

Pensions Dashboards

Resource Pack for Scheme Managers

Key Points

What are Pensions Dashboards?

- A Government initiative for individual to access their pension information, securely and all in one place

Who are Dashboards for?

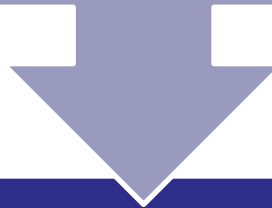
- Anyone with a UK pension where the scheme has more than 100 members

What type of pensions will be shown?

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

What is my responsibility?

As the Scheme Manager, you are responsible for the management, administration and governance of the Firefighters' Pension Scheme for your FRA



You need to ensure that:

Your pension administrator connects to the Pension Dashboard by the staging deadline and,

Once your scheme is connected, you must stay connected even if you move to another pension administrator

How do I get started?



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?



Who in your teams do you need to engage with?



What conversations do you need to have with your administrator?

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 incomplete
- Use TPR data scoring guidance to assess your starting point
- Consider remedy experience

How will this be rectified?

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

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
- Talk to your pension administrator, payroll and HR teams

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

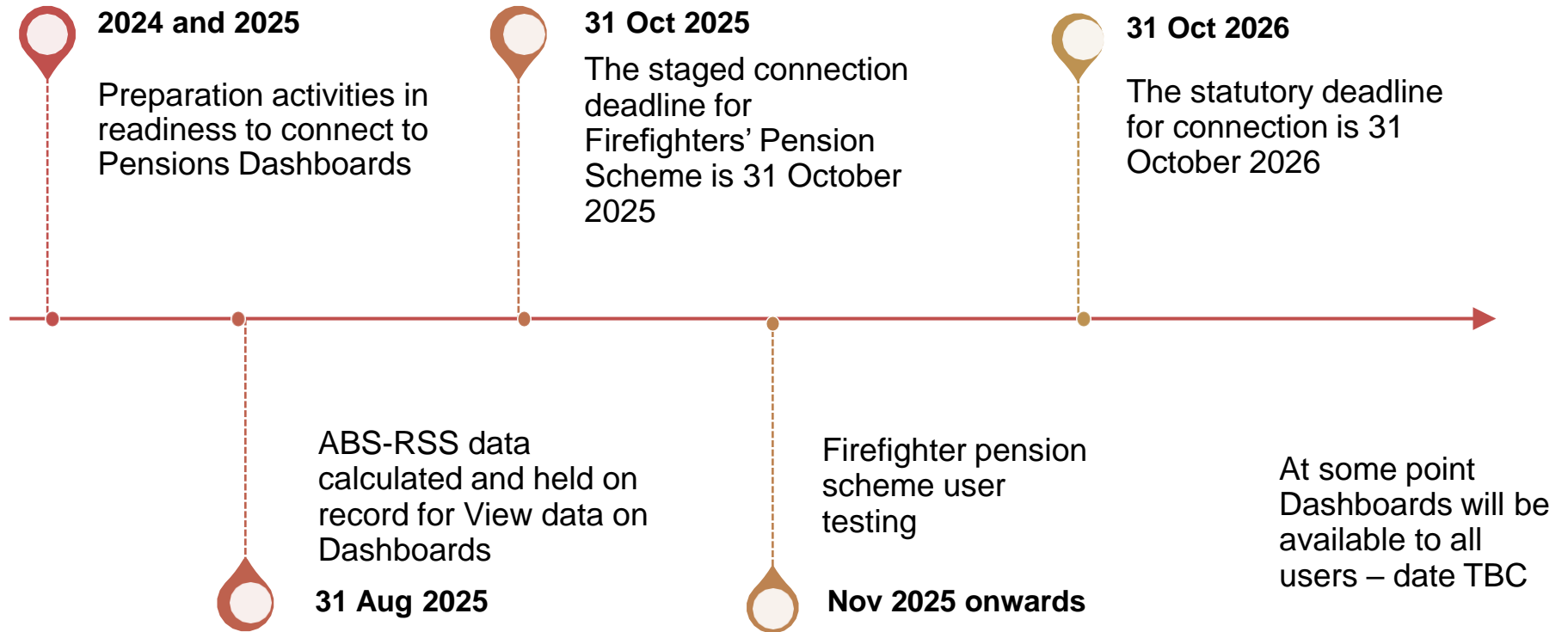
Is the specific calculated amounts to display to a member

What tools are available to help?

