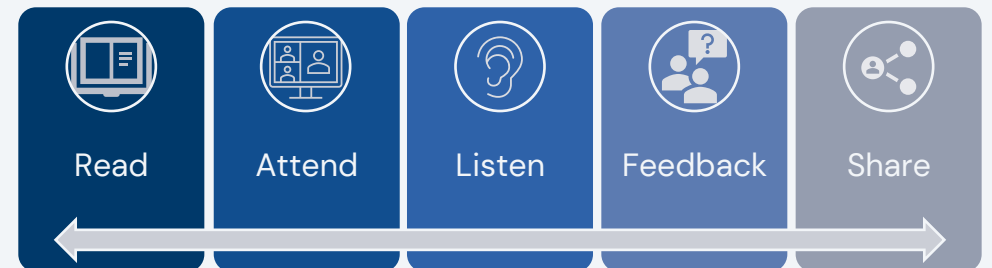


Joint Police and Fire Pensions Chat Pensions Dashboards 31 July 2025

Claire Neale
NPCC Head of Police Pensions



Pensions Dashboards – Key points

What are Pensions Dashboards?

- A Government Initiative for individuals to access their pension information, securely and all in one place.

Who are Dashboards for?

- Anyone with a UK pension where the scheme has more than 100 members.

What type of pensions will be shown?

- Defined Benefit and Defined Contributions pensions that are not yet in payment as well as State Pension.

What are the different terms?



Find Data

Is the personal (common) data that members will use to login and register for Pensions Dashboards.



Matching Data

Is the Find Data that administrators will use to match to their records. This will result in full match, possible match or no match. This is called the Matching policy.



View Data

Is the collection of information available to a member on Pensions Dashboards (Administrative Data, Value Data, Signposting).



Value Data

Is the specific calculated amounts to display to a member.

Why is data important?



The Annual Benefit Statement produced by 31 August annually will provide the data that will be viewable on Pensions Dashboards.



The NPCC & LGA templates introduced for 2024 took account of the requirements for Pensions Dashboards.



Dashboards do not store any data and rely entirely on matching for every “find request”



Good data is a priority

What outstanding data issues are there?

What are the plans to improve this?

What can you do to facilitate data rectification?



Who do you need to discuss this with to understand the issues, resolve or escalate the issues?

How can data be improved?

A data improvement plan will be made up of various elements

What data needs to be rectified?

- Identify what data is missing or incomplete
- Use TPR data scoring guidance to assess your starting point
- Consider remedy experience

How will this be rectified?

- Reconcile data between systems (payroll/HR and pensions)
- Reconcile data with members directly

When will this be rectified?

- Plan the timeframes for carrying out this work

Who will carry out this work?

- Establish what plans are in place, what work has been done, what is yet to do and who will do it
- Collaboration between pension administrator, payroll and HR teams

What happens if the ABS is not produced or available in a year?



If a member requests View Data via Pensions Dashboards, you must calculate and return the information to the Dashboard



You have 10 working days to do this

Data should be calculated within the last 13 months i.e. the last ABS
For new members, this is when you first produce the ABS



This is a legislative requirement and applies from the time that you connect to the Dashboard

This will apply if you have any members taking part in the testing



Therefore, it is vital that any issues with producing an ABS are resolved ASAP

What has NPCC & LGA said about Dashboards?

NPCC & LGA
have
published
checklists –
have you
reviewed this?

- This is more than just a checklist, it asks questions, it's a resource pack, it's an audit trail, it's governance!
- It will demonstrate the plans that you put in place and the considerations that you have made.
- It's your place to document the resources that you need and any escalations made.
- Ultimately it will provide the evidence needed to lobby for additional funding.

