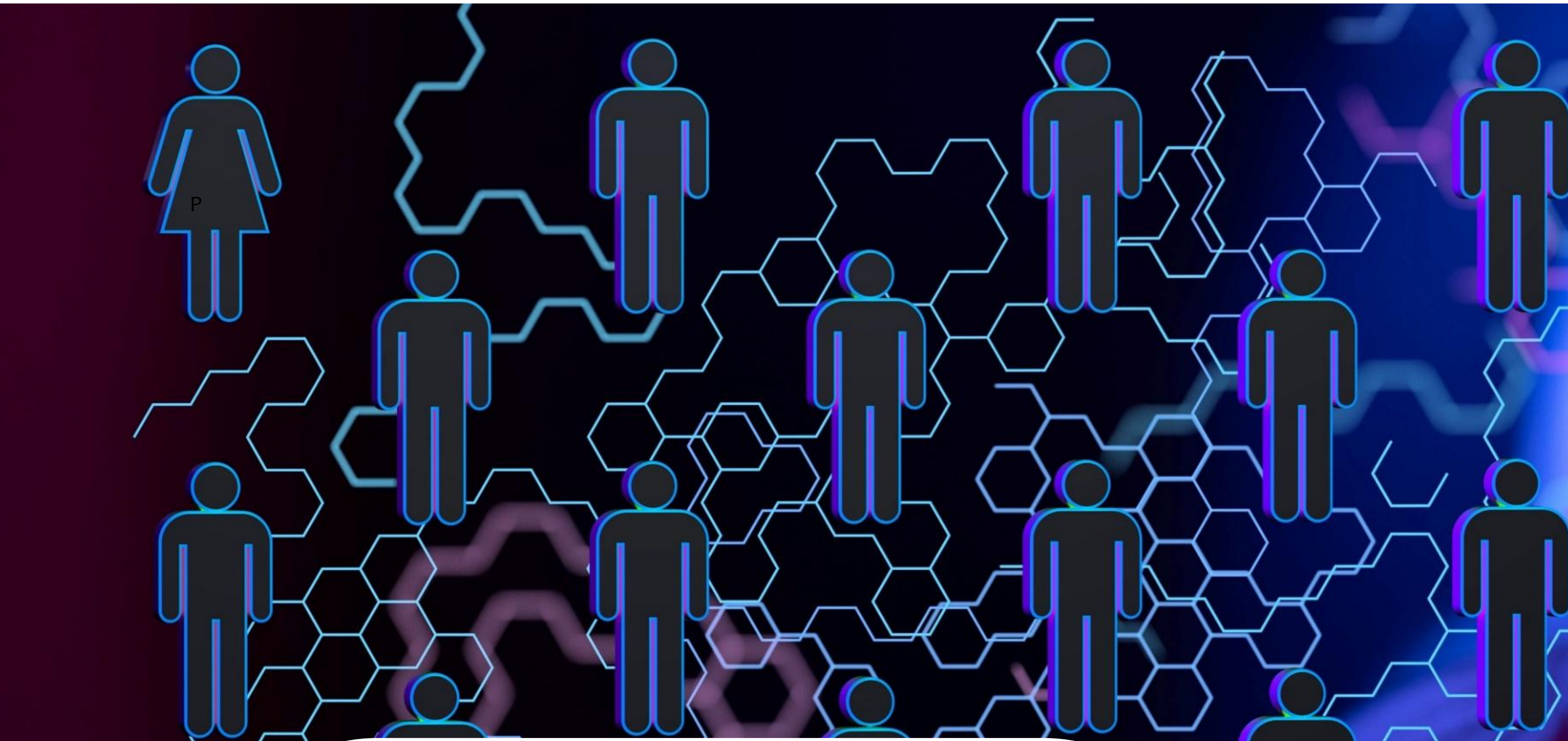

PASA Engagement and Communication Working Group

Interim Guidance: Responding to member enquiries about pensions dashboards

August 2026

Produced in partnership with:

Gallagher

Our Experts for Engagement & Communication

PASA

Interim Guidance: Responding to saver enquiries about pensions dashboards

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Jonathan Hawkins *Board Sponsor*	PASA
Shaily Sodha-Carr *Co-Chair*	Gallagher
Andrew Worthington	Sackers
Chris Burridge	CFH Docmail
Claire McHenry	SuperChoice
David Rich	Mortality Manifest
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1. Introduction

Pensions dashboards represent a significant development in the way individuals will access information about their pension savings. As the initiative progresses towards the launch of the government-backed MoneyHelper dashboard, administrators, providers and service centres are likely to receive an increasing number of enquiries from members seeking to understand what dashboards are, how they'll work and what they'll show. Some members may also become aware of dashboards through MoneyHelper consumer testing recruitment activity.

