

MoneyHelper Pensions Dashboard

A practical route to trusted pension engagement

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Learning objectives

By the end of this session, financial advisers will be able to:

1. **Explain:** The purpose, scope and client journey of the MoneyHelper Pensions Dashboard, including the pension information clients may be able to view.
2. **Distinguish:** Dashboard information and impartial guidance from regulated financial advice, maintaining clear professional boundaries.
3. **Apply:** Dashboard outputs to support client fact-finding and retirement-planning conversations, while checking the accuracy and currency of the information.
4. **Identify:** Appropriate next steps where pensions are missing, pending or need action, including contacting the relevant provider or signposting to further guidance.

CPD focus: Knowledge, application and professional judgement.

Who we are

We help people

“We help people – particularly those most in need – to improve their financial wellbeing and build a better, more confident future.”

MoneyHelper



HM Government
Llywodraeth EM

Gan y



Gwasanaeth
Arian a
Phensiynau

From



Money &
Pensions
Service

Pensions and retirement – how do we feel?

Understanding pensions

20.9 million UK adults aged 18–65 do not understand enough about pensions to make decisions about retirement.

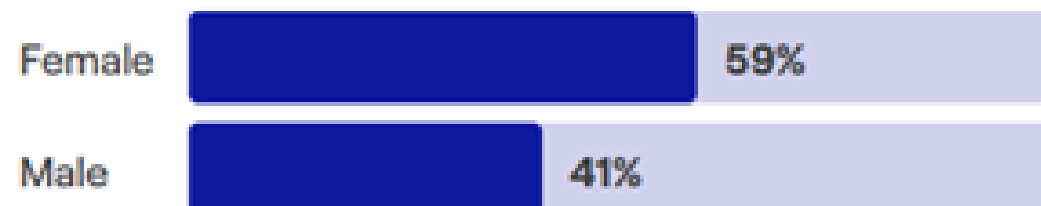
20.9m 

Retirement

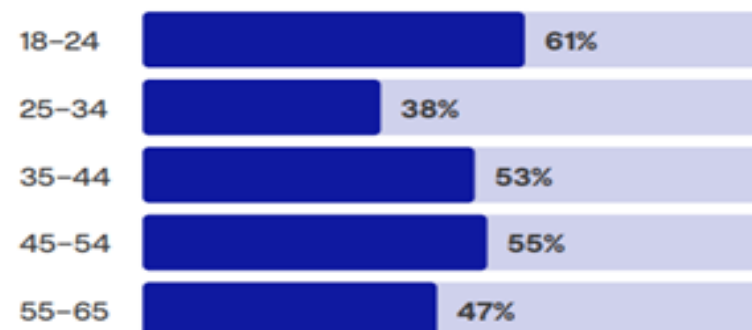
50% of UK adults aged 18–65 do not have a plan for their finances in retirement.

50% 

% of people who do not understand enough about pensions to make decisions about retirement (by gender)



% of people who do not understand enough about pensions to make decisions about retirement (by age)



What is the MoneyHelper Pensions Dashboard?

A clear and simple way for people to view their pension information online.

The MoneyHelper Pensions Dashboard is a digital service that enables people to access their pension information in one place, online, in a clear and simple way on a computer, tablet or mobile phone, at a time of their choosing.

The service will be available across all four nations of the UK under the MaPS MoneyHelper brand (HelpwrArian in Welsh).

A single, trusted view — wherever people choose to access it.

01 ONE PLACE

Pension information in a single online view.

02 YOUR DEVICE

Computer, tablet or mobile phone.

03 FOUR NATIONS

MoneyHelper across the UK; HelpwrArian in Welsh.

Why the MHPD is being introduced

People need a clearer route through a complex pensions landscape.

The pensions landscape is complex and can be difficult to navigate. Changes to the labour market and pension reforms place greater emphasis on individuals to prepare for later life and make good choices.

Many people also struggle to keep track of their pensions and do not always seek enough guidance or advice. As a result, understanding of pensions and what they mean for later life remains low.

AROUND

HALF

of people in the UK are not expected to reach even a moderate living standard in retirement.

