

PATHways



Pension Administration Technical Help

Highlighting pensions news and legislation that has particular relevance to what we do in pension administration



HMRC newsletter 171

HM Revenue & Customs (HMRC) published [Pensions schemes newsletter 171](#) on 30 July 2025. It includes:

Reforms to inheritance tax (IHT) on pensions

Following consultation, the Government confirmed personal representatives, not pension scheme administrators, will be responsible for reporting and paying any IHT on unused pension funds and death benefits and that all death-in-service benefits from registered pension schemes will be exempt from IHT. Draft legislation is open for technical consultation until 15 September 2025. Further draft legislation on information-sharing regulations will follow.

Lifetime allowance protections and enhancements - authenticated look-up service

In late 2025, the current look-up service for lifetime allowance protections will move to the Managing pension schemes (MPS) service. Access to MPS service requires registration as a scheme administrator or scheme authorised practitioner, with practitioners only being able to view protections on the new look-up service.

Managing pension schemes service

All reporting duties from the 2024/2025 tax year onwards must be done via the MPS service. Migration is mandatory; schemes must be enrolled and migrated to receive filing notices. A [video guide](#) is available for enrolling and migrating. HMRC informs that the MPS service provides real-time updates and consolidated scheme views, where there is more than one scheme.

Winding up a scheme

If a scheme has wound up but a pension scheme return is due for the 2024/2025 tax year, the return must be submitted before reporting the wind up on the event report. Migration to the MPS service is required to submit the event report.

PASA jargon buster

The Pensions Administration Standards Association (PASA) has [announced](#) the publication of a new [De-risking Jargon Buster](#) to support scheme decision-making. The Jargon Buster aims to provide accessible, clear explanations of commonly used de-risking terms and options, reinforcing the importance of data quality, clear documentation, and robust project planning throughout the journey.

PDP blog

The Pensions Dashboards Programme (PDP) has published a [blog](#) on voluntary connection to the pensions dashboards ecosystem. The blog outlines what voluntary connection involves, what schemes may apply and why it might be beneficial for schemes and their members. There is also a link to [guidance](#) for trustees of occupational pension schemes that are eligible to join the pensions dashboards ecosystem by voluntarily connecting to the Money and Pensions Service's (MaPS) central digital architecture. The PDP is seeking industry feedback to help inform the application process and its timeframe.

TPR news

Updated corporate plan

The Pensions Regulator (TPR) has published its [year two update to its Corporate Plan 2024-2027](#). This explains how TPR will continue to drive up trustee standards, deliver value for savers and encourage the development of safe pathways that lead to good retirement outcomes. It also outlines how the Regulator will help to prepare schemes for the transformative impact of the [Pension Schemes Bill 2024/2025](#).

Tackling 'data debt' blog

Julian Lyne, Interim Executive Director of Market Oversight has published a [blog](#) on the importance of accurate data ahead of connection to pensions dashboards. The blog emphasises that the success of dashboards depends on "quality data: both the personal data schemes need to use to find savers in their records and the value data they will need to return, often instantly."

The blog says that many schemes have underinvested in data, with issues in data quality building up over time and leading to a "data debt". It also informs that tackling this debt will be beneficial for schemes with wider-ranging implications going beyond just dashboard duties, and he comments: "Good data reduces complaints, enables automation, and is necessary to achieve strategic ambitions, such as end game strategies. Good data supports better and more personalised help and services, improved efficiency, and better decision-making."

The Pensions Ombudsman corporate strategy

The Pensions Ombudsman (TPO) has published its [Corporate strategy 2025-2028](#) and [Corporate plan 2025/2026](#), following the publication of its [Annual Report and Accounts 2024/2025](#) in July. The new corporate strategy sets out TPO's three-year plan to continue to tackle rising demand and focuses on two key strategic goals: providing an efficient, accessible and quality service; and being an authoritative voice for improvement in the pensions industry. The new corporate plan provides further details of TPO's priorities and expectations for the current year.

Pensions Commission revival

The Government has [announced](#) the re-introduction of the Pensions Commission in a drive to boost pension saving. The relaunched Commission will explore the barriers that stop people from saving enough for retirement, with a final report due in 2027.

PPF puts levy invoicing on hold

The Pension Protection Fund (PPF) has [announced](#) that it is putting its 2025/2026 levy invoicing on hold and expects to provide a further update this Autumn. The PPF restated that it is moving to charge no conventional levy if appropriate legislative changes are brought forward and sufficiently progressed in 2025/2026, as currently intended by the Pension Schemes Bill.

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