Pensions Dashboards – Are We Ready for Members?

Pi Breakfast Seminar

1 October 2026

Pi Partnership
Confident Modern Effective

Agenda

08:30	Arrival, registration and breakfast
09:00	**Chair's introduction** Tracy Weller, *Professional Trustee, Pi Partnership*
09:10	**What are we learning about dashboard readiness?** Maurice Titley, *Commercial Director, Lumera*
09:30	**Are administrators ready for dashboard?** Geraldine Brassett, *Senior Consultant, WTW*
09:50	Questions
10.00	Finish

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Chair's Introduction

Tracy Weller, Professional Trustee

Lumera

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1 October 2026

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The journey to MoneyHelper dashboard public launch

- How is live testing progressing?
- What are we learning on Matching?
- What should trustees (and other duty holders) be monitoring?

- Later Geraldine will cover administrator operational readiness

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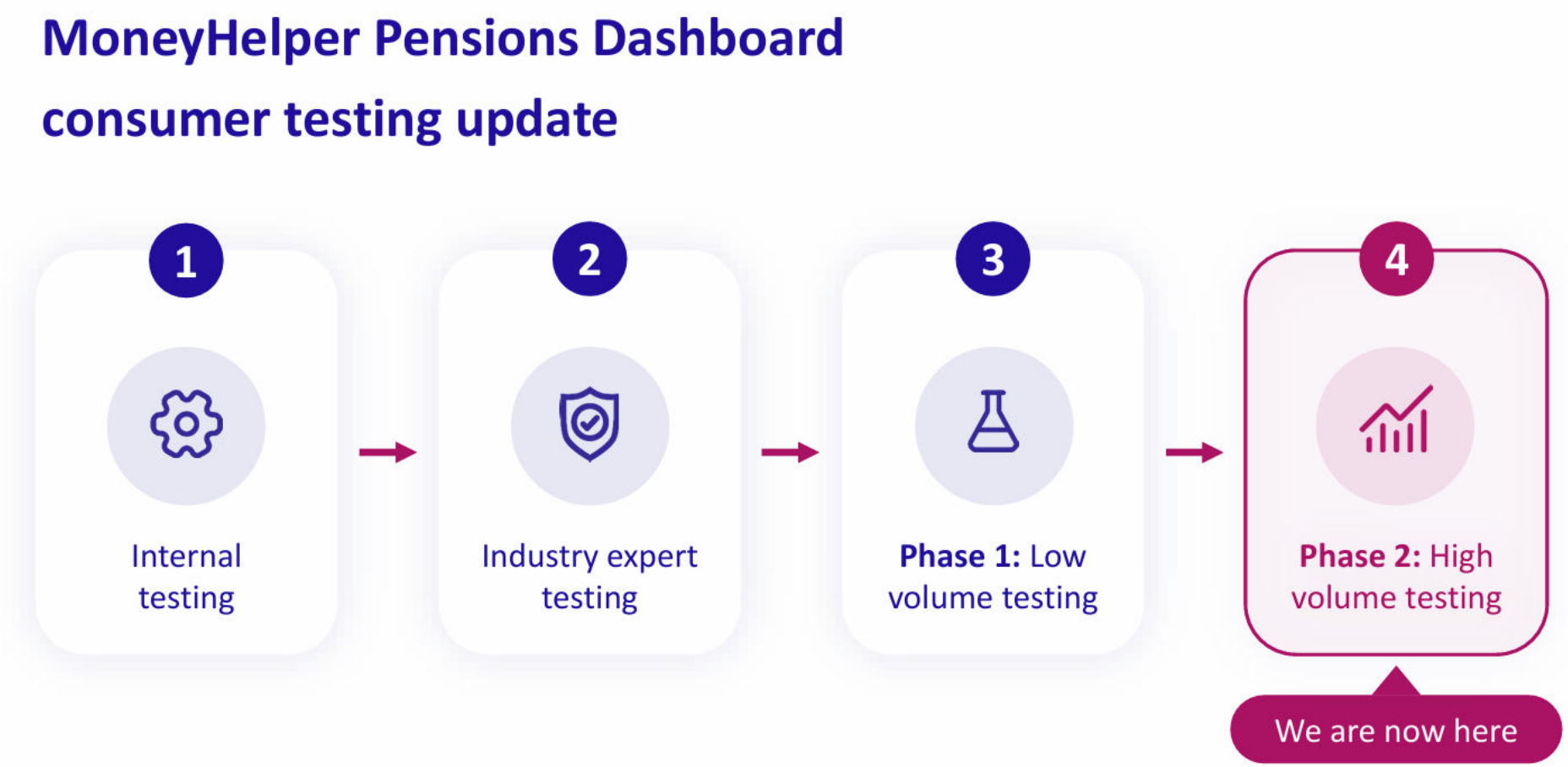
Live testing of the MoneyHelper dashboard