THE CHALLENGE

Low visibility, limited support and difficult choices can undermine retirement planning.

What information will people be able to see?

Key pension details in one place, accessed after secure identity verification.

Users will be able to see details of their pension pots, including provider information and, where available, pension value and estimated retirement income.

- 01

PENSION PROVIDER

Details of the organisation holding each pension pot.
- 02

PENSION VALUE

The current value of the pension, where available.
- 03

RETIREMENT INCOME

Estimated retirement income, where available.



Scan to watch: what users can see and do on pensions dashboards

HOW PEOPLE ACCESS IT

FIRST

Verify identity

through GOV.UK One Login

THEN

Use the MoneyHelper Pensions Dashboard

What information will people be able to see

○○○

✕

Pensions in your estimate

State Pension



HM Government

State Pension date

Estimated income

Workplace pension

Pension provider

Expected retirement date

Estimated income

Employer details

Personal pension

Pension provider

Expected retirement date

Estimated income

MoneyHelper Pensions Dashboard consumer testing



User outcomes



Most users have a positive experience of using MHPD, with high levels of customer satisfaction and advocacy.

“ I found a pension on there I had forgotten about so was very useful. It was easy to log in and the information was thorough and easy to understand. ”

“ It's just great to be able to see all my pensions together rather than to have to look them up on different sites with different logins.”

What happens when users use the service?

More than **95% of users** choose to add their National Insurance number when prompted.

Around **83% of pension matches** were initially registered as definite matches, while **17%** were registered as possible matches (Pensions that Need Action, PTNA).

What do users see on the pensions results page?

Pension matches are shown in three channels:

- Confirmed pensions
- Pending pensions
- Pensions that need action

Proportion of visits reaching the pensions results page with **at least one** pension in each channel, March to June:

- **92%** had a confirmed pension
- **37%** had a pending pension
- **31%** had a pension that needed action

User outcomes – ‘pensions that need action’ and intended next steps

Pensions that need action

- Early tranches highlighted issues with questions and confusion with pensions in this category
- Design improvements to give clearer instructions and reduce likelihood of misinterpretation and anxiety
- Reduction in users with questions or confusion
- Increasing volumes - will continue to monitor the questions users have about these pensions

Design improvements

- Pensions that need action
- Found pensions
- Home link
- Start button
- Valuation date

Intended next steps

- Top 3 most common intended next steps: 'no planned action', 'monitor/review' and 'contact provider'
- 'Consolidate pensions' and 'retirement planning' were also common responses
- Users wanted to contact providers for various reasons:
 - most commonly, following up on pensions that need action
 - enquiring about a missing pension
 - updating personal details
 - getting a valuation

MoneyHelper Pensions Dashboard: Better-informed clients

Benefits for your clients

-  **One clear view:** See pension provider details, values and estimated retirement income, where available, alongside State Pension information
-  **Find forgotten pensions:** Identify pensions that may have been lost
-  **Greater confidence:** Understand their overall retirement position before considering important decisions
-  **Clear next steps:** Recognise pensions that need action, information updates or contact with a provider
-  **Free and impartial:** Access a non-commercial service through the trusted MoneyHelper brand