This Interim Guidance has been developed to help administrators, providers and service centres respond to those enquiries clearly and consistently. It sets out frequently asked questions and suggested responses which can be used when speaking with members about pensions dashboards. The aim is to provide simple, factual explanations while managing expectations about what dashboards will, and won't, do when they're introduced.

As we move closer to the launch of the MoneyHelper dashboard, further detail will emerge. This Guidance should therefore be viewed as an interim resource and may be updated as more information becomes available.

Note: This Guidance isn't designed to support enquiries from members who make contact as a result of their own test of the MoneyHelper dashboard. We assume these will be handled through the operational processes administrators and providers are putting place as part of their dashboards operational readiness. PASA's Dashboards Working Group is providing support to industry in this area.

2. Frequently Asked Questions

These suggested responses are intended to support member conversations. They should be adapted where needed to reflect the scheme, provider or administrator's own processes and the latest information available.

01 WHAT ARE PENSIONS DASHBOARDS?

Pensions dashboards are a government-backed initiative designed to help you find and view information about the pensions you've built up during your working life. Nearly all UK pension schemes, along with State Pension information, will be connected to pensions dashboards.

- You'll be able to use a secure government service to prove your identity and search for your pensions. You'll then see a list of pensions found for you, including your State Pension

- Initially, you'll use the government-backed MoneyHelper dashboard to view your pensions. In future, other approved dashboards may also become available
- This may help you reconnect with pensions you've lost touch with and give you an estimate of the income you may receive when you retire
- You won't be charged for using a dashboard

02 WHO ARE PENSIONS DASHBOARDS FOR?

Pensions dashboards are for anyone who has saved into a UK pension. They may help you find pensions you've forgotten about, or reconnect you with schemes or providers which have changed administrator. Dashboards won't show information about pensions already being paid to you. They'll only show information about pensions you've built up in the UK, although you don't need to live in the UK to access a pensions dashboard.

03 WHAT WILL PENSIONS DASHBOARDS SHOW?

Pensions dashboards will display information about defined benefit (DB) pensions, including what are sometimes called final salary pensions, defined contribution (DC) workplace pensions, collective defined contribution (CDC) pensions, personal pensions and the State Pension.

Dashboards will show an estimated retirement income for each pension, contact details for the organisation administering it and additional information, such as whether the pension is expected to increase each year in retirement.

You'll also see the total estimated income across all pensions shown on the dashboard, and the ages at which different pensions are due to become payable.

If you want more detailed information about any of your pensions, or a more up-to-date value, you'll need to contact the pension scheme or provider.

04 WHAT WILL I BE ABLE TO DO WITH A PENSIONS DASHBOARD?

You don't have to take any action after viewing your information on a pension dashboard. However, if you're actively planning your retirement, you may wish to contact the scheme, provider or administrator for each pension to request a more accurate quotation of your benefits.

You shouldn't make any retirement decisions based only on the information shown on a dashboard. Dashboards are designed to help you understand what pensions you may have and support you in seeking guidance or advice.

You won't be able to transfer your pensions or carry out transactions through a dashboard, although this may change in future.

05 HOW CAN I ACCESS A PENSIONS DASHBOARD?

The first dashboard to launch will be the government-backed MoneyHelper dashboard. This is currently undergoing testing, but only for invited users. The access journey includes setting up, or signing in, to the new GOV.UK One Login identity service, which verifies some of the personal details used to search for your pensions.

In future, other approved organisations such as banks, insurers and pension providers, may also offer access to their own dashboard free of charge. However all dashboards will have to adhere to a set of design standards and protocols, which will include the member's identity being verified by the One Login service.

06 WHEN CAN I USE A PENSIONS DASHBOARD?

The MoneyHelper dashboard is currently expected to launch in the financial year 2027/28.

07 HOW SECURE WILL MY DATA BE?

Your identity will need to be verified by the GOV.UK One Login service before you can search for pensions using a dashboard. You may be asked to provide evidence, such as a passport or driving licence. If you've already registered with GOV.UK One Login you won't need to verify your identity again, unless you had set up One Login for a different Government service that had less stringent verification requirements than pensions dashboards.

Your data will be transferred through secure, encrypted connections. It will only be sent to the dashboard you're using when you log on and ask it to search for your pensions.

08 HOW CAN I SEARCH FOR MY PENSIONS NOW?

Pensions dashboards aren't available to the general population yet, but you don't need to wait to look for pensions you may have forgotten about. National Pension Tracing Day takes place on the last Sunday in October every year, but you can look for pensions at any time.

