

Data usage examples appendix

Accompanies data usage guide
Draft version: November 2022

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1. Purpose of document

The data usage examples appendix provides information on how you might fill out the data required in the view message. It uses example pension providers and made-up data to show how real-world scenarios can be mapped into the required data structures. It also provides examples of where pension providers have choices, or discretion over how they apply their data into the standard.

This should be read in conjunction with the data usage guide and the data standards.

2. Overall structure of the data you need to send

Overview

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.

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

You will receive 1.xxx and send back some or all the data elements numbered 2.xxx.

Before we get into the examples and formatting of the data that you do send, let us just explore which parts of the message you do or do not send.

3. When might I not send all the data?

Possible matches

When you receive a pension finder search, you can use any of the data elements numbered 1.xxx to match against your record keeping systems. If you definitely matched someone, or may have matched someone, you will register a PeI (Pension Entitlement Identifier) into the central digital architecture. You can find out how to do that in the technical standards. It is important you keep a record of whether that PeI was a match made or a possible match. A “yes” or a “maybe”.

When you get a request back from a dashboard, with the PeI attached, asking for the view data you will need to respond with the data elements above numbered 2.xxx.

If the PeI was for a pension that you fully matched, you will send all six sections of data appropriate to your pensions.

If the PeI was for a possible match, you set the data field 2.001 = “POSS” and then only send section 2.1xx. The contact details. So that the individual has a reference to use when they contact the provider to resolve the match, you must also send 2.003 (pension name) and you may optionally send 2.002 (reference).

When the user may need to contact you

There are occasions when it will just not be right to send information to a dashboard without first resolving something with the user, or there are pension provider level events that might make sending benefit information potentially misleading.

If you feel that providing the benefit information on dashboards during these processes has the risk of being misleading, you may elect not to send that information.

If you have matched someone, but there is something up with their account and you need them to contact you before you can send any information, you set the data field 2.001 = “CONT”. Then, just like the possible match example, you only send section 2.1xx. The contact details.

Scenario	Instruction	Send 2.0xx?	2.1xx	2.2xx	2.3xx	2.4xx	2.5xx
Full match		yes	yes	optional	yes	yes	yes
Possible match	set 2.001 = POSS	2.001 , 2.003 and optionally 2.002	yes	no	no	no	no

Contact me	set 2.001 = CONT	2.001 , 2.003 and optionally 2.002	yes	no	no	no	no
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There are two other uses for this field: new members and temporary system errors. These too only require you to send the values in 2.001, 2.003 and optionally 2.002.

Is everything mandatory?

Not always. Please refer to the data standards for the conditions surrounding the individual data items. There is one example when a whole section is optional.

For inactive members of non-money purchase pension providers, often referred to as deferred DB, pension providers and schemes are not required to provide an estimated retirement income. However, you must provide an accrued value and that value must have been revalued up to a date in the last 12 months (or from a benefit statement provided in the last 13 months).

If you already routinely provide projected numbers for these benefits, then you are permitted to send them to dashboards.

Scenario	instruction	Send 2.0xx?	2.1xx	2.2xx	2.3xx	2.4xx	2.5xx
Deferred DB		yes	yes	optional	optional	yes	yes

What if I cannot provide values immediately?

There is provision within the regulations for pension providers to calculate ERI and accrued values offline. The calculation of money purchase benefits must be done within 3 days and mixed benefit, or non-money purchase must be done within 10 days.

You can set 2.314 = “DBC” for manual ERI calcs and 2.414 = “DBC” for manual accrued calcs. (or “DCC” for money purchase benefits) If you only need to do one or the other manually, you can choose to send one and not the other, but we assume in practice that where a manual calculation is needed it is needed for both values.

Within your legislative time period, you need to have calculated the results and updated your systems (or ISP (integrated service providers) if you are using one) so that the values are ready for the second time the dashboard requests them.

In the interim you must send all the other data immediately.