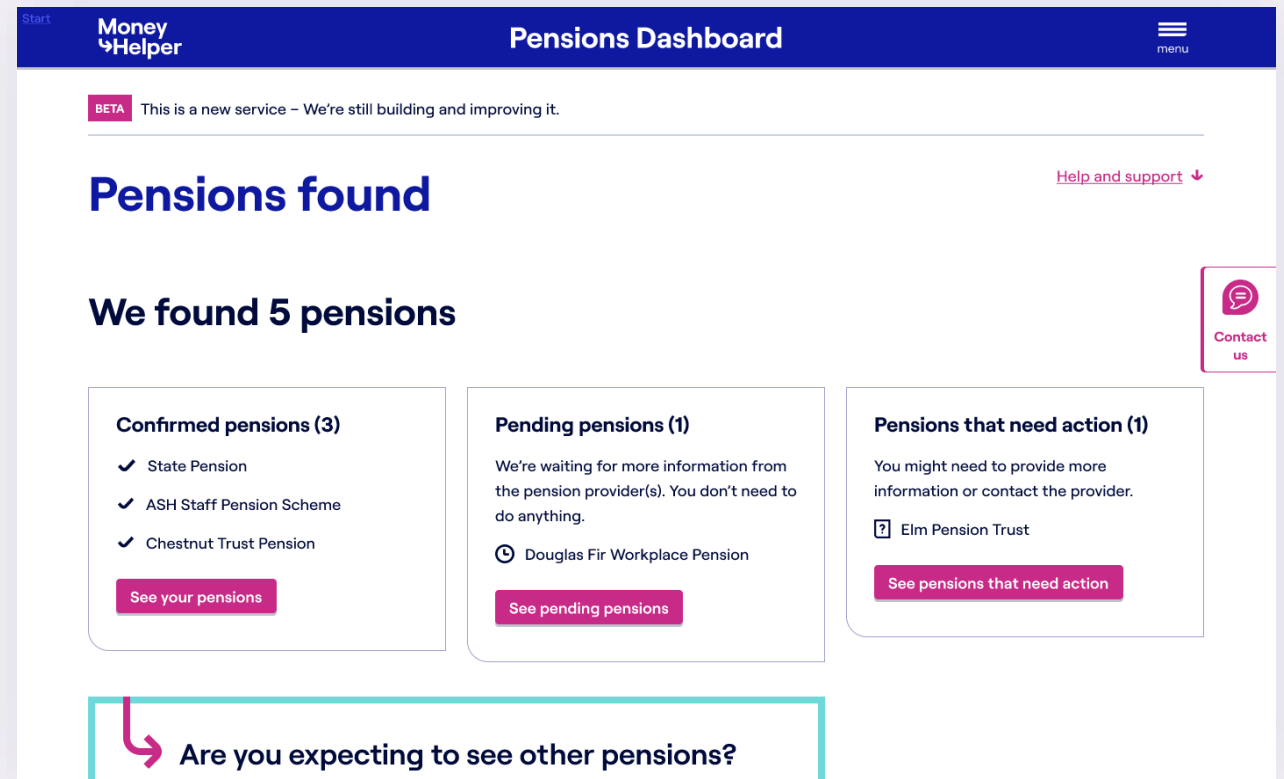
MoneyHelper Pensions Dashboard: More valuable advice

Benefits for Advisers

- **A stronger starting point:** Clients can arrive with a clearer picture of their pension arrangements.
- **More focused conversations:** Spend less time gathering basic information and more time exploring goals, priorities and options.
- **Complement, not replace, advice:** The dashboard provides information, while regulated advisers provide personalised recommendations.
- **Improve client engagement:** Turn pension information into meaningful discussions and informed action.
- **Identify advice needs:** Highlight gaps, outdated valuations, missing pensions, consolidation questions and retirement-planning opportunities.

