

Data standards

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Introduction

Introduction

1. Pensions dashboards are apps, websites or other tools which will help individuals view their pensions information online. They will bring together all an individual's pensions, including their State Pension as well as any occupational and personal pensions, to support better planning for retirement and growing financial wellbeing.
2. This standard is issued by the Money and Pensions Service (MaPS). MaPS set up the Pensions Dashboards Programme (PDP) in 2019 to design and create the pensions dashboards ecosystem and the supporting the governance framework.
3. The pensions dashboards ecosystem contains the central digital architecture (CDA) that will make pensions dashboards work. It will connect millions of individuals to their information across thousands of pensions, via multiple pensions dashboards. For more information about the pensions dashboards ecosystem and its components, see: <https://www.pensionsdashboardsprogramme.org.uk/ecosystem/>.
4. MaPS is also responsible for operating its own dashboard.
5. Standards are separate from, but designed to complement, the Financial Conduct Authority's (FCA) regulatory framework applying to the conduct of firms providing a qualifying pensions dashboard service (QPDS). QPDS are those dashboards who meet the legislative conditions. Operating a QPDS will require FCA authorisation. The FCA's Handbook rules will impose requirements on those firms (aligned to FCA's statutory objectives) when providing this service.

Purpose

6. This standard covers the dashboard data requirements on pension providers and schemes for finding and viewing pensions information. It provides the basis for data interoperability across the pensions dashboards ecosystem. It will help developers of dashboard connectivity solutions build a common set of message handling tools to:
 - receive data from the pension finder service or dashboards
 - reply to dashboards with the appropriate data
7. Pensions information must be returned in respect of each separate benefit an individual has under a pension provider:
 - a. It **includes**: individuals who have benefits in United Kingdom (UK) pension providers and who have not yet taken any part of their benefit. For example:
 - i. an individual with a deferred defined benefit (DB) and an active defined contribution (DC) benefit in the same pension provider would expect the pension provider to make two returns to a dashboard.
 - b. It, therefore, **excludes**:
 - i. All UK pensioners, as defined under the Pensions Act 1995. For example:
 1. DB pensions in payment (either fully, or in part such as only the pensions commencement lump sum (PCLS) withdrawn); or
 2. DC pensions, which have been annuitised or are in drawdown.

- ii. All pensions within non-UK pension arrangements.

Audience

8. This standard applies to pension providers: the trustees or managers of occupational pension schemes and the managers of stakeholder and personal pension schemes connected to, or required to connect to, our pensions dashboards ecosystem. However:
 - a. Due to the connection staging profile the dashboard duties will apply at different dates to different categories of pension provider.
 - b. Occupational pension schemes with less than 100 members are exempt unless they voluntarily connect.
9. QPDS will also be connected to our pensions dashboards ecosystem and will be affected by the data duties pensions providers are subject to. Under our design standards, QPDS will be required to take into consideration the content of our data standards when complying with our design standards.
10. Third parties (such as administrators or software providers) will, in practice, apply our standards and guidance on behalf of their clients. We expect that much of the implementation of our standards will be undertaken by such third parties on behalf of multiple clients. A pension provider connecting via an already-connected third party will use the third-party's processes to meet our security, service, connection and operational standards. However, as the standards and guidance apply to the pension provider, the pension provider remains responsible for compliance with them, even if implementation is delegated to a contracted third party. When we refer to pension providers and schemes in this standard, this includes any contracted third parties.

Jurisdiction

11. This standard applies to all United Kingdom pension providers subject to the dashboard duties in the DWP regulations and FCA rules.

Other guidance

12. This standard should be read in conjunction with our technical and design standards.
13. It should also be read in conjunction with the data usage guide. It provides 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 to the usage guidance.

Use/evidence

14. Standards are mandatory requirements and, therefore, compliance by pension providers is compulsory.
15. Statutory guidance requires pension providers to have regard to it when complying with their relevant dashboard requirements duties. Should they depart from the guidance it would be sensible to have a good reason (including being able to demonstrate how the same outcome has been achieved under an alternative path).
16. General guidance contains recommendations to enable optimal user outcomes.