Scenario	instruction	Send 2.0xx?	2.1xx	2.2xx	2.3xx	2.4xx	2.5xx
Manual calc needed on initial view	set 2.314 and/or 2.414 = DBC or DCC	yes	yes	optional	2.314 only	2.414 only	yes
Subsequent view request after 3 or 10 days	clear down 2.314 and/or 2.414	yes	yes	optional	yes	yes	yes

4. What to send when you need to send data

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

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

Find data

Individual data example 1

Context

Match data

The information provided by the PFS to the pension providers is shown below. pension providers and schemes do not send this information:

Data standard example	
Given Name:	<i>BRADLEY</i>
Name:	<i>STEVENSON</i>
Date of birth:	<i>1958-08-07</i>
NI number:	<i>ZM556079A</i>
NI number assertion:	<i>U</i>
Alternate name type:	<i><empty></i>
Alternate name:	<i><empty></i>
Alternate name assertion:	<i><empty></i>
Alternate forename:	<i><empty></i>
Alternate forename assertion:	<i><empty></i>
Address type:	<i>C</i>
Address line 1:	<i>15 WRESSLE ROAD</i>
Address line 2:	<i>PLAYDEN</i>
Address line 3:	<i>EAST SUSSEX</i>
Address line 4:	<i><empty></i>
Address line 5:	<i><empty></i>
Postcode:	<i>TN31 5UL</i>
Country code:	<i>GB</i>
Address assertion:	<i>A</i>
Email:	<i>BRAD.X. STEVENSON1@ HOTMAIL.COM</i>
Email assertion:	<i>U</i>
Mobile number:	<i>07012 345678</i>
Mobile assertion:	<i>U</i>
No NINO:	<i>0</i>
No NINO assertion:	<i>U</i>

View data

Pension arrangement example 2

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

Data standard example	description of benefits	data provided to the individual's chosen pensions dashboard
	<p>Alicia joined the pension fund on 23 October 2004 and was given the reference 00037462.</p> <p>she continues to build up her pension, payable from her retirement date in the Solar Fund, which has been aligned to her State Pension date (6 July 2045) although she also has other tranches of pension payable from age 60 and 65.</p>	<p>Details not available <empty></p> <p>Pension reference: 00037462</p> <p>Pension Name: SOLAR ENERGY SYSTEMS PENSION FUND</p> <p>Pension Type: DB</p> <p>Pension Origin: W</p> <p>Pension Status: A</p> <p>Pension Start date: 2004-10-23</p> <p>Pension Retirement date: 2045-07-06</p> <p>Pension link: <empty></p> <p>Date of birth 1980-07-06</p> <p>State Pension age <empty></p> <p>State message eng <empty></p> <p>State message wal <empty></p>

Further detail

the reference shown relates to the unique identifier for Alicia's pension, recorded on the pension provider's pension administration system.

the name simply refers to the name of the pension provider. Industry feedback is that pension provider names may not always be recognisable to some individuals or for certain sections of the membership. The pension provider is best placed to determine what text is used to describe the name of the arrangement that will make the most sense to the individual.

the retirement date selected is for the latest tranche, which Alicia is continuing to build up, in this example payable from her State Pension date.

Employer and arrangement details example 3

Description	<p>in this example, Evie Gill has multiple employment details relating to a single defined contribution (DC) pension.</p> <p>Evie has been working in the hospitality industry for a few years on and off since 2014. During this time, she has worked with several different employers and through automatic enrolment, has built up a DC pension with the Nelson Master Trust.</p>	
Data standard example	<p>Description of the information</p> <p>Evie no longer works for her employer but Nelson Master Trust, while recognising that no current contributions are being received for these employments, has not been notified of the date of leaving for the Grosvenor Inn.</p> <p>some schemes will have a benefit arising from multiple employers into the same arrangement. The block of data relating to employers can repeat. You may send up to 5 employers for each pension.</p>	<p>Data provided to the individual's chosen pensions dashboard</p> <p>Employer name: <i>GROSVENOR INN</i></p> <p>Start date: <i>2014-12-18</i></p> <p>End date: <i><empty></i></p>

**Pension
arrangement
data**

this data shows the information relating to the pension arrangement:

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

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

in this example, Evie may not even recognise Nelson Master Trust as the pension arrangement, but she may recognise the employer names provided. Further user testing will be carried out to ratify the extent to which employment data is included in the data standards.

