

**** Information

Pensions Dashboard Checklists for Local Pension Boards, Scheme Managers and Pension Administrators

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##

## Key Points

## What are Pensions Dashboards?

1. Pensions Dashboards will enable active and deferred members to access their pensions information online, securely and all in one place. Dashboards will provide clear and simple information about each pension a member has, including their state pension and may mean that members will be reunited with lost or forgotten pensions.
2. The ability to access information easily alongside an increase in members awareness and understanding of their pension information could also support people with better planning for their retirement.
3. The Government version of the dashboard will be hosted by MoneyHelper and this will be the first dashboard that members will be able to access, with commercial dashboards being made available at a later date to the public.
4. Members will need to input some personal details and verify their identify securely by using GOV.UK One Login. This is an identity service that is used across government and means that people cannot fraudulently register on behalf of others to access their information.

## How will pensions be found?

1. Once a member has verified their identity, a secure digital search of UK registered pension scheme data will be made and where a match or a possible match is found, the pension scheme will return some details to the Pensions Dashboard, enabling the member to “View” the data.

## When are Dashboards going to be live?

1. Not yet as the system is being tested. The Government will decide when Pensions Dashboards will be made available (known as the Dashboard Available Point or DAP) for the public to access and Dashboard providers are likely to launch communication campaigns at this time.

## What is the connection staging deadline?

1. All UK registered pension schemes in scope for Pensions Dashboards must have connected by the ultimate deadline of 31 October 2026. Connections are being “staged” over an 18-month window to ensure that all schemes have time to connect.
2. The Firefighters’ Pension Scheme, along with all other public service pension schemes must “stage their connection” to the Pensions Dashboard by 31 October 2025.
3. This will ensure that the Firefighters’ Pension Scheme is connected, and data is available to be sent to the Dashboards as and when the DAP is made available to the public.

## Who is responsible for Dashboards?

1. The scheme manager of each Fire Authority across England and Wales is responsible for ensuring that their pension administrator not only connects to the dashboard by the connection staging deadline, but that they stay connected and once connected, that they comply with the legislative timeframes for the provision of data.

## The Checklists

1. The checklist has been divided into nine different sections with either the local pension board, the scheme manager or the administrator being responsible. With the first eight sections to be completed as soon as possible and by the staged connection deadline of 31 October 2025 at the latest.
2. Regardless of the responsible person, all parties will need to work together to ensure that the legal duties and requirements are achieved: -
3. [Section 1: General tasks](#Section1) – Responsible: Scheme Manager
4. [Section 2: Governance](#Section2) – Responsible – Local Pension Board
5. [Section 3: Connection route](#Section3) - Responsible: Scheme Manager
6. [Section 4: commercials and Resourcing](#Section4) – Responsible: Scheme Manager
7. [Section 5: Data](#Section5) – Responsible: Administrator
8. [Section 6: Provision of information to members](#Section6) - Responsible: Scheme Manager
9. [Section 7: communication with members](#Section8) - Responsible: Administrator
10. [Section 8: Future working](#Section9) - Responsible: Administrator
11. [Section 9: Review stage](#Section10) - Responsible: Administrator
12. The checklists contain a “notes on status of completion field” which can be used for audit purposes to ensure that you have captured all relevant information about the task. You may wish to include items such as the named individual carrying out the work, the latest update date or date of completion, notes on progress, links to relevant documents, reports or websites and the status of the task, e.g. not started, ongoing, completed.