17. Standards and guidance may be admitted in any proceedings relevant to pension providers and QPDS' compliance with their dashboard duties – this also applies to the obligations owed by any other party (for example, a pension provider's sponsor employer or administrator). It will be the decision of the body hearing the proceedings (including any FCA or the Pensions Regulator (TPR) regulatory proceedings) to assess the evidential weight to be attached to any standard or guidance admitted.

Version

18. This is the November 2022 version of the data standards.

Process

Overview

19. The exchange of data between dashboards and the pension providers and schemes 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.
20. 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

21. For any data received, through any of the process steps, the receiver must:
- i. validate that the data conforms with the schema dictated by the standards,
 - ii. if the above validation fails, the receiver should return an error code (see technical standards for more information), and
 - iii. 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

22. This section describes at a high level the groups of data. Detailed data definitions for each data element follow in a later section.
23. 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

24. 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

25. The details for an individual will be a mixture of data asserted by the identity service or self-asserted by the individual.
26. We assume that the identity service will always verify:
- given name
 - name
 - date of birth
 - current address
27. 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	alternate forename	any alternate forename(s) of the individual	optional
1.010	alternate forename assertion	identifies whether the alternate forename has been asserted	conditional
1.011	address type	type of address (current or previous)	mandatory
1.012	address line 1	address line 1 of individual	mandatory
1.013	address line 2	address line 2 of individual	optional
1.014	address line 3	address line 3 of individual	optional
1.015	address line 4	address line 4 of individual	optional
1.016	address line 5	address line 5 of individual	optional
1.017	postcode	postcode (UK/international)	conditional
1.018	country code	country of address given by individual	conditional
1.019	address assertion	identifies whether the address has been asserted	conditional
1.020	email	email address of the individual	optional
1.021	email assertion	identifies whether the email address has been asserted	conditional
1.022*	mobile number	mobile phone number of the individual	optional
1.023	mobile assertion	identifies whether the mobile phone number has been asserted	conditional
1.024	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)	conditional
1.025	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.

28. Pension providers and schemes 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 1.025).
29. The data standard supports the provision of multiple alternate names and multiple addresses. See the detailed data standards for more information.

View

Administrative data

30. 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 **find** data:

	Match made	Possible 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	✓	✗

31. If data element 2.001 is used, “details not available”, the only information that must be sent back is the **administrator data** to allow the individual to contact the pension provider directly, along with the name of the pension (2.003). You may also **optionally** send back a pension reference in field 2.002.

Pension arrangement details

Ref	Data element	Description	Optionality
2.001	details not available	code to indicate that the individual should contact the pension provider (including for a possible match) or that they are a new member	conditional
2.002	pension reference	unique reference within the arrangement or the reference an individual should provide when they contact the pension provider as a result of 2.001 being populated	conditional
2.003	pension name	name of pension arrangement	conditional
2.004	pension type	type of pension arrangement	conditional
2.005	pension origin	origin of pension arrangement	conditional
2.006	pension status	status of the individual's pension within the pension arrangement and the status of the pensions provider	conditional
2.007	pension start date	start date of the individual's membership in the pension arrangement	conditional
2.008	pension retirement date	retirement date used to calculate the benefit	conditional
2.009	pension link	to link arrangements together	conditional
2.010	date of birth	date of birth of the individual	conditional
2.011	State Pension age	age that the state benefit may be claimed	conditional
2.012	state message eng	the explicit message that the state pension requires dashboards to display (in English)	conditional
2.013	state message wal	the explicit message that the state pension requires dashboards to display (in Welsh)	conditional

Pension administrator details

32. 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

33. 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.