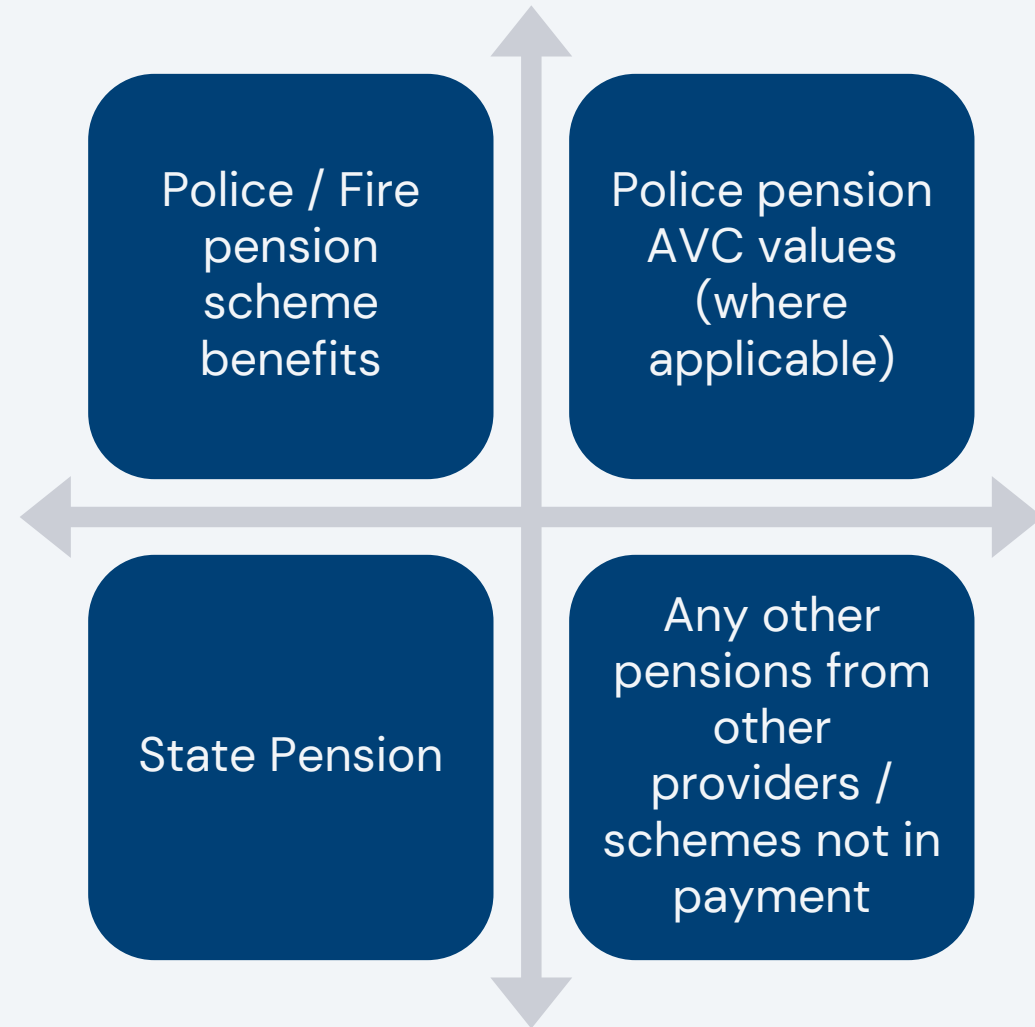
What Value Data will be shown on Pensions Dashboards?

Police / Fire pension scheme benefits

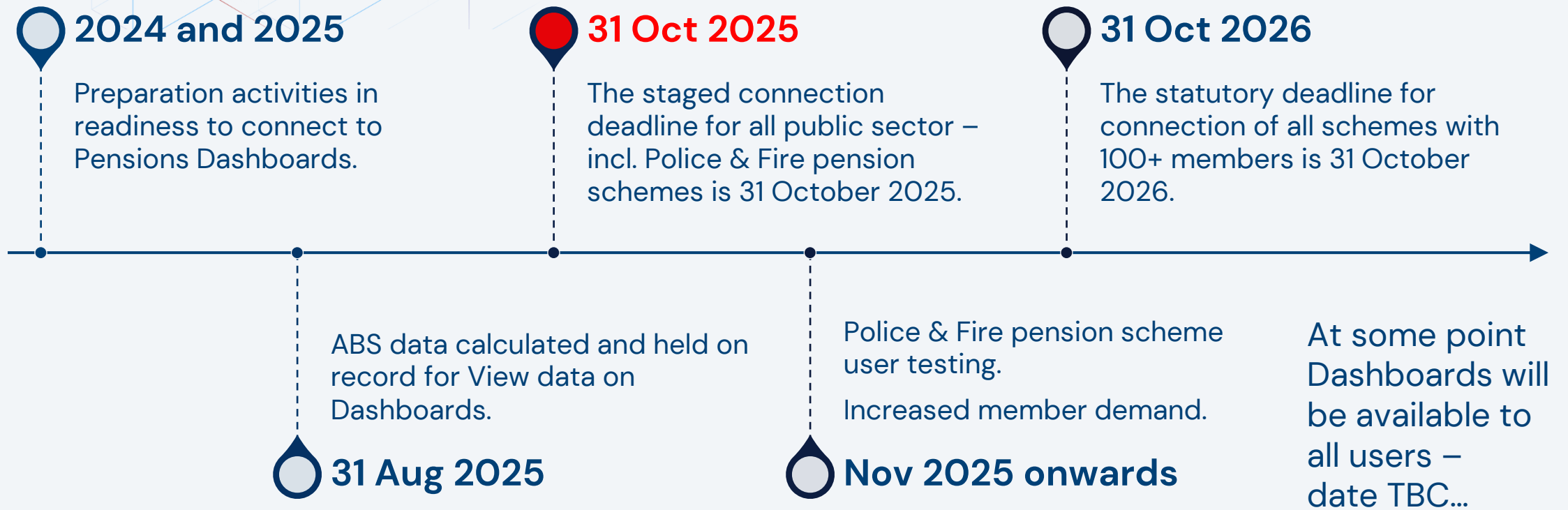
- Current value of benefits as at 31 March last
- Projection to age 60
- For remedy members, legacy and reformed options will be shown for each

Police pension AVC values

- Utmost Life current value at 5 April last
- Standard Life current value at 5 April last



What is the timeline?