Estimated retirement income (ERI)

User research has shown that individuals do not understand complexity in pensions and prefer to see one number. However, it is recognised that just providing a single number for benefit value is not always possible. The draft legislation for pensions dashboards has confirmed that multiple values are permissible for benefit structures that require more detail to explain their benefit bases to users on a dashboard.

The following examples are suggestions for how pension providers **could** approach completing the data required for ERI.

If you remain unsure as to whether your pension provider's benefit bases are covered by the data structure, please contact <mailto:datapdp@maps.org.uk>

Example 4.1 A straightforward active user in a DB pension provider.

Ref	Data element	Data values	Notes
2.301	ERI benefit type	DB	DB pension provider
2.302	ERI amount type	INC	benefit expressed is income
2.303	ERI basis	BS	calculation is pension provider (benefit) specific
2.304	ERI illustration date	2021-10-31	the date the calculation was made
2.305	ERI payable date	2036-01-31	the date the income shown is payable from
2.306	Estimated retirement income (ERI)	13000.00	the amount (annual in this case as it is income)
2.307	ERI monthly amount	<null>	not required if the monthly amount is simply annual /12
2.308	ERI end date	<null>	empty shows the benefit is payable for life
2.309	ERI increase	1	this benefit does have increases
2.310	ERI spouse benefit	1	this benefit also provides a survivor's benefit
2.311	ERI pot	<null>	N/A as it is not DC
2.312	ERI safeguarded Benefits	0	no safeguarded rights
2.313	ERI warning	PSO	pension provider or scheme has indicated the benefit has a pensions sharing order attached
2.314	ERI unavailable	<null>	the ERI was provided, so this field was N/A

Example 4.1B A straightforward active user in a DB pension provider, but past NRD.

Ref	Data element	Data values	Notes
2.301	ERI benefit type	DB	DB pension provider
2.302	ERI amount type	INC	benefit expressed is income
2.303	ERI basis	BS	calculation is pension provider (benefit) specific
2.304	ERI illustration date	2018-10-31	the date the calculation was made (reflects benefits are calculated as at an NRD in the past)
2.305	ERI payable date	2018-01-31	the date the income shown is payable from (NRD in the past)
2.306	estimated retirement income (ERI)	13000.00	the amount (annual in this case as it is income) as at NRD
2.307	ERI monthly amount	<null>	not required if the monthly amount is simply annual /12
2.308	ERI end date	<null>	empty shows the benefit is payable for life
2.309	ERI increase	1	this benefit does have increases
2.310	ERI spouse benefit	1	this benefit also provides a survivor's benefit
2.311	ERI pot	<null>	N/A as it is not DC
2.312	ERI safeguarded Benefits	0	no safeguarded rights
2.313	ERI warning	PNR	warning flag shows that the benefit has been calculated in the past.
2.314	ERI unavailable	<null>	the ERI was provided, so this field was N/A

Note that this example assumes a scheme whose rules do not allow for projecting values past NRD. If your scheme routinely projects values past NRD up to the current date, you may provide these values as per example 4.1 on the previous page.

Example 4.2: DB active with step down eg at State Pension age

Note that multiple columns show that the data you send can be a recurring block. Sending data in this way will be shown as one pension, but with two benefits. One that runs for 5 years, then a second different value that runs for life thereafter.