## Section 1: General Tasks - Responsible: Scheme Manager

|  |  |  |
| --- | --- | --- |
| 1. **General tasks**
 | **Relevant guidance** | **Notes on status of completion?** |
| * 1. Is there a project plan in place for the connection to Pensions Dashboards? Who owns the plan? Are there regular project meetings and reports?
 |  |  |
| * 1. Have you discussed with all the relevant stakeholders (e.g. software provider, administrator, local pension board, legal adviser, IT), to make sure that:
1. roles & responsibilities are clear
2. compliance requirements are known
3. a data review and improvement plan is in place
4. progress is monitored
 |  |  |
| * 1. Do you understand if there are any blockers and where additional support might be needed? Escalate where necessary to your senior leadership team
 |  |  |
| **Notes on general tasks:** |

##

## Section 2: Governance - Responsible: Local Pension Board

|  |  |  |
| --- | --- | --- |
| 1. **Governance**
 | **Relevant guidance** | **Notes on status of completion?** |
| * 1. Establish Pensions Dashboards as a regular agenda item at your local pension board meetings
 | [TPR Overview - your role and legal duties](https://www.thepensionsregulator.gov.uk/en/trustees/contributions-data-and-transfers/dashboards-guidance) |  |
| * 1. Ensure that you request and receive regular reports from administrators and scheme managers about progress, issues and plans
 |  |  |
| * 1. Review the latest TPR common data scores and ask the administrator about the quality and accuracy of the data they hold
 |  |  |
| * 1. A) Consider what training is needed to improve your local pension board’s knowledge and understanding on Pensions Dashboards

B) Determine how any training will be provided and arrange as necessary | [PDP useful resources videos](https://www.pensionsdashboardsprogramme.org.uk/#useful-resources)[TPR - initial guidance](https://www.thepensionsregulator.gov.uk/en/trustees/contributions-data-and-transfers/dashboards-guidance) |  |
| * 1. Add Pensions Dashboards to your pension board risk register
 |  |  |
| * 1. Ensure you regularly review the risk of Dashboard implementation and update this when necessary
 |  |  |
| * 1. Do you understand if there are any blockers and where additional support might be needed?
 |  |  |
| * 1. Keep a record of all key decisions made
 | [TPR Ongoing connection and record keeping requirements](https://www.thepensionsregulator.gov.uk/en/trustees/contributions-data-and-transfers/dashboards-guidance/ongoing-connection-and-record-keeping-requirements) |  |
| **Notes on governance:** |

## Section 3: Connection Route - Responsible: Scheme Manager

|  |  |  |
| --- | --- | --- |
| 1. **Connection route**
 | **Relevant guidance** | **Notes on status of completion?** |
| * 1. Is dashboards compliance covered under your existing administration contract (probably not, but this will depend on the contract wording) and will any additional costs apply?
 |  |  |
| * 1. Has your administrator selected and appointed their Integrated Service Provider (ISP)?
 | [TPR Connecting to Pensions Dashboards - choosing a digital interface](https://www.thepensionsregulator.gov.uk/en/trustees/contributions-data-and-transfers/dashboards-guidance/connecting-to-pensions-dashboards)[Integrated Service Providers (ISP) and Member Data Service Framework](https://www.nationallgpsframeworks.org/live-frameworks/integrated-service-providers-isp-and-member-data-services-framework) |  |
| * 1. Do you need any additional IT contracts or requirements put in place?
 |  |  |
| * 1. Has your administrator lined up adequate resource from their software supplier and any additional IT support for connection?
 |  |  |
| * 1. Has your administrator booked a date with their ISP to “connect” to Pensions Dashboards?

Firefighter Pensions are in cohort 1(f) with a connection by date of 31 October 2025 | [GOV.UK Pensions Dashboards guidance to connection: the staged timetable](https://www.gov.uk/government/publications/pensions-dashboards-guidance-on-connection-the-staged-timetable) |  |
| * 1. Do you understand the penalties for not complying with Pensions Dashboards duties such as:
1. Not connecting by the connection deadline
2. Failing to remain connected
3. Returning data to the wrong member
4. Failing to provide data in line with legal requirements
 | [TPR Failing to comply with Pensions Dashboard duties](https://www.thepensionsregulator.gov.uk/en/trustees/contributions-data-and-transfers/dashboards-guidance/failing-to-comply-with-pensions-dashboards-duties)[TPR Pensions Dashboard compliance and enforcement policy](https://www.thepensionsregulator.gov.uk/en/document-library/regulatory-and-enforcement-policies/pensions-dashboards-compliance-and-enforcement-policy) |  |
| **Notes on connection route:** |