**LGA has
published a
checklist –
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 have 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 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 DAP

By December 2025, all UK schemes (including public sector) larger than 1000 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 from Spring 2026

Have you put Pensions Dashboards on your risk register?

Have you reviewed:

Whether you have adequate resources in place to enable not only connection of dashboards, but also ongoing future work and increased demand

Whether you have increased IT costs and or increased pension administration costs to support Dashboards and whether you have adequate fund for this

Whether you have all the necessary data reconciled e.g. common data

What reporting and governance is in place?



Regular updates from your pension administrator

- Data reconciliation of common data
- Data improvement plans
- Data matching policies set and tested
- IT / Software updates
- Connection plan / date booked
- Plan of how / when the matching policies and data improvement plans will be reviewed



Discuss with your Local Pension Board

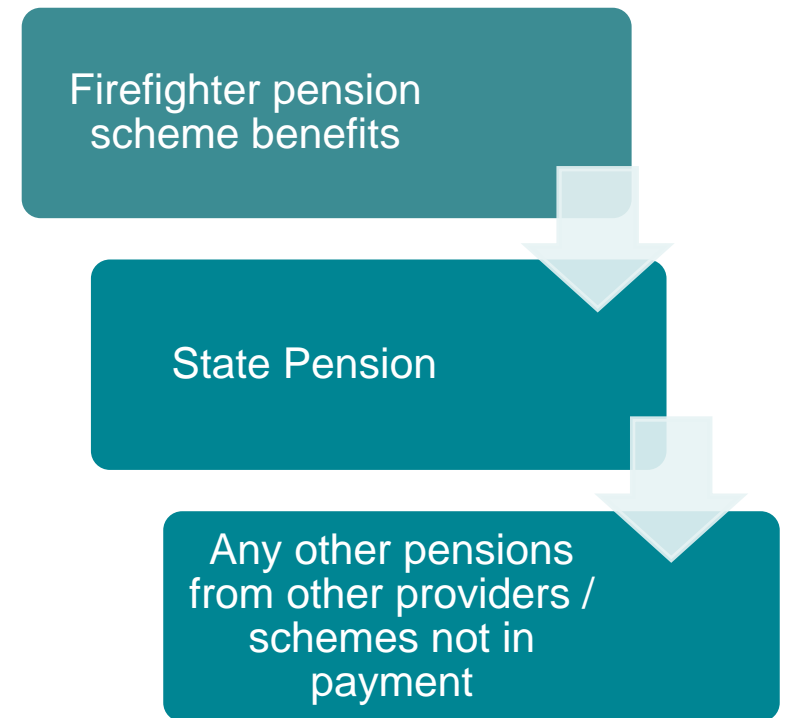
- Review progress on connection
- Review data improvement plans
- Review plans to comply with legislative timeframes

What Value Data will be shown on Pensions Dashboards?

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Firefighter 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



Where will the value data come from?

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

- Annual Benefit Statement Remediable Service Statement (ABS-RSS) for remedy members
- Annual Benefit Statement (ABS) for non remedy members

The LGA template introduced for 2024 took account of the requirements for Pensions Dashboards

- If the administrator is not using the LGA template, what data are they calculating and intending to use?

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



The requirement under legislation states that:



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



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

What are LGA doing?



Providing [checklists](#) for the sector to use to assess readiness and ensure all necessary actions have been completed



Will be hosting a joint Fire and Police coffee morning covering Pensions Dashboards on 31st July 2025



Claire Neale from NPCC will continue to represent Police, Fire and the wider public sector at the Pensions Dashboards Programme Advisory Group.

Disclaimer

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Thank you for listening!

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