Ref	Data element	Data values 1	Data values 2	Notes
2.301	ERI benefit type	DB	DB	
2.302	ERI amount type	INC	INC	
2.303	ERI basis	BS	BS	
2.304	ERI illustration date	2021-10-31	2021-10-31	all benefits provided in this way must have been calculated on the same day
2.305	ERI payable date	2036-01-31	2041-02-01	each benefit value starts on a different day
2.306	estimated retirement income (ERI)	14000	10000	the values drop in the second block of data to show the new pension
2.307	ERI monthly amount	<null>	<null>	
2.308	ERI end date	2041-01-31	<null>	block one has an end date to show that the £14000 pension comes to an end. block two has no end date and so is payable for life
2.309	ERI increase	1	1	
2.310	ERI spouse benefit	1	1	
2.311	ERI pot	<null>	<null>	

2.312	ERI safeguarded Benefits	0	0	
2.313	ERI warning*	<null>	<null>	
2.314	ERI unavailable	<null>	<null>	

Example 4.3: Active user in public service pension provider (McCloud requirements)

Legislation allows for public service pension providers with deferred user choice between the legacy and the remedy pension providers to send both values. The data sent in this way will be shown as "EITHER A or B" rather than appearing to the user that they get BOTH.

Ref	Data element	Data values 1	Data values 2	Notes
2.301	ERI benefit type	DB	DB	
2.302	ERI amount type	INCL	INCN	both numbers are Income amounts, with L indicating legacy, and N indicating new pension provider
2.303	ERI basis	BS	BS	
2.304	ERI illustration date	2021-10-31	2021-10-31	
2.305	ERI payable date	2036-01-31	2036-01-31	
2.306	estimated retirement income (ERI)	12500	12800	two blocks of data showing the alternate values in either pension provider
2.307	ERI monthly amount	<null>	<null>	
2.308	ERI end date	<null>	<null>	
2.309	ERI increase	1	1	
2.310	ERI spouse benefit	1	1	
2.311	ERI pot	<null>	<null>	

2.312	ERI safeguarded Benefits	0	0	
2.313	ERI warning*	<null>	<null>	
2.314	ERI unavailable	<null>	<null>	

Example 4.4: Active user in public service pension provider (McCloud requirements) with 2 types of benefit: pension PLUS separate cash accrual.

Legislation allows for public service pension providers with deferred user choice between the legacy and the remedy pension providers to send both values. The data sent in this way will be shown as ""EITHER A or B"" rather than appearing to the user that they get BOTH.

This example goes further to show that some DB pension providers have 2 benefits. In this example, a pension benefit and a separately accrued cash lump sum. NOTE that this is different from commutation options.

Ref	Data element	Data Values 1	Data Values 2	Data Values 3	Data Values 4	Notes
2.301	ERI benefit type	DB	DB	DB	DB	
2.302	ERI amount type	INCL	CSHL	INCN	CSHN	to be user tested for user understanding however, it will be made clear that the user will get (1 AND 2) OR (3 AND 4)...
2.303	ERI basis	BS	BS	BS	BS	
2.304	ERI illustration date	2021-10-31	2021-10-31	2021-10-31	2021-10-31	all values should be calculated at the same date

Ref	Data element	Data Values 1	Data Values 2	Data Values 3	Data Values 4	Notes
2.305	ERI payable date	2036-01-31	2036-01-31	2036-01-31	2036-01-31	
2.306	estimated retirement income (ERI)	12500	37500	12800	38400	two x two blocks of data showing the alternate values in either pension provider
2.307	ERI monthly amount	<null>	<null>	<null>	<null>	
2.308	ERI end date	<null>	2036-01-31	<null>	2036-01-31	end date set the same as the start date for one-off cash lump sums to reinforce that they are not ongoing payments
2.309	ERI increase	1	0	1	0	one-off cash sums do not increase in payment as they are only paid once
2.310	ERI spouse benefit	1	1	1	1	
2.311	ERI pot	<null>	<null>	<null>	<null>	
2.312	ERI safeguarded Benefits	0	0	0	0	
2.313	ERI warning	<null>	<null>	<null>	<null>	
2.314	ERI unavailable	<null>	<null>	<null>	<null>	