## Section 4: Commercials and Resourcing - Responsible: Scheme Manager

|  |  |  |
| --- | --- | --- |
| 1. **Commercials and Resourcing**
 | **Relevant guidance** | **Notes on status of completion?** |
| * 1. Do you need any amended commercial contracts with your IT supplier and or pension administrator for Pensions Dashboards?
 |  |  |
| * 1. What are the costs from the administrator that will be incurred as a result of Pensions Dashboards? Will this mean an increase in your administration costs? How are the costs split?
1. Data reconciliation
2. Connection
3. Additional staff
4. What other costs might there be?
 |  |  |
| * 1. How many internal staff will you assign to Pensions Dashboards?
 |  |  |
| * 1. What will be the internal costs for Pensions Dashboards to your FRA other than the pension administration costs?
 |  |  |
| * 1. In the absence of any additional government funding how will your FRA pay for Pensions Dashboards?
 |  |  |
| * 1. What escalations have you made about the additional resourcing needed for compliance with Pensions Dashboards?
 |  |  |
| * 1. Will there be any additional costs incurred (time / staff / other resources) for communication materials to members?
 |  |  |
| * 1. What actions have you taken to limit costs of Pensions Dashboards?
 |  |  |
| * 1. Once Pensions Dashboards go live, what are the implications on resources of possible matches?
1. Increase in staffing for the FRA
2. Increase in staffing for pension administrator
3. Future ways of working – this is brand new administration work, what will this involve?
4. Communications to members – How? Who?
5. Data gathering / sharing between FRA and administrator to enable match and or provision of data to Dashboards, what will the processes look like?
 |  |  |
| **Notes on resourcing:** |

## Section 5: Data - Responsible: Administrator

|  |  |  |
| --- | --- | --- |
| 1. **Data**
 | **Relevant guidance** | **Notes on status of completion?** |
| * 1. Ensure that you have regular reporting in place with progress updates, issues and plans being provided to the scheme manager and the local pension board
 |  |  |
| * 1. Update your data privacy notices to reflect that member data will be passed to Pensions Dashboards
 |  |  |
| * 1. Confirm that data protection and GDPR are being complied with
 |  |  |
| * 1. Review quality and accuracy of member data that will be used as “Find Data”
 | [PASA Dashboard accuracy guidance](https://www.pasa-uk.com/wp-content/uploads/2022/07/Dashboard-Accuracy-Data-Guidance-FINAL-270622.pdf) |  |
| * 1. Put in place and action a data improvement plan
 | [TPR Improve your scheme data](https://www.thepensionsregulator.gov.uk/en/trustees/contributions-data-and-transfers/record-keeping/improve-your-scheme-data) |  |
| * 1. Confirm with your ISP what matching criteria and rules are available to you
 |  |  |
| * 1. Consider which data items you will use in your “Matching Data” rules
 | [TPR Matching people with their pensions](https://www.thepensionsregulator.gov.uk/en/trustees/contributions-data-and-transfers/dashboards-guidance/matching-people-with-their-pensions)[PASA Data Matching addendum](https://www.pasa-uk.com/wp-content/uploads/2023/03/PASA-DMC-guidance-Matching-without-a-NINO-and-Possible-matching-Final-formatted-1.pdf) |  |
| * 1. Test your matching rules against your Find Data to review accuracy
 |  |  |
| **Notes on data:** |

