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Pensions dashboards: initial guidance

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Overview

[Watch our dashboards webinar on YouTube](#)
Get dashboards ready with this recorded webinar hosted by The Pensions Regulator and the Pensions Dashboard Programme

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As a pension trustee or scheme manager, you will need to connect with and supply pensions information to savers through dashboards.

There will be significant work involved in successfully connecting to pensions dashboards. Regardless of your connection deadline, we strongly advise you to start preparing as soon as possible.

This initial guidance is based on [draft regulations consulted on by the Department for Work and Pensions](#) and the subsequent consultation response published in July 2022. We will publish updated guidance later in the year, which will reflect the final regulations and the standards being developed by the Money and Pensions Service (MaPS). Our guidance will also evolve in light of industry's experience with dashboards.

Dashboards duties will apply to the trustees or scheme managers of registrable occupational pension schemes with 100 or more active and / or deferred members and non-registrable public service pension schemes, unless the scheme's main administration is outside Great Britain. It is anticipated that equivalent regulations will be made for Northern Ireland in due course.

The Financial Conduct Authority (FCA) will make corresponding rules for FCA-regulated pension providers in respect of personal and stakeholder pension schemes.

It is expected that pension schemes, starting with master trusts, will be required to connect to dashboards from August 2023.

Pensions dashboards

Pensions dashboards are digital services — apps, websites or other tools — which savers will be able to use to see their pension information in one place. This includes information on their State Pension. Pensions dashboards will not show pensions that are already being paid.

A saver will use dashboards to search the records of all pension schemes to confirm whether or not they are a member. They will be able to see information themselves or can authorise a qualified third party ('delegate') to see it. For simplicity in this guidance we use 'member' to refer to all dashboards users.

Dashboards aim to help members plan for retirement by:

- finding their various pensions and reconnecting them with any lost pension pots
- understanding the value of their pensions in terms of an estimated retirement income

MaPS will develop and host its own pensions dashboard on the MoneyHelper website. Other organisations will also be able to develop and host their own dashboards, subject to approval and regulation by the FCA.

For pensions dashboards to work, MaPS is building a system which will connect pensions dashboards to pension schemes. You can **find out more about the dashboards system on the MaPS website**.

Your role and legal duties

Under current proposals, you will be required to:

- register your scheme with MaPS and **connect to dashboards by a specific deadline**

- receive personal information on members, and search and **match members to their pensions** ('find requests')

- **provide members with information about their pension** through the dashboard of their choosing upon request ('view requests')

- co-operate with MaPS when preparing to connect, maintain records and report certain information to us and MaPS

You will need to do all of the above in compliance with standards published by MaPS and having regard to guidance issued by MaPS and / or TPR.

Many of the processes and practicalities of dashboards are still in development and we will update our guidance over time. **Find out more about how to stay up to date with developments**.

Working with advisers and providers

You will need to work with several organisations to get connected to dashboards. Typically, it will involve your administrator, software providers, actuary and legal advisers. It could also include employers (to improve the availability and quality of personal data) and external data suppliers (for example additional voluntary contribution (AVC) providers if you do not hold full details of the AVC entitlement with the main scheme information).

Talk to them as soon as you can about their dashboards plans and how they can support you. Early engagement will help them plan their workload and improve their ability to support you.

You may need to procure new services or update your supplier contracts. This will take time and may hold up your preparations if you do not address this early.

The dashboards duties apply to trustees and scheme managers. While you can use third parties to help you meet your duties, you will ultimately remain accountable for ensuring that your scheme is connected to dashboards on time and that you are (and remain) compliant with the requirements. You will need to be available to make any decisions required for your suppliers to progress their work and you should put in place robust ways to monitor this progress. Where they are supporting other clients with similar connection deadlines, make sure they have enough capacity to deliver.

For more information, see our guidance on **the selection, appointment, management and replacement of any suppliers**.

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