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

Employer details

Ref	Data element	Description	Optionality
2.201	employer's name	name of the employer	optional
2.202	employment start date	data employee started work for the employer	optional
2.203	employment end date	data employee finished working for the employer	optional

35. This section of data may repeat up to 5 times to support schemes with multiple employers that contribute into the same pension benefit.

Estimated retirement income

36. 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.
37. 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.
38. 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 rules and the alternate value in the new pension rules. 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.
39. 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:
- 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 pension providers and schemes with such users and benefits already provide projections in their benefit statements, they may voluntarily send this data.
 - 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 pension providers and schemes use this flag (2.314) they do not send the rest of the data in this section.
40. In addition, there are circumstances as set out in the Disclosure Regulations as to when certain individuals need not receive an SMPI statement. These circumstances still hold true for dashboards as well and so have been factored into the “value unavailable” reasons (see 2.314) allowing pension providers and schemes to send pension information, without the calculated values.
41. 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	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 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 has been calculated as being 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 1/12 th 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 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 warnings about the value displayed	conditional
2.314	ERI unavailable	code representing the reason an estimated pension income value might not be available	conditional

Accrued pension data

42. 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.
43. 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.
44. 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.
45. 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 pension providers or schemes use this flag (2.414) they do not send the rest of the data in this section.
46. In addition, there are circumstances as set out in the Disclosure Regulations as to when certain individuals need not receive an SMPI statement. These circumstances still hold true for dashboards

as well and so have been factored into the “value unavailable” reasons (see 2.314) allowing pension providers or schemes to send pension information, without the calculated values.

47. 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	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 retirement pot that the income is based on	conditional
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 pension schemes and 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

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	optional
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, this is to help the pension provider or scheme to identify the relevant data item and (except for items 1.xxx) should also be considered by the QPDS when they display the data item and are labelling the item or are providing further information in respect of it		
Description	description of the data element including alternatives to the data element name, this is to help the pension provider or scheme to identify the relevant data item and (except for items 1.xxx) should also be considered by the QPDS when they display the data item and are labelling the item or are providing further information in respect of it		
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	<p>identifying if the data element is optional, mandatory or conditional</p> <p>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</p>		
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		

Notes: explaining any of the terms used in the table or any additional guidance on using the data item

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
- 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 values 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	n		
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	n		
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	n		
Validation	must be a valid date, not in the future, 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	fixed format		
Minimum length	8		
Maximum length	9		
Format			
Fixed value	n		
Validation	<ul style="list-style-type: none"> • 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	optional, but must not be present if 1.022 is true.		
Multiplicity	0..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 if NI number is present		
Multiplicity	0..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 surname that could be used for matching		
Description	type of alternate surname 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		

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	n		
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		

Ref number	1.009	Data element name	alternate forename
Data element definition			
Purpose	can be used to match an individual to a pension		
Description	if an individual has multiple possible forenames (e.g., changed by deedpoll) then alternate forenames can be used to facilitate a match		
Type	text		
Minimum length	1		
Maximum length	35		
Format	free format		
Fixed value	n		
Validation			
Optionality	optional		
Multiplicity	0..5		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	1.010	Data element name	alternate forename assertion
Data element definition			
Purpose	identifies whether the alternate forename 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 forename name		
Multiplicity	0..5		
Multiplicity notes	if an alternate forename is provided, an alternate forename 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	1.011	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	1.012	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	1.013	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	1.014	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	1.015	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	1.016	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	1.017	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	1.018	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	1.019	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	1.020	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	1.021	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	1.022	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	1.023	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	1.024	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, pension providers and schemes 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 left null		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
1	true – the member does not have a NI number		
0	false – the member does have a NI number (but it is optional to provide it)		

Ref number	1.025	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	if 1.022 is "True" (1), an assertion must also be provided		
Multiplicity	0..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		

Administrative data

General note on conditionality where full details cannot be provided.

