

# PASA PDWG

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PASA Experts for Pensions  
Dashboards

What administrators, providers and service centres should say to savers who enquire about dashboards: Interim Guidance

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# Acknowledgments

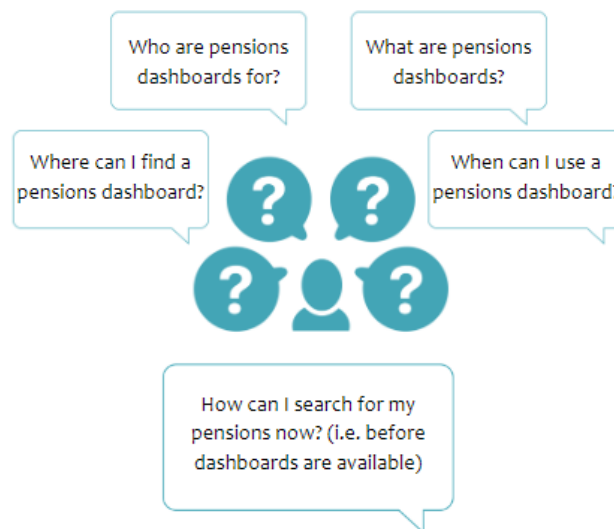
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## 1. Introduction

With DWP's pensions dashboards regulations coming into force in December 2022, we're seeing an increase in media coverage. This coverage has mainly been in the specialist pensions media, but reports are now beginning to appear in the general media.

Consequently, administrators, providers and service centres are starting to see an uptick in enquiries from savers about dashboards, such as:



This PASA Guidance contains reactive wording which administrators, providers and service centres can use in response to such enquiries. While the wording isn't mandatory, it will be helpful to savers for the industry to give consistent responses to their dashboards enquiries.

**Not proactive communication:** PASA isn't advocating schemes actively push out general communications about pensions dashboards yet. This stage will come as the delivery programme approaches the launch of dashboards to the general public, at the Dashboards Available Point (DAP). As at March 2023, the wording in this interim Guidance is intended to be used reactively as a response to enquiries made about dashboards.

**Not data management:** Some schemes may separately wish to proactively contact savers as part of their data management plan (for example, asking savers to check their personal details held by the scheme are up to date). While, for example, the criticality of accurate personal data's increased by the introduction of dashboards, data management plans have wider application than just dashboards. Recommended approaches around contacting savers to improve data quality are covered in [wider PASA Guidance on data](#).

## 2. Specimen reactive wording

This interim Guidance contains a suite of specimen responses to questions savers might ask about dashboards. The wording below could be used in various ways, for example:

- In pension service centre call scripts, or
- In written responses to savers who email with enquiries about dashboards

The specimen wording can be adapted by schemes as appropriate to their circumstances. But by the industry providing consistent core reactive messaging, this will ensure savers with multiple pensions won't receive conflicting messages.



### What are pensions dashboards?

Increasingly, savers have more than one pension, and they have more options about how to use their different pensions at retirement. Keeping track of them can be complex, so Government is planning to launch a new initiative allowing savers to securely search for their pensions.

Savers will be able to choose from a range of pensions dashboards (apps, websites or other tools) to request a **secure digital search for their pensions**. After verifying their identity, inputting their National Insurance Number and a few other personal details, users will be able to trigger a search across virtually the entire pensions industry. A summary of the pensions found will be **displayed back to the user on their smart phone, tablet or desktop browser**.

This new free online service, will be available 24/7 and include state pension, but won't include pensions already being paid (for example if you're already retired).

Pensions dashboards aren't available just yet, but the pensions industry is working with Government and Regulators to make them available in the next few years.



### Who are pensions dashboards for?

When they're launched, pensions dashboards will be for anyone with a UK pension which isn't yet being paid out. This is broadly, anyone in the UK of working age or working age people who are now overseas but have pensions in the UK (perhaps from earlier in their careers).



### What will a pensions dashboard show?

Pensions dashboards will show an indicative summary snapshot of your different pensions found by the secure digital search and the estimated income you might have at retirement.

You'll only be able to see basic information about your pensions. If you need more detailed information, for example, to make decisions about your retirement savings, you'll still need to contact your various pension schemes and providers, as you do today.



### What will I be able to do with a pensions dashboard?

You'll be able to request a secure digital search for your pensions and then see an indicative summary snapshot of basic information about your found pensions. This will help increase many people's awareness of what pensions they have and what total income they might be able to expect in retirement.

You won't be able to take action on pensions dashboards such as transferring your savings from one pension to another. You shouldn't make any decisions based on information from dashboards alone: you should use it to seek guidance or advice to make the most of your retirement savings.



### Where can I find a pensions dashboard?

Pension dashboards are not yet available, but in the future you'll have different options about where you can choose to use a pensions dashboard service. Many banks, insurance companies and other pension providers are expected to link to the Government's secure digital search, then display your found pensions on their existing apps and websites, free of charge. As pensions are valuable assets, these dashboard services will be strictly regulated by the Financial Conduct Authority (FCA).

The Government's impartial [MoneyHelper](#) service will also have a dashboard which anyone can use.



### When can I use a pensions dashboard?

Not yet as the system is being tested. The Government will decide when pensions dashboards will be made available for the public to access and dashboard providers are likely to launch communication campaigns at this time. This is expected to be by the mid-2020s.

This is a very complex initiative, making many millions of pension records available to be digitally searched. Some of these will go back many decades, across many hundreds of different pension schemes and providers. A very large amount of testing is required to ensure everything is secure and working correctly.



### How can I search for my pensions now? (i.e. before pensions dashboards are available)

A. Pensions dashboards are a little way off, but you don't need to wait to find any pensions you may have forgotten about. [National Pension Tracing Day](#) brings a focus to pensions on the last Sunday in October every year, but you can look for your pensions on any day of the year. The National Pension Tracing Day website has many useful resources to help you find your pensions, including:

- The Government's existing service to help you [find the contact details](#) of your different pension schemes or providers, and
- The Association of British Insurers (ABI) [list of pension providers which have been taken over by other companies](#) and showing which company they're part of now

Once you know who your pension schemes and providers are, you can contact them for details of each of your different pensions.

### 3. Further iterations

As we move closer to the public launch of dashboards, we intend to adapt this reactive interim PASA Guidance into proactive Guidance on what pensions schemes and providers should actively say about dashboards.

In the meantime, if providers receive additional questions from savers about dashboards, this interim Guidance may be updated with additional specimen reactive wording as appropriate.





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