



Chris Curry

Following news of a dashboards 'reset' in March, Pensions Minister, Laura Trott, recently shared an update on the Pensions Dashboards Programme, confirming plans to include in legislation a connection deadline of 31 October 2026, while the remaining staging timeline in legislation will instead be set out in guidance.

Following this update, Sophie Smith sat down with PDP principal, Chris Curry, to hear more about the progress of the dashboards reset, and address some of the industry concerns around capacity constraints and user testing.

➤ So Chris, can you share your thoughts on the recent ministerial update on the PDP and the progress of the reset so far?

The PDP is a very important programme that is likely to transform the way people do their retirement planning. It's also a very big, very complex digital programme, and it's really important that we get this right, and that we ensure it is safe and secure.

We had the original announcement back in March, which made it clear that we needed a bit more time to deliver the technical solution for pensions dashboards and that was what initiated

Maintaining momentum

➤ Pensions Dashboards Programme (PDP) principal, Chris Curry, sits down with Sophie Smith in the first interview since the dashboards reset to discuss the recent ministerial update and respond to industry concerns

the reset. The minister's announcement really builds on top of that, and there's some really important aspects to it.

Firstly, the timing that the statement was made, which was key in order to make sure that the regulations that were in place can be replaced because those would have been effective from August had they not.

And of course those are being replaced with just a single connection deadline, which is again a big change in how we're operating, and that single deadline is the 31 October 2026.

But that's not the date that we're expecting people to connect. That really is the end of the period and the legal date by which all of the things within the scope of the regulations will have to be completed by.

Guidance will be also produced, and within that guidance there will be a staging timeline, which is really where we expect the scheme to have regard to that timeline going forward.

And we will expect the industry to demonstrate how it is having regard to that timeline going forward.

➤ Given the key role of IT skills and resources in the decision for a dashboards reset, how has PDP since addressed this skill shortage?

The reset is going as we expected, which is good, and positive progress is being made.

We're still looking at some of

the planning and for some of those resources. What has been important is that DWP is giving us some very clear support as we go through this process and we are expected to be able to use their resources as well going forward.

We're still building plans in that space, but we don't really have concerns that we won't be able to find those resources.

➤ The new guidance-based staging timeline has been an area of concern for some people in the industry. Are you able to share further insight on how the guidance will be used in practice to avoid schemes and providers from leaving work until the single date, in 2026?

The first thing to say is that we'll be working very collaboratively with the industry over the next few weeks and months to work on that guidance and the timeline itself, so they'll have some involvement from the industry in how that looks before it's announced.

That's really important because we want to ensure that the timeline is feasible and achievable, but also strikes the right balance between us wanting to make sure that dashboards are available for the public without them having to wait too long.

We will also be working very closely with our regulatory partners and also with the DWP, alongside the industry.

It's in everyone's interest for there

to be a managed, staged approach to connection, and it simply isn't in anyone's interest to either take the risk that there will be capacity if you leave it until the last minute and that you'll be able to be connected in time or to delay access to the dashboards.

➤ **And what do you expect that industry collaboration to look like in practice?**

It will be a combination of things, and to be honest we are still working through the details of what that will look like.

But we have already seen extensive collaboration with industry through for example working groups, which we are looking to build on.

We know there are ideas out there in the industry and we'll be talking to other industry organisations to find out what might be the best way to go about this, and we will be having some events on this in summer.

We also have to be mindful of the limits of how we can collaborate; we're still spending public money, and we also have to make sure that we're not giving any parts of the industry a commercial advantage.

➤ **Industry experts have also raised concerns around a potential capacity crunch in preparing for the dashboards. Is this a concern for the dashboards' progress?**

Even without dashboards, there have been concerns over the amount of work that schemes are being asked to do. But all of the work they're being asked to do is really important and while it might not be the easy thing to do, it's a very important thing to do.

I think dashboards will be a little bit different than some of the others as there is that legislative date in place.

But it's very important that people don't assume that the guidance is just something that they can choose to follow if they want to. We're very much looking at this as a strong expectation from the

Minister for Pensions and DWP.

The regulators will also be keeping a close eye on who will be meeting that guidance and who won't, and potentially why schemes aren't meeting the guidance.

And if we get towards the 2026 connection deadline and schemes haven't yet completed their connection and it looks like that they might not be able to make their connection, they'll need to have a very strong rationale as to why.

➤ **Another issue that was raised ahead of the reset was concerns over the lack of user testing. Are you able to share any updates on the role of user testing and where that could fit into this new timeline?**

Testing has been and will continue to be really important as part of pensions dashboards, and in fact one of the preconditions with dashboards being made available to the public is that there's good user experience.

So user testing will continue to play an important role, and I think that lends itself to the importance of the staging guidance. Because if teams are connecting in the same way that we are expecting them to and go through in an ordered managed fashion, that will give us a window to undertake user testing using real data, as well as testing on dummy data and mock dashboards, which is already underway.

Once we get into the staging process, that's when we'll be able to use real data from pre-selected and carefully managed people in a real environment, in order to get insight into how well

dashboards work and whether there is anything we need to do to increase understanding.

➤ **Given the focus on continuing dashboards preparation, what in particular should pension schemes and providers be doing?**

It's really, really important that the momentum that's been built continues, and I think that there was a lot of work that we've done in advance of connection – you don't need to connect, for example, to be making sure that your data is clean, that you have confidence in the personal information that you hold and in particular in the data that you will be using for matching.

That's as well as working out, for example, how you might deal with partial matches, how you might want to handle the calculations that are going to have to be made, or how you might want to deal with the queries that might be coming in once dashboards are live.

So there's a lot of preparation work that can still be going on right now that doesn't need that connection to happen.

➤ **Written by Sophie Smith**