PDP Progress Update – July 2026



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Live testing of the MoneyHelper dashboard

PDP Progress Update – July 2026

Testing activity update – Phase 2

12,429 users recruited to a testing panel:

- Majority of testers recruited through working with industry and partner organisations
- Some testers also signed up via the MoneyHelper website

High volume unmoderated testing started in March - **c300 users** in the first month

Testing conducted over 4 tranches, with each tranche getting progressively bigger

Users are sent a secure link

Testing numbers and demographics

5,666 testers invited

3,687 (65%) links used

Slightly more women than men

Most testers aged 35-64, but successfully targeted **younger (25-34) users in tranche 4**

Between March and June, we have registered over **11,000 pensions matches** for nearly **3,000 users**

Not all users who use their links complete the journey through the dashboard.

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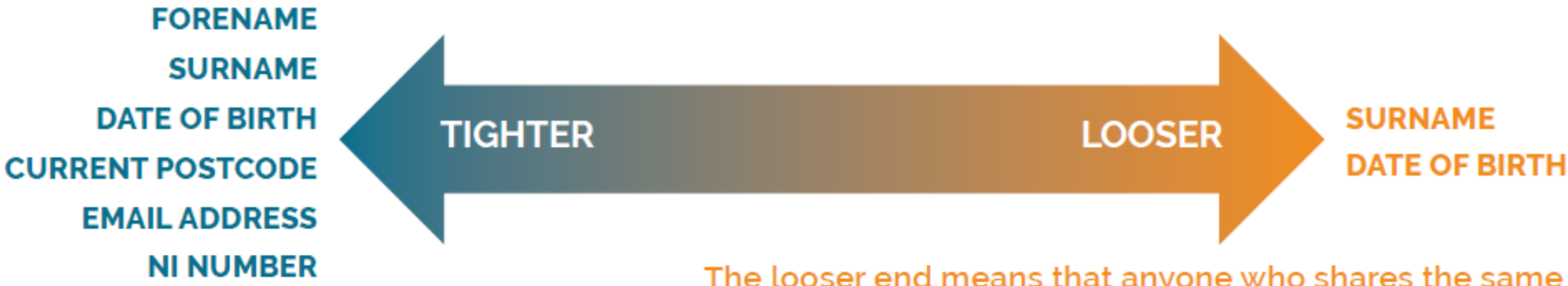
What are we learning - Matching

Matching approaches are decided by schemes (and technology)

The tighter end of the spectrum is safe, matching on all data items. But if there is one slight discrepancy then the provider will fail in their Dashboards duty to return a Match.



The looser end means that anyone who shares the same Surname and Date of Birth is a Possible Match. But this would mean thousands of false responses are sent out, giving a poor dashboards experience to savers who receive them.

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What are we learning - Matching

Limited evidence from early testing

Source - PDP July 2026 Update:

95%

of users chose to add their NI Number when prompted

20%

of matches made were initially Possible Matches

Industry feedback:

- Some evidence of overly-loose Possible Match criteria
- Some evidence of pensions not being found at all

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Advancing Matching to full maturity

Journey through public launch will be key to success

Timeline

Expected soon:

- Additional data items will be available for matching:

  Previous Surname is 'top of the list'

Public launch timeline announced:

- Further data improvement ahead of public launch
- Refinements to matching criteria ahead of public launch

Post public launch:

- Better understanding of where members aren't finding pensions
- Benchmarking matching rates

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How are we doing more widely?

How well are schemes handling dashboard requests?

