Report to:	Fire Local Pension Board
Report of:	CFO Hancock as Scheme Manager
Agenga Item No:	8
Date:	7 August 2025
Title:	Pension Dashboard Programme

1.   PURPOSE

1.1.   The purpose of this report is to provide the Local Pension Board with an update regarding the Pension Dashboard Programme.

2.   BACKGROUND

2.1.   The Pension Dashboards initiative aims to provide individuals with a secure, digital platform to view all their pension entitlements in one place—including workplace, personal, and State Pensions. This is intended to improve retirement planning by reconnecting individuals with lost pensions and offering a clearer picture of their total pension wealth.

2.2.   The objectives of the Dashboards are to;
- Enable individuals to access all their pension information, including State Pension, via digital devices.
- Empower users to take control of their retirement planning.
- Encourage consolidation of small deferred pension pots where appropriate.

2.3.   Initially, dashboards will be informational only, displaying:
- Scheme names and membership dates,
- Fund values or accrued benefits,
- Projected retirement income,
- Links to provider websites for further details.

2.4.   The fund values that will be reported for members of the Firefighter pension scheme for CFRS will be that of the latest Annual Benefit Statement (ABS).

2.5.   The initiative is underpinned by the following legislation and regulations:

- **Pension Schemes Act 2021** – established the legal basis for dashboards and imposed obligations on pension schemes and the Financial Conduct Authority (FCA).
- **Pensions Dashboards Regulations 2022** – set out the technical and operational requirements for schemes to connect to the dashboards ecosystem.
- **FCA Rules (COBS 19.11)** – aligned requirements for personal and stakeholder pension providers.

2.6.   In 2019, the Government established the Money and Pensions Service (MaPS), bringing together the Money Advice Service, The Pensions Advisory Service, and Pension Wise. MaPS was tasked with improving public awareness of pension assets and options, and it leads the Pensions Dashboards Programme (PDP).
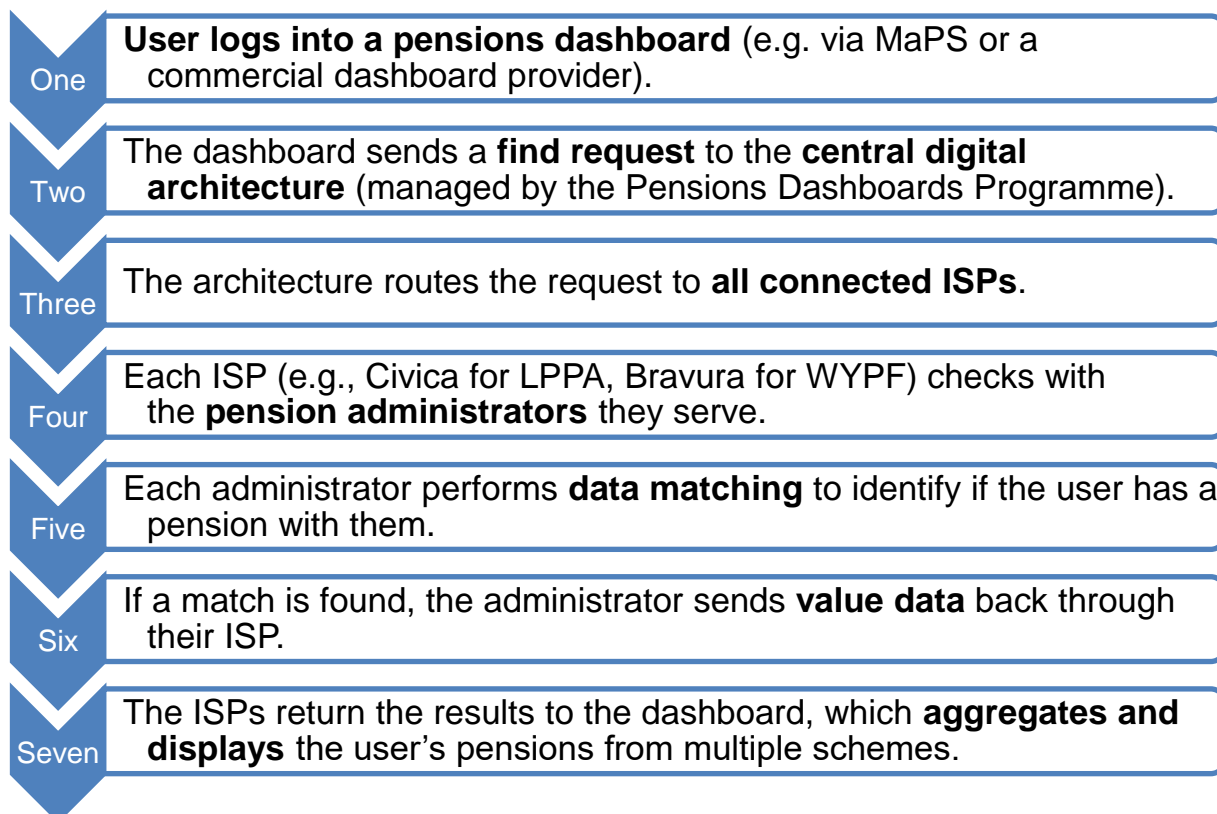
2.7.   MaPS is responsible for setting standards covering:
- Data requirements,
- Technical infrastructure,
- Design, reporting, and compliance monitoring,
- A Code of Connection covering security, service, and operational requirements.

2.8.   Schemes must cooperate with MaPS and report relevant information.

2.9.   A new oversight function, the Governance Register, will ensure the dashboard ecosystem meets required security and performance standards.