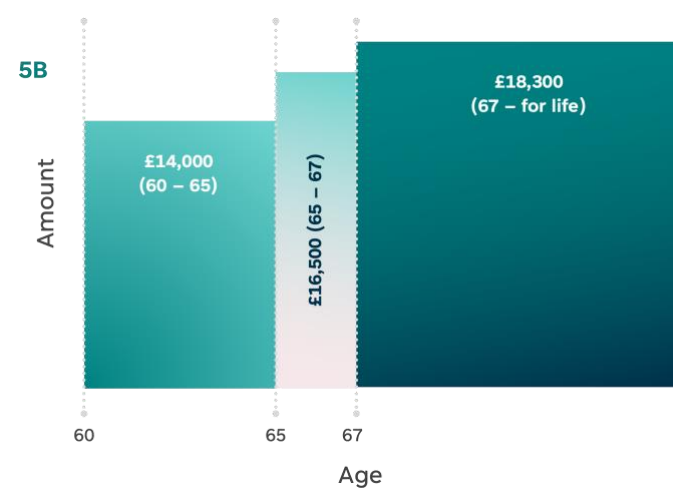
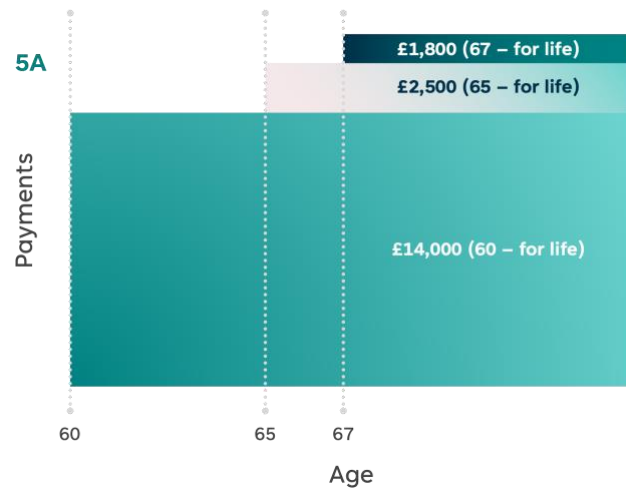
Example 4.5: DB pension provider with multiple tranches coming into payment at different ages (options A and B)

This illustration shows the same pension provider but chooses to lay out the information differently. This is to illustrate the flexibility that the data standard supports. There is discretion in the legislation to allow the pension providers to express their benefit structures in the way they feel best reflects how their users usually see their benefits.

Illustration A shows a pension coming into payment in 3 tranches. One at 60, for life, One at 65, for life, and one at 67, for life.

Illustration B shows the total pension at 60 as a five-year pension. Then a new total pension at 65 as a two-year pension, followed by the new total value at 67, payable for life.

Note that the visualisation does not imply that dashboards must be designed this way, it is simply to explain visually the difference between options 4.5A and 4.5B.



Example 4.5A: DB pension provider with multiple tranches coming into payment at different ages (option A)

Ref	Data element	Data values 1	Data values 2	Data values 3	Notes
2.301	ERI benefit type	DB	DB	DB	
2.302	ERI amount type	INC	INC	INC	
2.303	ERI basis	BS	BS	BS	
2.304	ERI illustration date	2021-10-31	2021-10-31	2021-10-31	all benefits provided in this way must have been calculated on the same day
2.305	ERI payable date	2036-01-31	2041-02-01	2043-02-01	each benefit value starts on a different day
2.306	estimated retirement income (ERI)	14000	2500	1800	each value shown is the amount of the tranche, not the new total value
2.307	ERI monthly amount	<null>	<null>	<null>	
2.308	ERI end date	<null>	<null>	<null>	all 3 payments are payable for life
2.309	ERI increase	1	1	1	
2.310	ERI spouse benefit	1	1	1	
2.311	ERI pot	<null>	<null>	<null>	
2.312	ERI safeguarded Benefits	0	0	0	
2.313	ERI warning	<null>	<null>	<null>	
2.314	ERI unavailable	<null>	<null>	<null>	

Example 4.5B: DB pension provider with multiple tranches coming into payment at different ages (option B)

