



Chris Curry

**W**e are just under a year away from the final pensions dashboards connection deadline.

**Can you tell us where the industry currently stands in terms of providers connected and your view on whether we are on track to meet that final deadline?**

I am very pleased with the progress we're making and as a programme we are very confident that we are going to meet that deadline. As of the end of October, we had over 60 million pension scheme membership records connected. There's around 80 million in total, meaning we're around three quarters of the way there.

Of the original 19 voluntary participants, 15 have now completed their connection journey and are actually connecting schemes. The others are very, very close to completing their journey. As soon as those are all finished, there should be plenty of capacity. So, from our perspective, everything seems to be on track.

**➤ And are there any key risks that could still jeopardise hitting the final 2026 deadline?**

We're still testing the infrastructure, but we're not finding anything that

# The final countdown?

**➤ With just under a year to go until the final pensions dashboards connection deadline, Sophie Smith sits down with Pensions Dashboards Programme (PDP) principal, Chris Curry, to discuss the latest progress, and the work still to be done**

is causing us concerns or at risk of stopping providers from meeting their deadlines.

But there is still a lot of work that needs to be done in the industry. Whilst we've already got three quarters of records connected, that's been driven by larger schemes, which have the resources, are more aware of their responsibilities, and have been working hard to get connected in good time.

We now have a much larger number of schemes to connect, but they are relatively small.

They may be coming to this relatively late, having waited to see what happens with the bigger schemes, so it's now all about making sure those smaller schemes are getting on track.

There is a temptation to leave it later, but one thing we have found is that you need to allow enough time for all this work.

Having said that, we're also learning all the time from the connections that have happened already, so hopefully the process for those smaller schemes next year will be more streamlined and slightly smoother.

**➤ The MoneyHelper Pensions Dashboards is now also undertaking low-volume user testing, with many of the team at Maps recently getting first-hand experience with dashboards for the first time. Can you share any early**

**insights from the testing, or your own experience?**

I actually got to do my first test while I was on holiday, which really showed that you can use it anywhere! It was a really powerful experience.

And the wider responses so far suggest that a lot of people are having an incredibly positive experience.

Up until now it has been about making sure the data is being delivered properly, so it's been quite technical, but we are now at the point where we can consider how people are finding the experience, how it's making them feel, and what they want to do next.

It's a really exciting time and it's helping us do a lot of the testing of the system and the technology. We are still analysing the results from the first 'real people,' but it's already helped in several ways.

We're learning about the way we set up the connection on the PDP side; the MoneyHelper Pensions Dashboard team is learning things as they go through, and the industry is learning things too.

We will be publishing some more findings in the relatively near future though, as we know it's important that we can keep industry and everyone else up to date with what we're finding as well, because it's all going to help us in that journey towards making the MoneyHelper Pensions dashboard live as well.

**➤ What level of member feedback do you anticipate before full public availability, and how will you ensure the dashboard delivers a meaningful service for savers rather than just ‘being available’?**

It’s a really important question, because the only way that dashboards will be successful is if every part of that system is providing the data but also providing the services beyond dashboards.

So, it’s important that we get all of that right.

Low volume testing will continue for the rest of this year, and next year we’ll get into higher volumes, as the plan is for tens of thousands of people to have been through the dashboard before it is even made available.

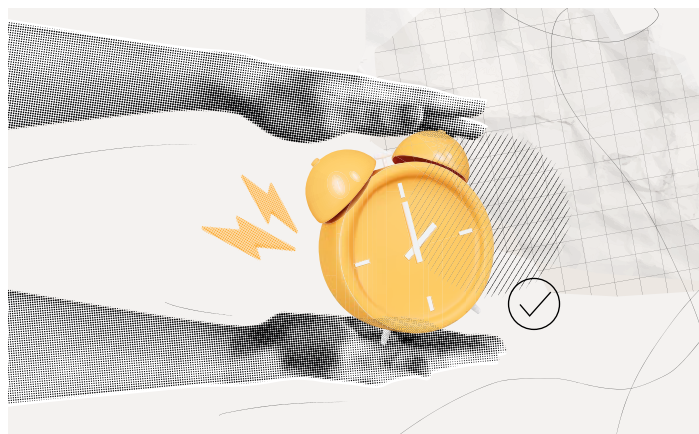
That will all be used and analysed to improve both the MoneyHelper Pensions dashboard, but also to help industry get ready.

In particular, we want to know how people are going to respond – what questions they’re going to have once they’ve looked at a dashboard and where they’re likely to go to get answers to that question.

Providers are expecting there to be an increase in the numbers of requests for information they get, which is a really positive thing, but what they want to know is what they are likely to want to know about, so they can get their own systems prepared.

We want to see a lot of that in place before the MoneyHelper Dashboard goes live, because we want to make sure that as soon as people are using the dashboard, they also have the opportunity to then follow up and do what it is they feel they need to do once they’ve had that experience.

It wouldn’t be very successful if people looked at a dashboard and then couldn’t go anywhere else to find more



information – so it is important we work collaboratively with the industry to make sure they’re ready.

Not everybody is suddenly going to be switched on, but it will be a step change, so we want to make sure that every aspect is ready before we start the launch.

**➤ There’s been less public discussion recently about private-sector dashboards. Can you tell us a bit about how this work has been progressing behind the scenes?**

There absolutely is work going on. We have a whole work stream having productive and constructive talks. We spoke to over 30 organisations, and we are now working on what the process might look like.

We are hoping to come out and talk to people before the end of this year to build on what we have already learned.

But the MoneyHelper Pensions Dashboard is going to come first, and we need to know when that’s going to happen before we can give more detail about when private-sector dashboards will become possible.

**➤ There had been some initial hope that 2026 connection deadline could prove somewhat of a launch date, with the then-Pensions Minister suggesting that an availability date could even be seen earlier than this. The conversation**

**has since shifted, and October 2026 seems more firmly rooted as a final connection date. What timeline do you think savers should expect for a) the MoneyHelper Pensions Dashboard to be fully live, and b) for broader pensions dashboard offerings to be seen?**

The end of October 2026 was always the connection deadline, and

the launch date is separate.

One of the key criteria is that the dashboard has to have good coverage – if people don’t have that, then they get disappointed. We need to learn through consumer testing, synthesise the information, and implement changes. The Secretary of State will give six months’ notice, but we’re not hitching it to a specific date at this point.

Ultimately the right launch moment will be when there is good coverage, a good consumer experience, the right data, and when technically it’s all safe and secure.

**➤ Finally, what is your message to trustees/administrators who may feel they are ‘late starters’, and what should they now prioritise in terms of dashboards prep?**

If there are late starters out there, get started. There is help out there – look at the websites of both regulators, PDP, the Pensions Administration Standards Association.

For the vast majority, the first step is going to be through a third party. Speak to them as soon as possible; they’ll be a really good source of information.

Make sure your data is dashboard-ready and have a plan for keeping it at that standard. It’s not just a one-off exercise.

**➤ Written by Sophie Smith**