If in this data item 2.001, the pension provider or scheme indicates the individual should contact them (ie POSS or CONT), the only other data sections that:

- may be provided are the reference details in 2.002; and
- should be provided are:
 - pension name in 2.003
 - the contact information fields in section 2.1x

Ref number	2.001	Data element name	contact scheme or new member
Data element definition			
Purpose	to encourage the (1) to the individual to contact the scheme or (2) explain to the individual that as a new member the scheme's details aren't online yet		
Description	<p>to explain to the individual:</p> <p>(1) they need to contact the scheme as there has been either:</p> <ul style="list-style-type: none"> a. a possible match: the pension provider needs further information from the individual to be able to complete the matching; therefore, the individual should contact the pension; or provider directly using the administrator contract details b. a serious issue with the individual's benefit and the pension provider would like the individual to contact them <p>(2) is a new member and the administrative details will not be available for at least 3 months after they have joined the scheme</p>		
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			
POSS	possible match detected		

CONT	any serious issue and the pension scheme or 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)
NEW	the individual has joined the pension provider within the last 3 months and their details aren't available yet
SYS	A temporary error has occurred preventing the display of view data

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 or to enable an individual to contact the scheme when field 2.001 is populated		
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 (for example, when field 2.001 is populated)		
Type	text		
Minimum length	1		
Maximum length	35		
Format	free format		
Fixed value	n		
Validation			
Optionality	conditional: may be provided if field 2.001 is populated, otherwise mandatory. optional where pension type = "SP".		
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	this is the name by which the pension arrangement is currently known, it could be a name not recognised by the individual as a result of name change, transfers or mergers		
Type	text		
Minimum length	1		
Maximum length	100		
Format	free format		
Fixed value	n		
Validation			
Optionality	conditional: it <i>may</i> be provided if the filed 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*		
SP	State Pension		
CB	cash balance		
CMP	collective money purchase		

Notes

*Hybrid benefit is a benefit that depends on two or more alternative methods of calculation to produce the highest, or lowest, rate or amount (it can include an underpin).

Ref number	2.005	Data element name	pension origin
Data element definition			
Purpose	indicate the nature of pension to increase the individual's understanding of how it was built up or credited to them		
Description	origin of the pension arrangement		
Type	text		
Minimum length	1		
Maximum length	2		
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			
WM	occupational pension scheme – active or deferred member		
WC	occupational pension scheme - pension credit member		
WT	occupational pension scheme – deferred transfer in member		
PM	personal pension scheme - active or deferred member		
PC	personal pension scheme – pension credit member		
PT	personal pension scheme – deferred transfer in member		
S	State Pension		
A	deferred annuity		

Notes

Pension credit member will help an individual see where they have a benefit under a pension provider as a result of a divorce.

Transfer In will help an individual to understand whether the benefit they have under the pension provider has been as a result of a transfer in.

Deferred annuity will apply when the deferred pension has been transferred to an insurer. It will not be appropriate when the scheme is still responsible for the 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 and the pension provider's PPF or winding up status		
Description	a code identifying the status of the individual and their pension arrangement according to a set list of values, where the pension provider wishes to communicate it is subject to a Pension Protection Fund (PPF) assessment period or is winding up, we have allowed scope for this		
Type	text		
Minimum length	1		
Maximum length	4		
Format	free format		
Fixed value	y		
Validation			
Optionality	<p>conditional: do not send if field 2.001 is populated, otherwise A or I are mandatory where the pension field WM or PM is populated under 2.006 (although IWU or IPPF may be chosen instead of I)</p> <p>optional: IWU or IPPF are optional where the pension field S, WC, WT, PC or PT is populated under 2.006</p>		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
A	active		
I	inactive		
IWU	inactive and the pension provider is winding up		
IPPF	inactive and the pension provider is subject to a PPF assessment period		

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.

When a pension provider is in the process of winding up, it may still provide the individual with ERI and accrued values; however, where it does it is still important for the individual to understand the provider is subject to a winding up process and appreciate how this could also affect their benefit.

