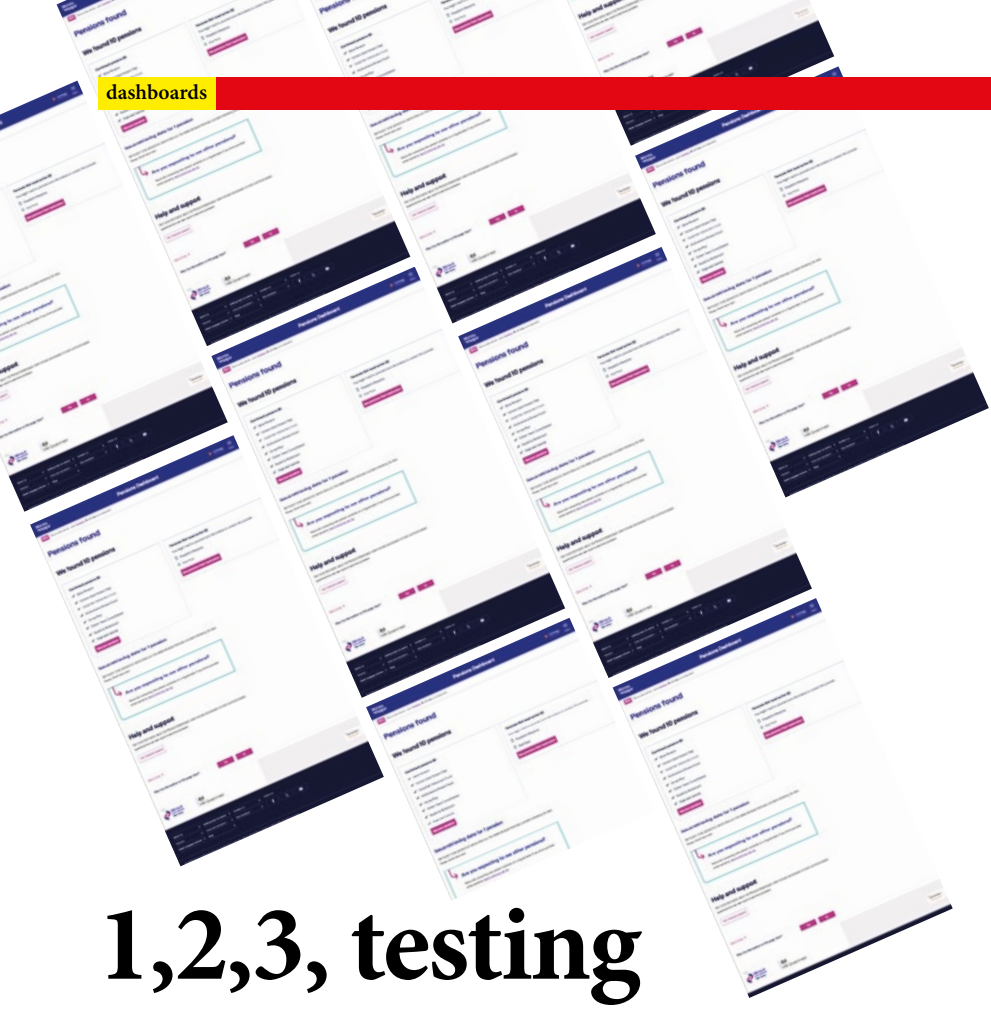


1,2,3, testing

With MoneyHelper's pensions dashboard now open for user testing, it's little surprise that industry professionals are putting it through its paces. We gather their first-hand experiences and insights as they test the service for themselves

I found the whole process smooth. It returned the pensions I was expecting, two DC pots, of which one had a live API feed, so it provided a value as of that day; the other one's value was about three months old.

The name of my employer was wrong on one of them, which was fine for me as my pension history was so simple, but if it was one of 10 that would have been hard to fathom out.

Overall, it is a great process. I think the early years will be hard due to data challenges, but it is a great design and once data is right a huge benefit to UK pension savers.

Hymans Robertson head of DC markets, Paul Waters

My experience of the pensions dashboard was broadly positive, although it highlighted some important challenges that the industry will need to address.

Perhaps most surprisingly, I found the GOV.UK One Login process relatively straightforward. However, I know anecdotally from friends and colleagues that identity verification can be a stumbling block for some users. While that isn't really a dashboard issue, it is part of the overall user journey and will influence how people perceive the experience.

Once logged in, I was pleasantly surprised by how quickly the information was collated. With the exception of one small stakeholder pension, the dashboard found exactly what I expected it to find. There were no missing pensions waiting to transform my retirement prospects, which was slightly disappointing from a personal perspective, but reassuring in terms of the system doing what it is designed to do.

The most interesting aspect was how differently pension information was presented by different providers. I wasn't expecting some providers, such as Legal & General, to provide what appeared to be near real-time valuations, while others were displaying figures based on data from much earlier in the year, or even from the previous year. Seeing those valuation dates side-by-side brought the issue of data recency into sharp focus.

I was also struck by the retirement income projections. The income figures shown were higher than I expected and I found myself having to dig into the underlying information from each scheme to understand the assumptions being used. In particular, the projected outcomes appeared to rely on future contributions continuing at current levels through to retirement, which may not reflect how many people actually save over their working lives.