2.10.   The Pensions Regulator (TPR) remains the primary regulator for public service pension schemes and may take enforcement action for non-compliance. Fines for breaches can reach up to £5,000 per individual member and £50,000 in other cases.

2.11.   The Minister for Pensions made a written statement on 22 October 2024 reaffirming the government's commitment to pensions dashboards and confirmed that the MoneyHelper dashboard, which is being developed by the Money and Pensions Service, will be made publicly available before any commercial dashboards.

2.12.   Each scheme has a legislated staging date by which it must connect to the dashboard ecosystem. The Firefighter Pension Scheme is required to connect by 31 October 2025.

2.13.   The government has yet to confirm when dashboards will be made publicly available but is required to give six months' notice. This is likely to be after the Services' connection date of 31 October 2025.
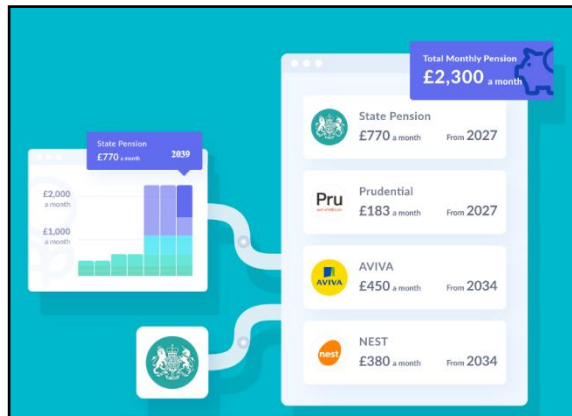
3.   ROUTE TO CONNECTION

3.1.   The responsibility to connect to the Pension Dashboard ecosystem rests with the scheme manager. However, LPPA as the pension administrators will co-ordinate the Pension Dashboard implementation.

3.2.   In the pensions dashboards ecosystem, an Integrated Service Provider (ISP) acts as a secure digital gateway between pension schemes and the central dashboards infrastructure. Each pension administrator appoints an ISP to manage the technical connection. The ISP receives data requests from the central architecture, forwards them to the relevant pension administrator, and returns the matched pension data to the dashboard. This ensures that users can securely access accurate and up-to-date information from multiple pension schemes through a single dashboard interface.

3.3.   LPPA has appointed Civica as the Integrated Service Provider (ISP) to deliver the technical connectivity of the Pension Dashboard ecosystem.

3.4.   When a user accesses a pensions dashboard, a verified "find request" is sent through the central digital architecture to pension schemes via their Integrated Service Providers (ISPs). Pension administrators must then match this request to their records using a defined set of personal data. According to The Pensions Regulator, this typically

includes National Insurance number (NINO), date of birth, surname, and may also include other identifiers such as previous names, addresses, or contact details.

3.5. LPPA has adopted a matching policy based on NINO, date of birth, and surname, which aligns with regulatory expectations. Schemes are expected to assess the quality and completeness of their data to ensure accurate matching and avoid false positives or missed matches.

3.6. The information that will be returned to the dashboard user in relation to any entitlement under the firefighter pension scheme will be based on information held on annual benefit statements.

3.7. Below is a simplified process of how an individual will use the pension dashboard:

Step	
One	**User logs into a pensions dashboard** (e.g. via MaPS or a commercial dashboard provider).
Two	The dashboard sends a **find request** to the **central digital architecture** (managed by the Pensions Dashboards Programme).
Three	The architecture routes the request to **all connected ISPs**.
Four	Each ISP (e.g., Civica for LPPA, Bravura for WYPF) checks with the **pension administrators** they serve.
Five	Each administrator performs **data matching** to identify if the user has a pension with them.
Six	If a match is found, the administrator sends **value data** back through their ISP.
Seven	The ISPs return the results to the dashboard, which **aggregates and displays** the user's pensions from multiple schemes.

3.8.   An example of what a member may see on their dashboard is provided below

4.   PENSIONS DASHBOARDS – ACTION PLAN

4.1.   To support Scheme Managers in preparing for pensions dashboards, The Pensions Regulator (TPR) has published a Preparing to Connect checklist.

4.2.   The checklist is provided in Appendix A - Pension Regulator Dashboard Checklist and comment has been added to take into account work completed by CFRS and LPPA.

4.3.   Connection codes for all three schemes (FPS1992, NFPS2006, and FPS2015) have been issued by the Pension Regulator to CFRS and subsequently provided to LPPA.

4.4.   LPPA are carrying our "roundtable" presentations to all clients, and CFRS have attended the previous 5 presentations with a further one due in September.

4.5.   LGA Fire and Police are holding a Dashboard Teams call on 31 July 2025, and CFRS will attend.

4.6.   LPPA currently have the dashboard project as "green" on their key project plan.

5.   RESOURCE AND FINANCIAL IMPLICATIONS

5.1.   There are no additional financial implications based on the specific areas covered in this report as the tasks completed by LPPA will form part of existing agreements.

6.   LEGAL & EQUALITY IMPLICATIONS

6.1.   There is a legal requirement to connect to the dashboard ecosystem by 31 October 2025, with significant fines if this is not achieved. Whilst LPPA will carry out the majority of the work, CFRS remain responsible that the work is carried out and any fines would be attributable to CFRS.

7.   RECOMMENDATION

7.1.   It is recommended that the Cumbria Fire Local Pension Board receive and note the report.

Appendices:

Appendix A - Pension Regulator Dashboard Checklist