Ref	Data element	Data values 1	Data values 2	Data values 3	Notes
2.301	ERI benefit type	DB	DB	DB	
2.302	ERI amount type	INC	INC	INC	
2.303	ERI basis	BS	BS	BS	
2.304	ERI illustration date	2021-10-31	2021-10-31	2021-10-31	all benefits provided in this way must have been calculated on the same day
2.305	ERI payable date	2036-01-31	2041-02-01	2043-02-01	each benefit value starts on a different day.
2.306	estimated retirement income (ERI)	14000	16500	18300	each value shown is the new TOTAL pension in payment
2.307	ERI monthly amount	<null>	<null>	<null>	
2.308	ERI end date	2041-01-31	2043-01-31	<null>	the first total paid for 5 years, the second total amount paid for 2 years and the third total amount for life thereafter
2.309	ERI increase	1	1	1	
2.310	ERI spouse benefit	1	1	1	
2.311	ERI pot	<null>	<null>	<null>	
2.312	ERI safeguarded Benefits	0	0	0	
2.313	ERI warning	<null>	<null>	<null>	

2.314	ERI unavailable	<null>	<null>	<null>	
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Example 4.6: "straightforward" DC (active or inactive).

There is no difference in the data structure between active and inactive. The differences will be in the assumptions used in the calculation of the values. For example, whether future contributions are included in the estimate of the future pot.

Ref	Data element	Data values 1	Notes
2.301	ERI benefit type	DC	
2.302	ERI amount type	INC	the annualised value of the pot will be expressed, so the benefit type is "Income"
2.303	ERI basis	ASTM1	SMPI
2.304	ERI illustration date	2021-10-31	
2.305	ERI payable date	2036-01-31	
2.306	estimated retirement income (ERI)	10000	the annuity calculated under ASTM1
2.307	ERI monthly amount	<null>	
2.308	ERI end date	<null>	
2.309	ERI increase	1	to reflect the type of annuity quoted.
2.310	ERI spouse benefit	1	to reflect the type of annuity quoted.
2.311	ERI pot	300000	optional - provide the pot if you store it
2.312	ERI safeguarded Benefits	0	
2.313	ERI warning*	<null>	
2.314	ERI unavailable	<null>	

Example 4.6B: "straightforward" DC (active or inactive) but reflecting disclosure exceptions.

Disclosure regulations list a number of scenarios where a projected value need not be provided. In this example, 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.

Ref	Data element	Data values 1	Notes
2.301	ERI benefit type	<null>	
2.302	ERI amount type	<null>	
2.303	ERI basis	<null>	
2.304	ERI illustration date	<null>	
2.305	ERI payable date	<null>	
2.306	estimated retirement income (ERI)	<null>	
2.307	ERI monthly amount	<null>	
2.308	ERI end date	<null>	
2.309	ERI increase	<null>	
2.310	ERI spouse benefit	<null>	
2.311	ERI pot	<null>	
2.312	ERI safeguarded Benefits	<null>	
2.313	ERI warning*	<null>	
2.314	ERI unavailable	DCA	code that signifies why the benefit value are not being provided.

Example 4.7: Hybrid pension provider that provides mixed benefits – the total of a DB benefit and a DC benefit.

In this example we have assumed the user is considered active in the pension provider. If you have a pension provider that has split, for example a DB section that has closed, and a separate DC section for active accrual, you will need to send two pension records. Visually, the overall data structure looks like this:

Mixed benefit pension provider offering DB and DC elements where the user is considered active (or inactive if they have left the pension provider).

	mixed benefit pension providers	
2.0xx	pension arrangement data – information about the pension provider membership. (Includes user status)	
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 for the DB element .	estimated retirement data – the values relating to the individual’s estimated retirement benefits for the DC element .
2.4xx	accrued benefit data - the values relating to the individual’s benefits to date for the DB element .	accrued benefit data - the values relating to the individual’s benefits to date for the DC element .
2.5xx	signpost data - further information, such as annual reports and cost & charges.	