For me, this points to a presentation challenge rather than a data challenge. The assumptions underpinning retirement income illustrations need to be much clearer at the outset. Users should be able to understand what level of future contributions, investment growth, inflation, increases and dependant benefits are being assumed before interpreting the projected income figure.

Overall, I would regard my experience as a success. The dashboard found the pensions I expected it to find, and I had no possible matches or tracing issues.

Broadstone head of policy, David Brooks

Logging in is hard. I questioned the choice of One Login from the start. It was much quicker than the 10/25 minutes

quoted for with/without existing One Login account but still, every time there is a choice between one click or two, two is chosen.

At this stage, most will plough on but I suspect many target users will read an introduction saying it will take 25 minutes to login and simply go and do something else.

On the first login, it found all my pensions. Actually, one more than I expected but unfortunately not a pot I'd forgotten about – at some point in past decade I tested Nest sign-up process to see how easy it was (very) and now I have a Nest account with £0.

Why do I have to click on so many compliance pages every single time I login? Surely the dashboard can remember that I clicked to say I confirmed details, I understand what the dashboard will do, I agree with data protection and only repeat if login is more than 'n' days ago. I'd put them all as links on a single page so people who want to read detail can, but the rest of us can have a one-click agree and continue.

The 'find pensions' seems a bit hit and miss; Mainly hit but not sure why I got different results on different logins. Sometimes when I login a pension is missing, including the state pension on one occasion.

When state pension is present, the link for more information on how the state pension is calculated goes to a Maps page explaining different types of pension. I was expecting it to go to the check your state pension page.

Only one of my providers is providing up to date data – well done Legal & General. It's 2026 – they all provide me up to date figures in their apps/websites so why not on the dashboard?

Only one provider shows the correct employer and it's not my current employer! For most, employer is either missing or some provider/fund word salad – not meaningful at all to a user.

I know this was a choice by the programme but I always said it was odd to exclude actual pensioners from the pensions dashboard. When I first logged on, I saw all seven of my pensions. Now, I only see five. I first thought this was a manifestation of the missing pensions I mentioned above but it's because during this period, I have taken some cash from two of them. So now my two biggest pots don't show up. Taking a good chunk of the over-55 population out of the target user base always seemed wrong to me.

I quite like the timeline for income but probably need some more thinking about how to show total income when figures from providers are as at different dates. Maybe take the figures and adjust to move to a single date? The state pension date seems a sensible default but the user could perhaps slide the date up and down? However, it would require some calculations in the dashboard infrastructure rather than merely displaying data provided.

WTW associate director, Alan Chaplin

I've been excited about the pensions dashboard for more years than I care to remember so I was excited to take part in user testing for the MoneyHelper Pensions Dashboard.

I appreciate this was research panel testing and the whole point is to identify issues and improve the experience before launch but three things immediately jumped out at me:

1. My main pension pot was significantly understated. It showed the (small) cash holding, but not the majority of the pension that was actually invested – this of course led to immediate panic!

2. None of my DB pensions appeared, only my DC pensions were shown.

3. The dashboard showed a pension with a provider I was unaware of and hadn't heard of; it also had no valuation.

That last one led to me calling the provider, spending 55 minutes on hold before being cut off – I gave up.

I'm about as engaged as it gets when it comes to my pensions but the majority of people aren't. That's why the UX needs to be world class, the engagement strategy spot on and the education designed to genuinely get people interested in their retirement.

Wesleyan product lead, Jay MacDonald

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Like many in the industry, I've had a go at the beta pension dashboard. Apart from the rather long registration process, it was a fairly easy experience, and found my simple pension arrangements quickly.

After the dashboard shows you your pensions, it tells you to 'Get retirement guidance'. That link takes you to this public page on MoneyHelper. It's not bespoke for my journey (one option is 'see your total retirement income', which I've just done) and there are a lot of options.

I like that the options are action-driven – about doing things rather than getting loads of information. But I wonder if there's enough help here to get a user from the dashboard results to an appropriate action for them.

Quietroom director, Simon Grover

LinkedIn post, republished with permission

£143k a year. If only.

My first pension dashboard experience gave me a pension income of £143,000 a year.