The National Pension Tracing Day website (nationalpensiontracingday.co.uk) includes useful resources to help you get started, including:

- The government's existing service, which can help you find the contact details for pension schemes or providers
- The Association of British Insurers' list of pension providers which have been taken over or changed ownership, showing which company they're now part of

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

09 DO I NEED TO DO ANYTHING NOW?

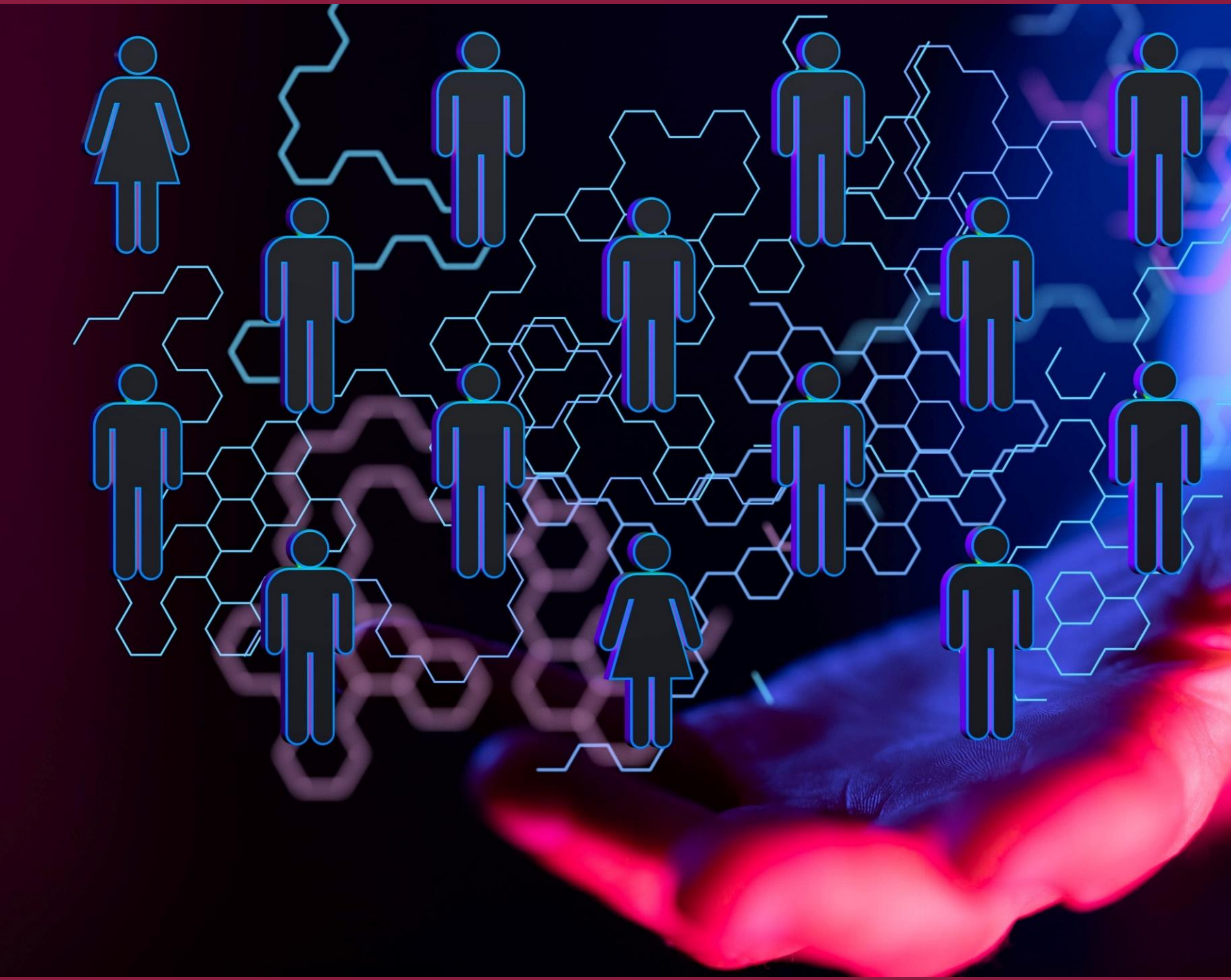
Before dashboards are launched, it's a good idea to tell your pension schemes or providers if you've changed your address or any other personal details. They'll only provide your pension information to a dashboard if they're confident it's you asking for it. Keeping your details up to date will help them match you to your pensions when you use a dashboard.

3. Conclusion

Pensions dashboards are expected to play an important role in helping individuals reconnect with their pension savings and gain a clearer view of what they may have in retirement. In this period before the launch of the first dashboard, the MoneyHelper dashboard, its important members receive clear, consistent and accurate information when making enquiries.

Administrators, providers and service centres will remain a key source of information and support for members before and after dashboards are introduced. By providing straightforward explanations and signposting members to appropriate guidance or regulated advice where needed, the industry can help ensure dashboards are understood and used as intended.

PASA will continue to monitor developments and update this Guidance where appropriate, supporting the industry as it prepares for the successful introduction of pensions dashboards.



Get in touch:

info@pasa-uk.com

www.pasa-uk.com