Schemes undertaking a PPF assessment are not permitted to send values and so must only return administration data and the appropriate “Values unavailable” codes in sections 2.3xx and 2.4xx.

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 when the individual started to build their pension with the pension provider		
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, ie 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, and otherwise mandatory where the pension field WM or PM is populated under 2.005 optional where pension type = "SP"		
Multiplicity	0..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 pension provider has chosen as the date for calculating the retirement income to be payable from		
Description	a date identifying when the pension arrangement is set to start paying a retirement benefit to the individual, it may not be the individual's retirement date		
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, ie 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			

Notes

Where providers are sending multiple benefit values, each value can have its own date at which each value has been calculated and the date the benefit is assumed to go into payment. See sections 2.3xx and 2.4xx below for details.

Ref number	2.009	Data element name	pension link
Data element definition			
Purpose	to allow the dashboard to link pension arrangements together		
Description	this identifier can be used to link pension arrangements together on-screen where the data items have been submitted separately by more than one pension provider or scheme, eg 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

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 pension providers or schemes. 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 identify the link and then visually connect the pensions on the dashboard display. 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.

UUIDs or 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 If pension providers or schemes elect not to use a pension link value, the pension values will be displayed onscreen following each dashboard's chosen, or default, sort criteria and therefore the separate pension elements might not be displayed alongside each other.

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 pension provider or scheme		
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, ie 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, optional where pension type = "SP", otherwise mandatory		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Date of birth is included in the data being returned by pension providers and schemes 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 pension provider or scheme 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.

However, the State Pension is unable to provide Date of Birth, and so will explicitly supply the age that the benefit can be claimed from. See next field for information.

Ref number	2.011	Data element name	State Pension age
Data element definition			
Purpose	send back to dashboards so they may display the age at which the state benefit may be claimed		
Description	the age at which the State Pension income quoted would come into payment if it were claimed		
Type	numeric		
Minimum length	2		
Maximum length	2		
Format	99		
Fixed value	n		
Validation			
Optionality	mandatory where pension type = "SP", must not be used for any other pension type		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.012	Data element name	state message eng
Data element definition			
Purpose	send back to dashboards so they may display the explicit message that State Pension design standards require be shown to the individual		
Description	the State Pension message is a number of pieces of information tailored specifically to the individual's own status and NI history and so cannot be represented in the other coded warning fields, this field should be used where the individual has chosen English display in their chosen dashboard		
Type	text		
Minimum length	0		
Maximum length	500		
Format	text		
Fixed value	n		
Validation			
Optionality	optional where pension type = "SP", but must not be used for any other pension type		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.013	Data element name	state message wal
Data element definition			
Purpose	send back to dashboards so they may display, in Welsh, the explicit message that State Pension design standards require be shown to the individual.		
Description	the state pension message is a number of pieces of information tailored specifically to the individual's own status and NI history and so cannot be represented in the other coded warning fields, this field should be used where the individual has chosen Welsh display in their chosen dashboard, if the dashboard supports it, otherwise the English version will be displayed		
Type	text		
Minimum length	0		
Maximum length	1000		
Format	text		
Fixed value	no		
Validation			
Optionality	optional where pension type = "SP", but must not be used for any other pension type		
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 pension provider or scheme indicates a possible match (POSS) or individual should contact (CONT) prior to information being provided online, the only data sections that should be provided are the pension reference (2.002) and pension name (2.003) plus 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		
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		

Notes: whichever method is preferred by the administrator, makes those related contact data items mandatory. All other data items become optional. However, pension providers or schemes are encouraged to support multiple channels for inclusivity purposes.

For example, if the preferred method is “W”, field 2.103 administrator URL becomes mandatory.

