





Pension Administration Technical Help

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



Pensions Dashboards Programme updates

The Pensions Dashboards Programme (PDP) has published blogs on its consumer testing approach and on connection progress and process improvements.

The first blog provides an overview of the PDP's approach to consumer testing for the MoneyHelper Pensions Dashboard and shares recently published information on this subject.

The blog discusses that consumer testing will help to identify and resolve issues and gather insights, helping refine the service before it becomes publicly available.

The blog also sets out the core testing objectives and outlines how it is expected the testing will be expanded over time, in three key phases. Testing will take place with a range of users across numerous demographics and characteristics, including participants who have access needs or low digital skills, eventually catering for testing with all pension types and including more complex scenarios.

The second blog shares updates on connection progress and acknowledges the role played by industry participants in helping identify improvement opportunities and refine the connection process, with over 40 million workplace and personal pension records now connected.

The blog also looks ahead as more pension providers and schemes prepare to connect, confirming the PDP will be working with the remaining industry participants who are yet to connect, helping them complete the journey.

Links to various sources of guidance and support are also provided.

PASA guidance on improving data security and governance

The Pensions Administration Standards Association (PASA) Data Working Group has published new guidance which provides "practical, accessible advice on improving data security and governance" to trustees and pension providers in relation to protecting member data.

The guidance outlines some key data security risks, for example, data breaches and cyber-attacks, before going on to describe some steps to strengthen data security, offering some practical actions that could be taken.

The guidance aims to complement existing sources such as The Pensions Regulator's guidance on Cyber security principles for pension schemes.



Blog post by TPO's newly appointed Chair

The Pensions Ombudsman (TPO) has published a blog post by Deborah Evans, TPO's newly appointed Chair, who reflects on her first month at the organisation.

The blog references the recent publication of TPO's Annual Report and Accounts 2024/2025, new three-year Corporate strategy 2025–2028 and Corporate plan 2025/2026, and TPO's Operating Model Review programme.

The blog also touches on some areas of focus which TPO hopes will help it meet its strategic goals and achieve its vision.

The blog also confirms that "TPO has identified further efficiencies that will help resolve customer's issues as early as possible in the process and will continue to test and trial new ideas before implementing them on a wider scale."

Third State Pension age review – call for evidence

The Department for Work and Pensions (DWP) has <u>launched an open call for evidence</u> to obtain views and evidence ahead of the third review of the State Pension age.

This follows from one of the conclusions of the previous State Pension age review reported in 2023, which proposed that there should be a further review within two years of the next Parliament. This is to ensure that the Government is able to consider the latest information which was not available to the previous independent reviewer at that time.

The call for evidence seeks views and evidence with questions grouped into four broad areas, including on the role of State Pension age in managing the long-term sustainability of the State Pension and the advantages and disadvantages of using automatic adjustment mechanisms for making decisions about State Pension age.

The call for evidence will close on 24 October 2025.

TPR blog on pensions adequacy

The Pensions Regulator (TPR) has published a <u>blog post</u>, authored by Patrick Coyne, Interim Director of Pensions Reform at TPR, on pensions adequacy and the challenges facing DC pension savers.

The forthcoming Pension Schemes Bill will introduce guided retirement duties, requiring certain schemes to provide structured support as members approach retirement. Pensions dashboards might also bring stark clarity to the adequacy gap many savers face. With this in mind, the blog asks trustees of DC schemes to consider their decumulation strategies now and "bring forward plans for simple but tailored support, smarter decumulation strategies, and clearer guidance."

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