When will Pensions Dashboards be widely available?

The Dashboard Available Point (DAP) will be determined by the Secretary of State.

Pension schemes will be given 6 months advance notice of the DAP.

By December 2025, all UK schemes (including public sector) larger than 1,000 active and deferred members will be connected to Pensions Dashboards.

The DAP will depend on how user testing goes and how many records are connected.
We should anticipate that the DAP will be during 2026.

How was the Pensions Dashboard Advisory Group (PDAG) formed?

Pensions Dashboard Programme (PDP) initially had a steering group of 10 members.

January 2024, advertised for members to join a new group

- 25 applications received from the entire UK Pensions Industry
- 8 members appointed and joined the existing 10 members
- New PDAG formed

Claire Neale is the only member on PDAG to represent public service pensions

What does PDAG do?



Provides stakeholder intelligence, insight and advice to PDP to help shape the delivery of the programme



Consider the end-to-end saver journey



Consider future developments and additional functionality

2nd Town Hall Event – July 2025

PDP Townhall event – [agenda and slides](#)



ADDRESS BY THE
PENSIONS MINISTER –
TORSTEN BELL



UPDATES FROM THE
PROGRAMME, MONEY
HELPER AND THE
REGULATORS



THE STATE PENSION
HAS NOW CONNECTED
TO THE CENTRAL
DIGITAL ARCHITECTURE
(CDA)



HUNDREDS OF
SCHEMES NOW
CONNECTED, OVER 20
MILLION PENSION
RECORDS



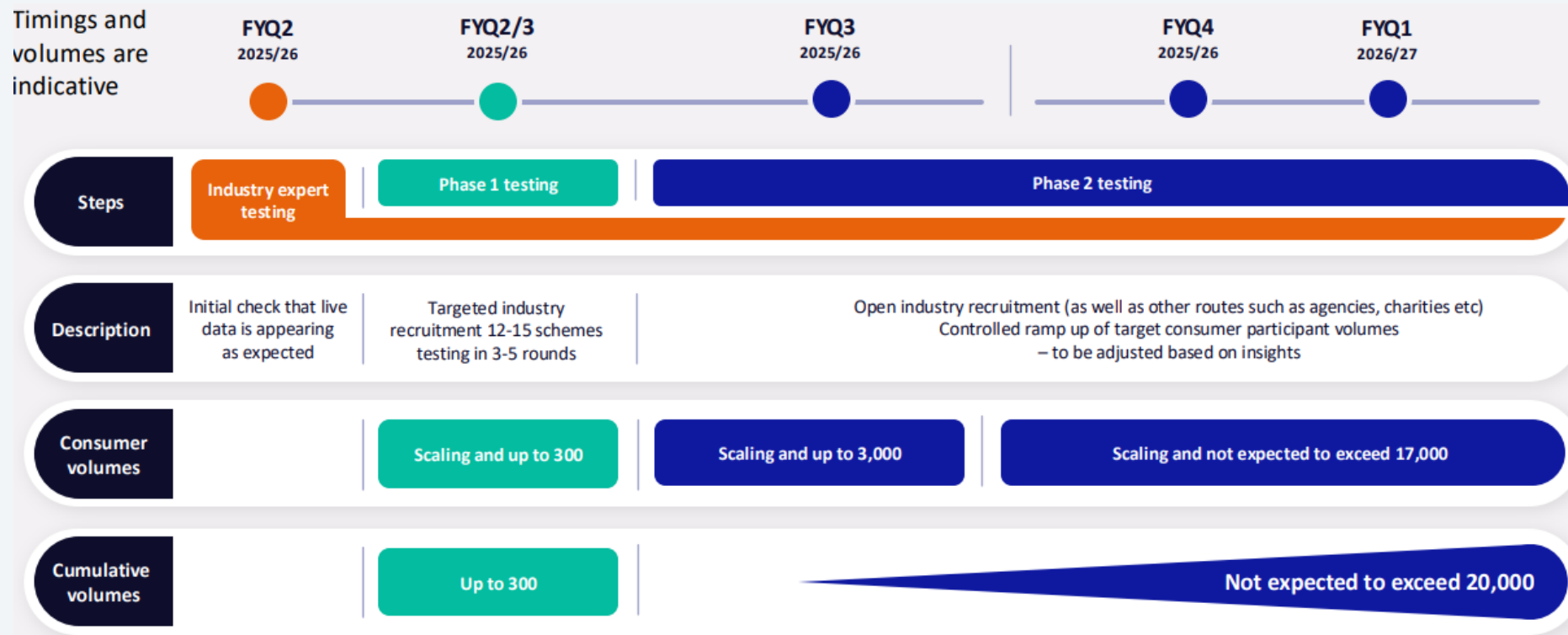
SESSIONS EXPLAINING
THE USER RESEARCH
UNDERTAKEN SO FAR



CONSUMER TESTING
PLAN REVEALED...