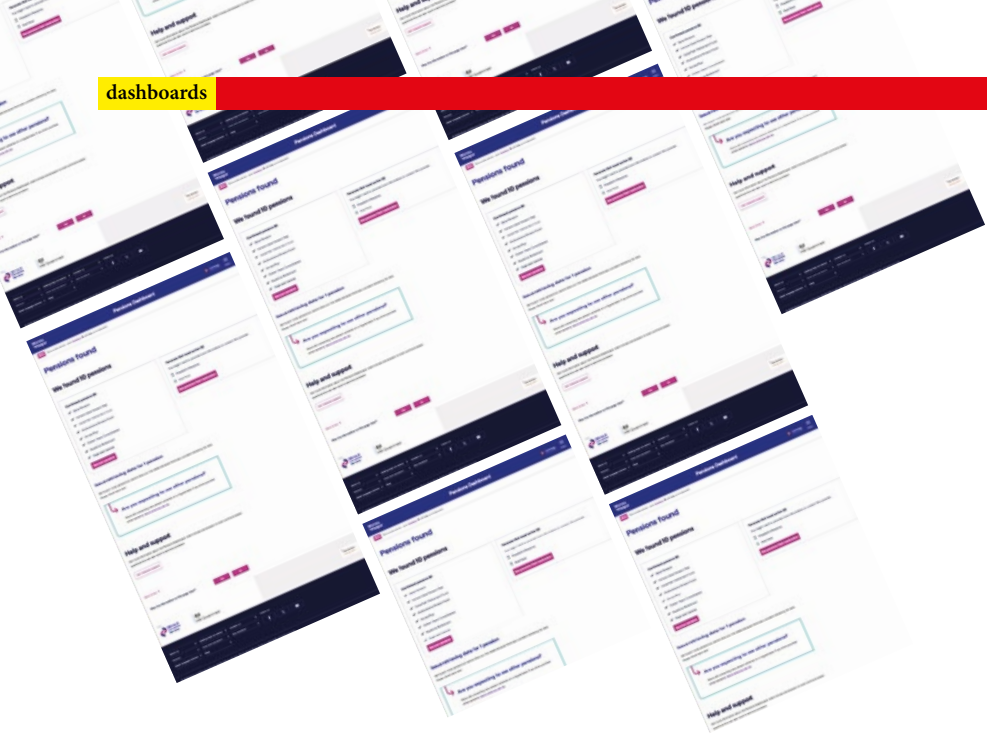
Sadly, it wasn't a pension brag. The figures were wildly wrong.

But the 'find' bit really worked.

It found seven of my eight pensions, including a £1,800 pension from when I was a waiter in Garfunkel's Glasgow in the 90s. I knew it was there, but I'd had trouble tracking it down. Dashboard found it on day one.

And it wasn't alone. My Scottish Widows workplace pension was there on day one and up to date. State pension, day one. ReAssure, day one with a value from the previous month. Scottish Amicable DB took a week, but when it arrived it looked right.

So the find works. The problem was



some of what came back with it.

One DB scheme was missing completely. Another arrived with what looked like a phantom DC pot, including an income figure equal to the fund value.

An old occupational DC pension was using a value from June 2025 and, despite being marked inactive, appeared to assume contributions were continuing, creating another chunk of phantom retirement income.

And a SIPP sat there pending. Having chased it, it turns out the firm is using data from a 2024/25 Annual Benefit Statement.

Add it all together and, hey presto, my £143k-a-year pension.

But I've used the links and processes in the dashboard, contacted the schemes and got almost all of it cleaned up.

I've lost tens of thousands of pounds of imaginary pension income in the process, but I've ended up with something much more useful: a dashboard that's pretty much right.

And that's why I'm really positive about this.

Finding pensions from different jobs, different decades and different providers in one place is a big deal. In my case, it even tracked down a pension I'd struggled to locate myself.

But there's an opportunity right now for those of us working in pensions.

Get on there. Check our own data. Get the errors cleaned up. And call out the laggards.

Then, when millions of customers start doing exactly what I've just done, hopefully they get a great experience from the very first touch.

Scottish Widows pension expert, Robert Cochran

Updated LinkedIn post

What I liked – information presented was clear, it found all my pensions, it gave me a means to find out more about each pension. What was not ideal was my AE fund value provider was way out of date to what they have as my fund value on their member page, one DB provider confirmed I had a pension but could not, and still have not, advised me of the current value and the verification process is complex (although I suspect needs to be). The last point could put many off through people not wanting or trusting to provide that level of information.

Target Professional Services, head of client services, Andrew Hayward

LinkedIn post, republished with permission

I found using the pensions dashboard really easy. Because I was already set up on Government Gateway, getting in was quick and painless. And after 30 years working in pensions, it was the first time I've ever seen all of my own pensions in one place, which was a genuinely striking moment!

Two things stood out. First, the focus on estimated retirement income rather than pot size. That's what people actually need to know: not "how much have I got?" but "what will it give me to live on?" Second, the timeline showing how my pensions build up to state pension age. Seeing that laid out visually made my retirement feel tangible in a way a list of balances never does.

Since first getting in, I've logged in multiple times, because for the first time it feels like my pensions are actually talking to me! That's the real test of whether this works, and in my experience, it does.

L&G managing director of workplace savings, Katharine Photiou

Money and Pensions Service response

It's fascinating to read the comments from industry experts some of whom have been with us all along the journey. When someone logs into the MoneyHelper Pensions Dashboard, we want them to feel they've received a useful overview of their pensions and can start making more informed decisions about retirement. Our extensive testing of the dashboard means we can better uncover issues and refine the service to provide the best experience for everyone.

Getting a good experience for customers means that pensions data held by providers and schemes needs to be accurate and up-to-date. We're encouraging industry to go beyond the minimum standards and ensure data is as good as possible. That way we will all make the MoneyHelper Pensions Dashboard the biggest change to pensions engagement in a generation.

Money and Pensions Service CEO, Oliver Morley