximum length	10		
Format	YYYY-MM-DD ISO 8601 – Numeric representation of date		
Fixed value	N		
Validation	Must be a valid date in the future, i.e. - a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional. • Not to be sent if 2.414 is populated (Accrued Unavailable) Otherwise, Mandatory for fixed-term payments or one-off cash lump sums.		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Pension amounts that are payable for life should leave this end date blank.

Ref number	2.409	Data element name	Accrued increase
Data element definition			
Purpose	To provide the individual with an indicator that the benefit value shown will increase in payment rather than remain the same		
Description	An increase indicator for the amount quoted		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation	Mandatory where accrued amount type is INC		
Optionality	Conditional. • Not to be sent if 2.414 is populated (Accrued Unavailable) • Mandatory if accrued type is INC Otherwise, not required		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
0	False (no increases)		
1	True		

Notes

This is not an indicator to show the accrued value will increase in deferment – it is to indicate that the benefit, after it goes into payment, will increase (or not).

Ref number	2.410	Data element name	Accrued survivor benefit
Data element definition			
Purpose	To provide the individual with an indicator that the benefit value shown also has survivors' benefits, or whether the value quoted is single life only		
Description	A death benefit indicator for the amount quoted		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation			
Optionality	Conditional. • Not to be sent if 2.414 is populated (Accrued Unavailable) Otherwise, Mandatory		
Multiplicity	1..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
0	False (no other benefit on death)		
1	True		

Ref number	2.411	Data element name	Accrued**Error! Bookmark not defined.** pot
Data element definition			
Purpose	To provide the individual with the amount of the current DC pot that the accrued income in 2.406 is calculated from (GBP)		
Description	Current pot value used to calculate the accrued income		
Type	Decimal		
Minimum length	1		
Maximum length	16		
Format			
Fixed value	N		
Validation			
Optionality	Conditional. • Not to be sent if 2.414 is populated (Accrued Unavailable) • Mandatory for money purchase benefits Otherwise, not required		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.412	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 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. • Not to be sent if 2.414 is populated (Accrued Unavailable) Otherwise, Mandatory, default to 0		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
1	True – safeguarded benefits exist		
0	False – safeguarded benefits does not exist		

Ref number	2.413	Data element name	Accrued warning
Data element definition			
Purpose	To explain to an individual why an ERI has important additional information to understand before making any decisions		
Description	Provide a constrained set of reasons why the number provided may be misleading or significantly different based on some common circumstances. To be used if the warning is not already covered by the "safeguarded rights" field		
Type	Text		
Minimum length	1		
Maximum length	4		
Format			
Fixed value	Y		
Validation			
Optionality	Conditional. • Not to be sent if 2.414 is populated (Accrued Unavailable) Otherwise, optional		
Multiplicity	0..4 within each data block		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
PSO	Pension Sharing Order held		
AVC	Benefit quoted does not include AVCs (which are provided separately)		
PAR	Benefit illustrated does not show all the potential entitlement		
OTH	Other significant warning – call provider for information.		

Notes

This list will be validated and extended through alpha and beta phases and user feedback.

	2.414	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 –if the amount has not been provided then this must be included		
Multiplicity	0..10		
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)

General note on conditionality: where data item 2.001 is in use, the data elements in section 2.5x are not to be returned.

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
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			

Ref number	2.505	Data element name	State Pension
Data element definition			
Purpose	To allow the individual to access further information relating to their state pension.		
Description	Website URL where more information on the state pension information can be found		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – state pension use only		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			