



PASA Dashboards Working Group

Dashboards Toolkit: Survivor Benefits

June 2026

Produced in partnership with:



Our Experts for Dashboards

PASA 

The PASA logo symbol is a stylized, dark red letter 'P' with a vertical line through its center, resembling a dollar sign or a similar symbol.

Acknowledgements

PASA is grateful to the members of the PASA Dashboards Working Group (DWG) who authored the updated Guidance and their employers:

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1. Background

PASA has received a number of queries from administrators and trustees regarding the application of survivor benefit flags within the Pensions Dashboards Programme (PDP) data standards. The relevant data standards are as follows:

2.312	ERI survivor benefit
2.412	Accrued survivor benefit

2. PDP Guidance

PASA liaised with PDP policy team, and the following guidance was provided regarding the use of the survivor benefit flag within value data:

- As a general principle, the flag should be used to indicate a benefit has additional value because it includes features for a surviving partner, whether before or after annuitisation
- The flag allows pensions of a similar type to be compared more effectively or, at a minimum, indicates whether further investigation may be required. A dashboard will direct users back to the scheme to obtain additional information
- The flag should be used where specific survivor benefits exist. For example, the return of a DC pot before annuitisation wouldn't generally be considered a survivor benefit. In contrast, most DB pensions would be expected to return a value of 'True', given survivor benefits are typically built into the benefit design
- While a more prescriptive definition could lead to greater consistency, the impact of differing interpretations is expected to be relatively low. Schemes providing genuine survivor benefits are likely to return a value of 'True'. Where schemes return a value of 'True' in circumstances where survivor benefits aren't present, this is likely to be considered as part of any subsequent decision-making process (for example, consolidation decisions). DC arrangements with insured spouses' pensions are considered the area most likely to give rise to differing interpretations
- A further consideration is the accrued survivor benefit flag and the ERI survivor benefit flag should always align. One should not be 'True' while the other is 'False', as the flag is intended to reflect the overall value of the benefit

3. PASA Interpretation & Practical Application

PDP's guidance doesn't explicitly state the survivor benefit flag should be determined solely by reference to post-retirement benefits. However, given the statement the accrued and the ERI survivor benefit flags should always match, PASA considers, in practice, schemes will generally need to apply a consistent approach based on the overall benefit being illustrated. As the annual amounts shown within value data relate to post-retirement benefits, we would generally expect the survivor benefit flag to align with the basis used to calculate those benefits.

In most cases this would result in a value of 'True' for DB benefits (excluding, for example, Pre-88 GMP-only members, EPB-only members and other scheme specific exceptions) and 'False' for DC benefits, unless there is a scheme specific reason for a different outcome. For example, where a scheme provides an insured spouses' pension for active members, but the post-retirement amounts shown in value data are calculated on a single life SMPI basis, we would expect the survivor benefit flag to be set to 'False'.



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