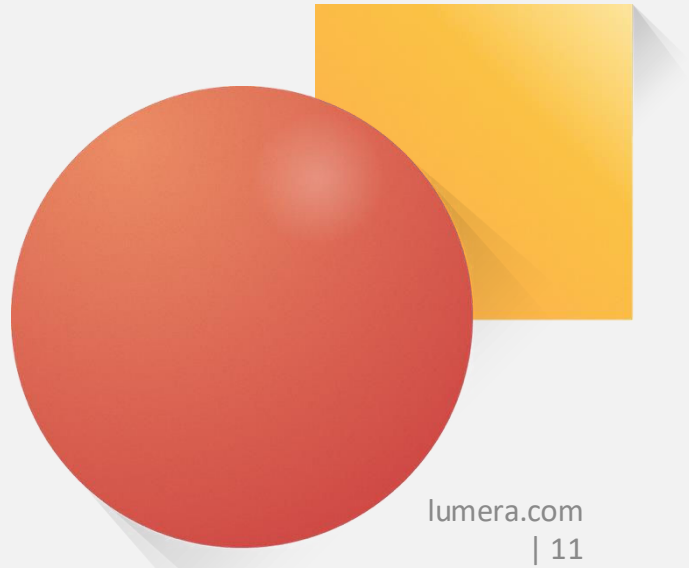
MoneyHelper is live – it's just not available to the general public!

- Regulations apply, and performance should be monitored
- PASA has released Compliance Monitoring Guidance
- It's accepted that builds (and some of the 'rules') are still being refined

Geraldine will cover operational readiness for administrators

I'll cover what should be monitored to ensure ongoing compliance

PASA has also released guidance on monitoring 'Post-use' behaviours



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Overall requirements

Compliance monitoring

Overview of dashboards compliance:

- Duty holders, legislation, standards and guidance
- Regulators
- MaPS Reporting Standards

Post connection, compliance with dashboards regulations has three main components:

- Matching
- Pension information provision
- Connection performance

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Compliance monitoring
Matching

Requirements:

- Fundamental requirements – ‘make the match’
- Regulator guidance and Compliance and Enforcement policy
- PASA guidance

Specific indicators:

- Possible match resolutions
- Matching rates
- Relevant members (under review)

Some information originates from ‘connection provider’ (such as ISP), some from Administrator

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Compliance monitoring
Pension information

Requirements:

- Fundamental requirements – accurate, recent, and timely
- Regulations (and standards) are more ‘prescriptive’
- PASA guidance
- MaPS reporting standards cover some - but not all

Specific indicators:

- Pension record or values not available
- How long to make values available
- How recent are pension values?
- Illustration date consistency has been clarified

Some information originates from ‘connection provider’ (such as ISP), some from Administrator

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Compliance monitoring
Connection performance

Requirements:

- Fundamental requirements – remain connected
- Adhere to MaPS standards and SLAs (such as Code of Connection)
- Implementation of the MaPS Reporting Standard (daily reporting coming)

Specific indicators:

- Service unavailability (target will become SLA)
- Speed of Find Request processing
- Speed of View Response processing

Information usually originates from 'connection provider' (such as ISP)

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• Operational Readiness

1st October 2026

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How and when will members engage?

IMPACT ON MEMBER BEHAVIOUR

42%

Moderate increase

- Significant increase 33%
- Limited impact 18%
- Too early to tell 6%

WHEN WILL MEMBERS USE DASHBOARDS?

43%

At key life events

- Prompted by communications 40%
- Regularly through career 13%
- Only when something goes wrong 3%

BIGGEST POST-LAUNCH CHALLENGE

39%

Managing member enquiries

- Data accuracy & distrust 36%
- Driving engagement 24%

MHPD Launch Criteria and Possible Date

System reliability

The central digital architecture must be tested and capable of supporting high user volume.

Security & safety

The service must be deemed safe and secure for widespread public use.

Industry readiness

High levels of connection from pension providers and schemes.

Data coverage

A high percentage of user data available, ideally nearing full connection.

Technical compliance

Adherence to Data Standards, including finding, viewing, and state pension data.

Mandatory reporting

Schemes must report to the Pensions Dashboards Programme regarding connection status and relevant member data.

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What should be on your readiness ‘To do’ list

01 **Engage with live testing**

02 **Set out your assumptions**

03 **Map out the end-to-end member journeys**

04 **Agree the target operating model**

05 **Define, document and implement new processes**

06 **Draft the resourcing and training plan**

07 **Document the risks and contingency plan**

08 **Agree the communication strategy**

09 **Implement commercial and contractual changes**

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Assumptions

DEMAND AND TIMING

01 **Increase in volumes**
What type of cases?