For pension providers that have split sections/categories, i.e., deferred DB and active DC:

	DB pension provider	DC pension provider
2.0xx	pension arrangement data – information about the pension provider membership. (Includes user status = “I”)	pension arrangement data – information about the pension provider membership. (Includes user status = “A”)

2.1xx	administrator data – who to contact about the pension benefits	administrator data – who to contact about the pension benefits
2.2xx	employment data – where applicable	employment data – where applicable
2.3xx	estimated retirement data – the values relating to the individual’s estimated retirement benefits for the DB pension provider	estimated retirement data – the values relating to the individual’s estimated retirement benefits for the DC pension provider
2.4xx	accrued benefit data - the values relating to the individual’s benefits to date for the DB pension provider	accrued benefit data - the values relating to the individual’s benefits to date for the DC pension provider
2.5xx	signpost data - further information, such as annual reports and cost & charges	signpost data - further information, such as annual reports and cost & charges

Example 4.7: Hybrid pension provider that provides mixed benefits – the total of a DB benefit and a DC benefit. In this example we have assumed the user is considered active in the pension provider. If you need to send two separate benefits, please refer to examples 4.1 and 4.6 for DB and DC respectively.

Ref	Data element	Data values 1	Data values 2	Notes
2.301	ERI benefit type	DB	DC	
2.302	ERI amount type	INC	INC	
2.303	ERI basis	BS	ASTM1	
2.304	ERI illustration date	2021-10-31	2021-10-31	all benefits provided in this way must have been calculated on the same day
2.305	ERI payable date	2036-01-31	2041-02-01	this example shows the DB section and the DC section having different retirement dates
2.306	estimated retirement income (ERI)	17000	10000	for individuals who have left a mixed benefit pension provider, ERI is optional for the DB element if you already provide it. (Accrued value in 2.4xx is mandatory)
2.307	ERI monthly amount	<null>	<null>	
2.308	ERI end date	<null>	<null>	both benefits payable for life
2.309	ERI increase	1	0	this example shows how to reflect that the DB section has increases but the annuity quoted for the DC section is flat
2.310	ERI spouse benefit	1	0	this example shows how to reflect that the DB section has a spouse's benefit, but the annuity quoted for the DC section does not
2.311	ERI pot	<null>	300000	optional - provide the pot if you store it
2.312	ERI safeguarded Benefits	0	0	
2.313	ERI warning*	<null>	<null>	
2.314	ERI unavailable	<null>	<null>	

Examples for accrued data

The structure for providing accrued values mirrors that of the ERI, so to avoid a lengthy repetition of the same examples, please note the following differences.

The pot amount for money purchase benefits is optional for estimated retirement income (2.310). You may provide it if you store it with your SMPI data. However, for accrued values, the pot is mandatory (2.410).

For inactive non-money purchase benefits (commonly referred to as deferred DB) the ERI values (all of section 2.3xx) is optional. You may provide it if you produce projections today. However, for Accrued values (all of section 2.4xx) the value **must** be provided, and the value must have been revalued to a date within the last 12 months (or from a benefit statement issued in the last 13 months).

For this purpose, a new simplified method of revaluing deferred pensions is being introduced on a voluntary basis. However, this is solely for revaluing to date and therefore is only a permissible calculation basis for the accrued value (Accrued Basis 2.403). It should not be used for ERI (ERI Basis 2.303).

What if I cannot send values?

If you cannot send either of the calculated values immediately, legislation permits you to carry out these calculations offline. You have 3 days to calculate a money purchase benefit and 10 for mixed or non-money purchase benefits.

In the interim. You must send the other data immediately (2.0xx, 2.1xx, 2.2xx and 2.5xx) and then use the “Unavailable” flags 2.314 and 2.414 to say why you are not providing values.

You must then update your records with the calculated values (or update your ISP if using one). When the individual next uses a dashboard to view their values, you can then respond with the full set of view data: (2.0xx, 2.1xx, 2.2xx, 2.3xx, 2.4xx and 2.5xx)