Consumer testing – target timelines

- Money & Pensions Service (MaPS) have issued their [consumer testing plan](#)



Phase 1 – moderated testing

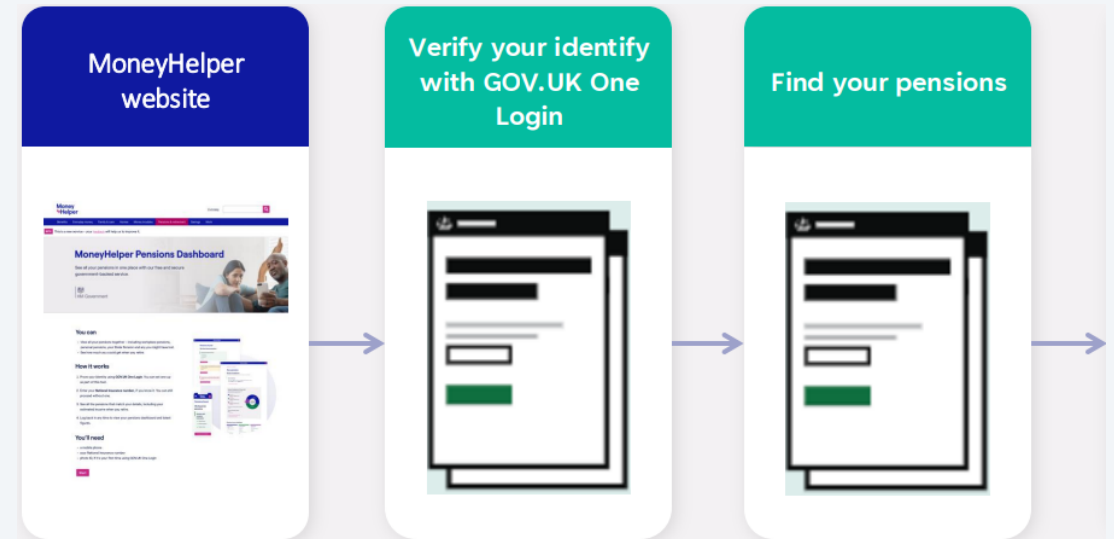
- Strictly controlled environments

Phase 2 – unmoderated testing

- Public Service Pensions Schemes may have some moderated testing

Saver journey to MoneyHelper Pensions Dashboard (MHPD)


- Navigate to MoneyHelper website
- ID verification via Government OneLogin
- User enters own personal data to use as “Find Data”
- Administrators will need to set own matching policies to ensure best / most matches



What it will initially look like...

Your pensions

Pensions with an estimated income



Defined benefit pension

Pension scheme name

● Active

Pension provider:

Pension provider name

Employer:

Employer name

Expected retirement date:

10 May 2038


Estimated income:

£££ a month

See details

State pension

State pension

 HM Government

State pension date:

27 March 2041

Estimates income:

£££ a month

See details

Defined contribution pension

Pension scheme name

● Inactive

Pension provider:

Pension provider name

Employer:

Employer name

Expected retirement date:

27 March 2038

Estimated income:

£££ a month

See details

For illustrative purposes only

MHPD v1.0 design

- Different coloured banners to indicate State Pension, DB pension or DC pension
- This is going to be tested with consumers

Credit: PDP Progress to date video – <https://www.youtube.com/watch?v=G031qSdJUoo>

McCloud remedy on Pensions Dashboards

Concerns have been raised frequently for the last 18 months about how McCloud remedy data will be shown

MHPD is looking to show one total (gross) monthly and annual income

- This goes against all principles of remedy and choices for members
- NPCC have met with MaPS to talk through the ABS-RSS
- Heywood are working with MaPS on what real McCloud data looks like

Between now and September, MoneyHelper plan to look at the McCloud data for Public Service Pension Schemes

The future...

This Pensions Dashboard is v1.0

- Consumer testing may alter the design
- The MHPD that goes live to the public is likely to be different than it is today
- Future developments and increased functionality will be introduced for v2.0 and beyond

Private Sector Pensions Dashboards

- Will increase saver usage and create more exposure
- The Financial Conduct Authority (FCA) will regulate these
- Applications to be a Private Sector Pensions Dashboard are not yet open

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