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 field 2.102 = “W” this is mandatory, otherwise 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 pensions dashboards ecosystem		
Type	text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	n		
Validation			
Optionality	conditional – if field 2.102 = “E” this is mandatory, otherwise 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 field 2.102 = “P” this is mandatory, otherwise 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 field 2.105 is populated, this is mandatory		
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 field 2.102 = “M” this is mandatory, otherwise 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 field 2.102 = “M” this is mandatory, otherwise 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 field 2.102 = “M” this is mandatory, otherwise 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		
Description	name of the employer/employment who the individual worked for when they built up the pension		
Type	text		
Minimum length	1		
Maximum length	100		
Format	free format		
Fixed value	n		
Validation			
Optionality	optional		
Multiplicity	0..5		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

*If there have been more than five employers with whom the individual has been employed whilst building up this pension, then the pension provider or scheme must use its discretion over which employers to include.

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 mentioned in 2.201		
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		
Multiplicity	0..5		
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 mentioned in 2.201		
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, ie a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year		
Optionality	optional		
Multiplicity	0..5		
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 pension provider or scheme 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 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.

When calculating a hybrid benefit the pension provider will have selected to return one or more calculations using either a DB, DC, cash balance or collective DC methodology. The methodology chosen will determine how section 2.3x applies to the benefit.

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 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	conditional <ul style="list-style-type: none"> not to be sent if 2.314 field is populated (ERI unavailable) optional if pension provider benefit type is DB (including cash balance) and individual pension status is inactive. (2.006 = "I (including IWU or IPPF)" AND 2.004 = DB or CB) 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 contribution
CDI	collective DC (CDC) benefits expressed as regular income
CDL	collective DC (CDC) benefits expressed as a lump sum
CBS	cash balance benefit
SP	State Pension

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 (but it is not a pensions commencement lump sum)		
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 <ul style="list-style-type: none"> not to be sent if 2.314 is populated (ERI unavailable) optional if pension provider benefit type is DB (including cash balance) and individual pension status is inactive. (2.006 = “I (including IWU or IPPF)” AND 2.004 = DB or CB) 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, it will either be under the scheme's rules and/or using the methodology set out in ASTM1*		
Type	text		
Minimum length	1		
Maximum length	4		
Format	free format		
Fixed value	n		
Validation			
Optionality	conditional <ul style="list-style-type: none"> not to be sent if 2.314 is populated (ERI unavailable) optional if pension provider benefit type is DB (including cash balance) and individual pension status is inactive, (2.006 = "I (including IWU or IPPF)" AND 2.004 = DB or CB) otherwise, mandatory		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
SMPI	statutory money purchase illustration methodology from ASTM1		
CBI	cash balance illustration methodology from ASTM1 for calculating income fund only and/or benefit-specific method based on pension provider rules for calculating fund value		
BS	benefit-specific method based on pension provider rules		

Notes

*ASTM1 is the Financial Reporting Council's Actuarial Technical Reporting Memorandum 1 which specifies the actuarial assumptions and methods to be used in the calculation of Statutory Money Purchase Illustrations.