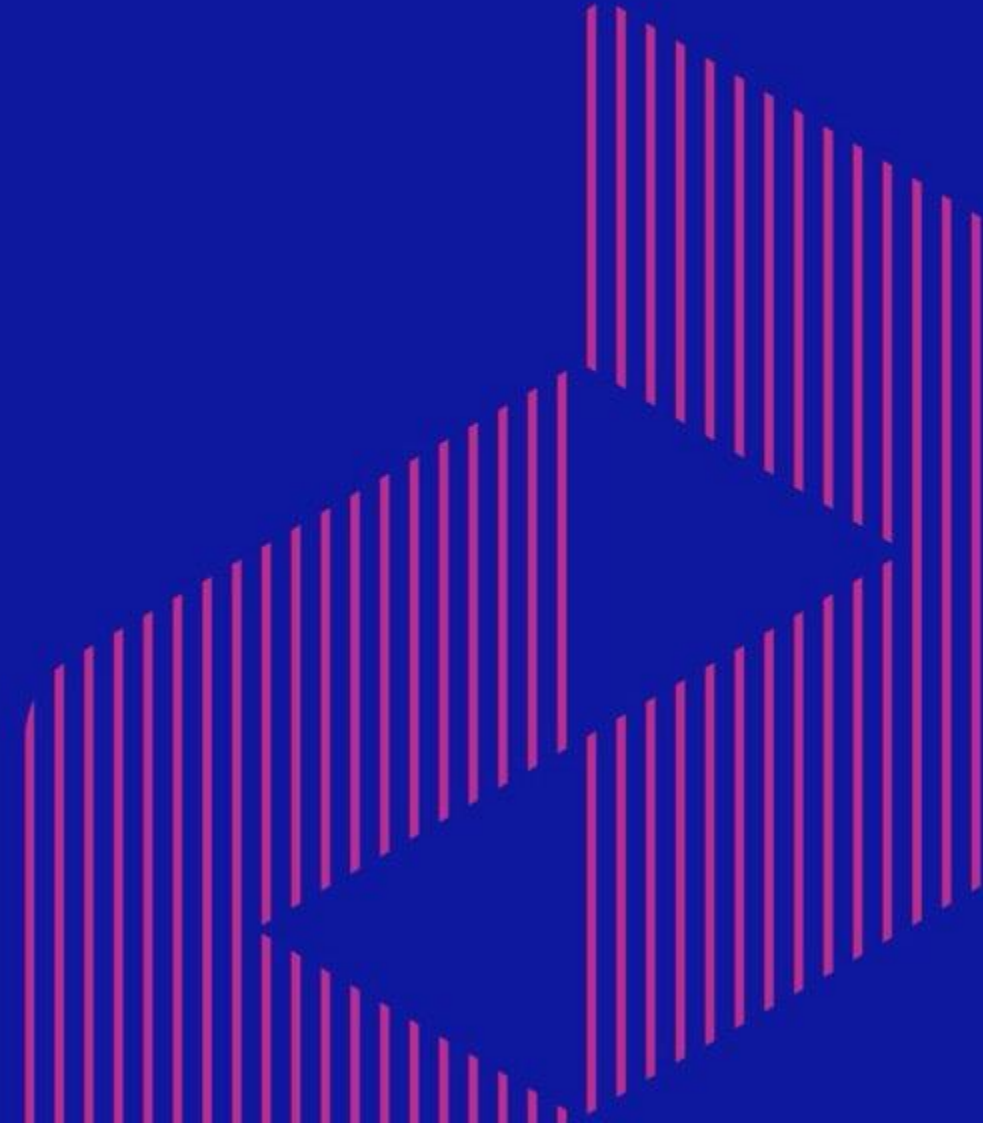
Launch date

- On current plans, expectation is the MoneyHelper Pensions Dashboard will be available to the public in **financial year 2027/28**
- An update on launch plans will be provided around the time of the **31 October connection deadline**, when significantly more user testing will have been undertaken
- The launch date will be decided by the Secretary of State for Work and Pensions, based on a range of criteria, and **6 months' notice** will be given to industry



Private sector dashboards

- **Government remains committed to private sector dashboards** alongside the MoneyHelper Pensions Dashboard
- **A Private Sector Dashboard Working group** has been established
- **Working group will review standards and other artefacts** relating to the future connection of private sector dashboards
- **Organisations that expressed an interest in participating have been notified**
- **Work continues to support future private sector dashboards** while preparations for launch remain the priority





Opportunities to get involved

- **Raise awareness**

Introduce the MoneyHelper Pensions Dashboard to your audiences and explain why it matters

- **Recruit people for testing**

Share the testing opportunity through your channels and encourage participation

- **Start a partnership conversation**

Contact your Regional Partnership Manager to discuss testing support and future engagement jenny.wright@maps.org.uk

Help shape the dashboard through testing

HOW YOU BENEFIT

Give your audience a voice

Ensure underrepresented groups help shape a national service

Create positive stories

Show how your organisation helped shape a service around real users

Strengthen partnerships

Build relationships with MoneyHelper and government stakeholders

Gain audience insight

Learn how people understand, trust and respond to pensions information

HOW WE BENEFIT

Reach diverse testers

Hear from people less likely to join standard research

Design for inclusion

Find accessibility and digital exclusion barriers early

Improve engagement

Test the messages, channels and support that prompt action

Strengthen the service

Identify issues before launch and prioritise improvements



**Scan the QR code
to sign up**

Thank you

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