02 **When will casework start to increase?**
At launch, or after launch is announced?

03 **What will the peak look like?**
Work profile, duration and additional activity.

OPERATING RESPONSE

04 **Will there be a “new normal”?**

05 **What will your work position be at launch?**

06 **How will assumptions be reviewed?**
Define the process and frequency; use MaPS research and learning from live testing.

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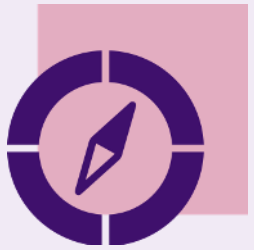
Designing the operating model

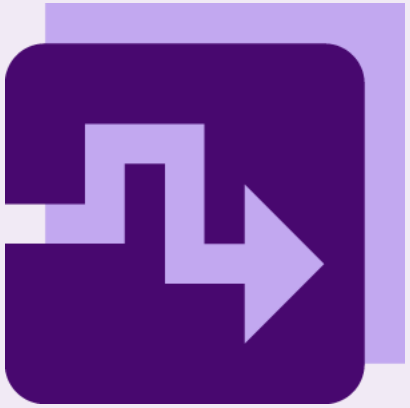
PRINCIPLES AND OBJECTIVES

- Deliver an end-to-end saver journey that meets member expectations and the pension dashboard programme.
- Minimise additional work directed to the administration team.
- Create expertise for dashboard-specific processes and transactions.
- Maximise digital solutions — including webchat — where appropriate.
- Learn continuously from live user testing.

DESIGN FOR



An easy to navigate…



…end-to-end saver journey

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New processes

CORE DASHBOARD PROCESSES

- Possible matches
- Value data requests

SUPPORTING OPERATIONS

- Scheme value data refreshes
- AVC reconciliations and value data refreshes
- Compliance reporting
- Work management
- Regular data reporting — matching and value data

CAPABILITY CHANGES

- Casework
- Data holding
- Automation

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Resourcing and training

Plan is driven by the assumptions and the operating model.

01 Resource requirement
How many additional resources?

02 Duration
For how long?

03 Skills
General calls, value data requests, or specialist expertise?

04 Location & governance
Where will people be located, and are trustee decisions required?

05 Workforce model
Permanent or contract staff?

06 Coverage
Different or longer hours?

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Define the risks and contingency plan

DEMAND & ASSUMPTIONS

- Assumptions are not borne out in practice
- Volumes are higher or lower than expected

DATA & SERVICE

- Data issues are identified
- Value data may need unavailable codes
- High levels of follow-ups or complaints

TECHNOLOGY

- Significant volumes create technology issues
- Phones
- Scheme websites

PEOPLE & COMMUNICATIONS

- Unplanned absences or attrition
- Manage outbound email communications
- Capture email addresses now

ACTION **Scenario plan now to be ready for future announcements.**

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Communication Strategy

	CLARITY "I know what I need to do"	CONTROL "I can do what I need to do"	CONFIDENCE "I'm sure what I'm doing is right"
CHANGES TO THE SCHEME WEBSITE	• Dedicated Helpline and Webform	• Landing page with FAQs	• Personalised explanation of dashboard figures
GETTING READY	• 1. Use existing communications • 2. Consider encouraging self-serve	• Targeted communications — e.g. data-triggered emails based on years to retirement age	• Guides • Scam awareness
OTHER ELEMENTS OF A COMMUNICATION STRATEGY	• Webinars • Retirement guidance and financial advice	• Data-triggered emails based on membership characteristics • Financial wellbeing support and tools	• Detailed retirement planning education and tools • Practical retirement / transfer support

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Contracts and Fees

Administrators are likely to take different approaches; charges may include:

01 **Scheme charge**
To cover value data refreshes, reporting, etc.

02 **Per-member charge**
To cover connectivity to the dashboard and related services.

03 **New transaction charges**
Possible matches and value data requests.

04 **Existing transaction volumes**
Confirm whether charges apply, whether an existing cap must change, and whether a call cap will be introduced.

05 **Service framework**
Changes to SLAs for new processes and a review of the service credit regime.

06 **Service schedule**
Add a new service schedule based on the administrator's standard approach.

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Questions?