## Section 6: Provision of information to members - Responsible: Scheme Manager

|  |  |  |
| --- | --- | --- |
| 1. **Provision of information to members**
 | **Relevant guidance** | **Notes on status of completion?** |
| * 1. Will your administrator meet and report against PDP standards and guidance and agree contractually to comply with those (if not, why not)?
 | [PDP standards and guidance](https://www.pensionsdashboardsprogramme.org.uk/standards) |  |
| * 1. Request details from your administrator about any incomplete active or deferred fire pension records
 |  |  |
| * 1. Do you understand what data items your administrator will need to return to members and by when?
 | [TPR Information to provide to members](https://www.thepensionsregulator.gov.uk/en/trustees/contributions-data-and-transfers/dashboards-guidance/information-to-provide-to-members) |  |
| * 1. Confirm with your administrator how they will calculate the “Value Data” required for Pensions Dashboards
 | [PASA Dashboards value guidance](https://www.pasa-uk.com/wp-content/uploads/2023/06/PASA-Value-Data-Guidance-June-2023-FINAL.pdf) |  |
| * 1. Review and agree with your administrator their plans to support dashboards related activity, including what provisions will be made for increased demand
 |  |  |
| * 1. Discuss with your administrator the timeframes for responding to possible / partial or no matches and what Service Level Agreements you will need to put in place or amend to deal with these
 |  |  |
| * 1. Engage with your administrator on a communications approach and plan to use national communications from LGA / PDP / TPR where possible
 |  |  |
| **Notes on provision of information to members:** |

## Section 7: Communication with members - Responsible: Administrator

|  |  |  |
| --- | --- | --- |
| 1. **Communications with members**
 | **Relevant guidance** | **Notes on status of completion?** |
| * 1. Review and timetable changes to standard letters or newsletters sent to active or deferred members to determine if Pensions Dashboards information will need to be included.
 |  |  |
| * 1. Review and timetable changes to fire pension scheme administration website to determine what amendments may be required
 |  |  |
| * 1. Review and timetable changes to any online portals for the fire pension scheme to determine whether any amendments are required
 |  |  |
| * 1. Review and timetable changes to contact centre / helpdesk team training materials, scripts and or FAQs used by administration teams
 |  |  |
| **Notes on communication with members:** |

## Section 8: Future working - Responsible: Administrator

|  |  |  |
| --- | --- | --- |
| 1. **Future working**
 | **Relevant guidance** | **Notes on status of completion?** |
| * 1. Discuss with the scheme manager your ability to meet and report against PDP standards and guidance and whether you will agree contractually to comply with those (if not, why not?)
 | [PDP standards and guidance](https://www.pensionsdashboardsprogramme.org.uk/standards) |  |
| * 1. A) Consider what processes you will

need to amend or put in place to capture the volume of possible matches and enquiries B) Ensure that relevant processes are timetabled to be implemented |  |  |
| * 1. Consider the timeframes for responding to possible / partial or no matches and what Service Level Agreements you will need to put in place or amend to deal with these. Discuss this with the scheme manager
 |  |  |
| * 1. Review and agree with the scheme manager your plans to support dashboards related activity, including what provisions will be made for increased demand
 |  |  |
| * 1. A) Consider what your process will be for handling possible / partial or no matches from Find Data
1. The preferred contact method
2. Review how you currently identify members who contact you
3. Consider how you will make corrections to data

B) Ensure that relevant processes are timetabled to be implemented |  |  |
| * 1. A) Consider what your process will be for View Data queries
1. Review how you deal with general enquiries
2. Consider how you will make changes to view data
3. Review existing complaints and IDRP processes

B) Ensure that relevant processes are timetabled to be implemented |  |  |
| **Notes on future working:** |

## Section 9: Review stage - Responsible: Administrator

(12 to 18 months after DAP)

|  |  |  |
| --- | --- | --- |
| 1. **Review stage**
 | **Relevant guidance** | **Notes on status of completion?** |
| * 1. Review your matching process when

 compared to the volume of partial matches received since DAP. Does your matching policy work for your data? What is your % of full matches compared to partial matches? What amendments (if any) do you need to make to your matching policy? When will any amendments be implemented? |  |  |
| * 1. Review your administration process

 for handling queries. Is your process for handling queries from the dashboard working? What can be improved? Are more resources required? Are you receiving more queries or less than before the DAP? What trends are you seeing? |  |  |
| * 1. Review the volume of pension

 engagement since the DAP.Have you seen an increase demand across your administration teams for pension information? Which areas of work is this falling in? Do you have adequate resourcing? What mitigations can you put in place for this additional contact? |  |  |
| **Notes on review stage:** |