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	<p>must be a valid date, not in the future, ie a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year</p> <p>all benefit data provided for this pension in sections 2.3xx and 2.4xx must have been calculated on the same day, you must not provide an ERI and an accrued value that are based on different calculations, or calculation dates</p> <p>also, for multiple tranches of pension, each tranche must have been calculated on the same day</p>		
Optionality	<p>conditional</p> <ul style="list-style-type: none"> not to be sent if 2.314 is populated (ERI unavailable) optional if pension provider benefit type is DB (including cash balance) and individual pension status is inactive, (2.006 = "I (including IWU or IPPF)" AND 2.004 = DB or CB) 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 the pension provider has selected for calculating when the ERI is payable from		
Description	the date the ERI is payable from, this might not be the individual's retirement date		
Type	date		
Minimum length	10		
Maximum length	10		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year		
Optionality	conditional <ul style="list-style-type: none"> not to be sent if 2.314 is populated (ERI unavailable) optional if pension provider benefit type is DB (including cash balance) and individual pension status is inactive. (2.006 = "I (including IWU or IPPF)" AND 2.004 = DB or CB) 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 <ul style="list-style-type: none"> not to be sent if 2.314 is populated (ERI unavailable) optional if pension provider benefit type is DB (including cash balance) and individual pension status is inactive, (2.006 = "I (including IWU or IPPF)" AND 2.004 = DB or CB) 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 <ul style="list-style-type: none"> not to be sent if 2.314 is populated (ERI unavailable) optional if pension provider benefit type is DB (including cash balance) and individual pension status is inactive, (2.006 = "I (including IWU or IPPF)" AND 2.004 = DB or CB) otherwise, mandatory where the pension provider requires a separate calculation for monthly amounts that are not simply 1/12 th 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, 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 <ul style="list-style-type: none"> not to be sent if 2.314 is populated (ERI Unavailable) optional if pension provider benefit type is DB (including cash balance) and individual pension status is inactive. (2.006 = “I (including IWU or IPPF)” AND 2.004 = DB or CB) 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 <ul style="list-style-type: none"> not to be sent if 2.314 is populated (ERI unavailable) optional if pension provider benefit type is DB (including cash balance) and individual pension status is inactive. (2.006 = "I (including IWU or IPPF)" AND 2.004 = DB or CB) 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 <ul style="list-style-type: none"> not to be sent if 2.314 is populated (ERI unavailable) optional if pension provider benefit type is DB (including cash balance) and individual pension status is inactive, (2.006 = "I (including IWU or IPPF)" AND 2.004 = DB or CB) 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 or cash balance 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 <ul style="list-style-type: none"> • not to be sent if 2.314 is populated (ERI unavailable) • optional if pension provider benefit type is CB and individual pension status is inactive. (2.006 = "I (including IWU)" AND 2.004 = CB) 		
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 <ul style="list-style-type: none"> not to be sent if 2.314 is populated (ERI unavailable) optional if pension provider benefit type is DB (but not CB) and individual pension status is inactive. (2.006 = "I (including IWU)" 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 important additional information to the individual which will affect the value of the benefit		
Description	provide a limited set of reasons why the number may be different based on some common circumstances		
Type	text		
Minimum length	1		
Maximum length	4		
Format			
Fixed value	Y		
Validation			
Optionality	conditional <ul style="list-style-type: none"> 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/splitting order held		
PEO	pension earmarking order held		
AVC	benefit illustrated does not include AVCs (which are provided separately), should not be used when a 2.009 pension link has been populated		
SPA	scheme pays: the pension provider has agreed to pay some or all the individual's annual allowance, therefore the pension is likely to be lower than the estimate		
TVI	benefit illustrated has a transferred-in element that may affect how the final benefit is calculated		
UNP	benefit has an underpin that may affect how the final benefit is calculated		
PNR	post normal retirement date, values have been calculated at NRD, not as at today		

The intent of this warning field is to highlight any *significant* reason that the pension provider or schemes wants to communicate to the individual there are other factors which will have an impact on the benefit that could be payable. It is not intended to cover every pension provider-specific nuance. It is 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.

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			
DB	cash balance or DB benefit and not required to provide benefit and will not be providing it		
DBC	DB or cash balance benefit being calculated and will be available within the next 10 days		
DCP	DC benefit and the member is within 2 years of their retirement date or older		
DCA	DC benefit: the value of the pot is less than £5,000, no contributions are being made to the pension provider and they have notified the individual they will not be providing any further SMPs until contributions restart, OR the calculated ERI is below £120pa		
DCC	DC benefit is benefit being calculated and will be available within the next 3 days		
NEW	individual is a new member of the pension provider and ERI information is not yet available		
PPF	the pension provider is subject to a PPF assessment period and the individual should contact the administrator		
TRN	transaction outstanding that affects the value		

WU	the pension provider is in the process of winding up and the individual should contact the administrator
3RD	benefits cannot currently be provided as information is required from a third party, eg a final leaving salary from the employer
MEM	benefits cannot currently be provided because there is an action or decision outstanding from the member

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, eg DC		
Type	text		
Minimum length	2		
Maximum length	3		
Format	free format		
Fixed value	y		
Validation			
Optionality	conditional <ul style="list-style-type: none"> 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		
SP	State Pension		

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, ie 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 <ul style="list-style-type: none"> 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 basis (used in conjunction with 2.405 and 2.406)		
CSHL	a separately accrued lump sum alternative calculated using the LEGACY pension basis (NOT commutation) (used in conjunction with 2.405)		
INCN	recurring income alternative calculated using the NEW pension basis (used in conjunction with 2.405 and 2.406)		
CSHN	a separately accrued lump sum alternative calculated using the NEW pension 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 <ul style="list-style-type: none"> 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 methodology from ASTM1		
CBI	cash balance illustration methodology from ASTM1 for calculating income fund only and/or benefit-specific method based on pension provider rules for calculating fund value		
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 2.406		
Description	the effective date the amount is calculated to		
Type	date		
Minimum length	10		
Maximum length	10		
Format	YYYY-MM-DD ISO 8601 – numeric representation of date		
Fixed value	n		
Validation	<p>must be a valid date, not in the future, ie a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year</p> <p>all benefit data provided for this pension in sections 2.3xx and 2.4xx must have been calculated on the same day, you must not provide an ERI and an accrued value that are based on different calculations, or calculation dates</p> <p>also, for multiple tranches of pension, each tranche must have been calculated on the same day</p>		
Optionality	<p>conditional</p> <ul style="list-style-type: none"> not to be sent if 2.414 is populated (accrued unavailable) <p>otherwise, mandatory</p>		
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 expected to be paid 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, ie a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year		
Optionality	conditional <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 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 frontends 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, ie a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year		
Optionality	conditional <ul style="list-style-type: none"> 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			

Notes

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 <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 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	accruedError! Bookmark not defined. pot
Data element definition			
Purpose	to provide the individual with the amount of the current 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 <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 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 accrued value 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 <ul style="list-style-type: none"> 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/splitting order held		
PEO	pension earmarking order held		
AVC	benefit illustrated does not include AVCs (which are provided separately) – should not be used when a 2.009 pension link has been populated		
SPA	scheme pays: the pension provider has agreed to pay some or all the individual’s annual allowance; therefore, the pension is likely to be lower than the estimate		
TVI	benefit illustrated has a transferred-in element that may affect how the final benefit is calculated		
UNP	benefit has an underpin that may affect how the final benefit is calculated		
PNR	post normal retirement date – values have been calculated at NRD, not as at today		

Notes

The intent of this warning field is to highlight any *significant* reason that the pension provider or scheme wants to communicate to the individual there are other factors which will have an impact on the benefit that could be payable. It is not intended to cover every pension provider-specific nuance. It is 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.

	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			
DB	cash balance or DB benefit and not required to provide benefit and will not be providing it		
DBC	DB or cash balance benefit being calculated and will be available within the next 10 days		
DCP	DC benefit and the member is within 2 years of their retirement date or older		
DCA	DC benefit and the value of the pot is less than £5,000, no contributions are being made to the pension provider and they have notified the individual they will not be providing any further SMPs until contributions restart OR the calculated ERI is below £120pa		
DCC	DC benefit is benefit being calculated and will be available within the next 3 days		
NEW	individual is a new member of the pension provider and accrued pension information is not yet available		
PPF	the pension provider is subject to a PPF assessment period and the individual should contact the administrator		
TRN	transaction outstanding that affects the value		
WU	the pension provider is in the process of winding up and the individual should contact the administrator		

3RD	benefits cannot currently be provided as information is required from a third party, eg a final leaving salary from an employer
MEM	benefits cannot currently be provided because there is an action or decision outstanding from the member
TPS	a temporary code for public service benefits, this code should be used for public service benefits that are staged prior to the values being available on the new scheme bases

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	optional		
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			