Data standards usage guide

January 2022

This document describes the data elements that will drive pensions dashboards.

pensionsdashboardsprogramme.org.uk

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Pensions Dashboards Programme

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Introduction

Purpose

This publication is an update of the December 2020 usage guide for pensions dashboards data standards. It provides the basis for data interoperability across the dashboards' ecosystem.

The usage guide provides an explanation of the standard data definitions for those who commission, build, and either populate or consume data to allow an individual to find and view their pensions information via their chosen pensions dashboard. The detailed standards that this guidance relates to will be produced during the Pensions Dashboards Programme's alpha phase.

This guide describes the proposed data elements. The data standards will provide the technical details and message structure. The purpose of this publication is to form the baseline of the data elements that feed into this year's legislation consultation already launched by the Department for Work and Pensions (DWP) and the Financial Conduct Authority (FCA)'s consultation on its rules. It is consistent with the proposed requirements set out in the DWP's consultation and we're assuming alignment with the FCA's proposals. It is also the basis of the application programming interfaces (APIs) and testing harnesses that will be used during the central digital architecture's alpha phase.

The usage guide uses the term pension providers to encompass all the pension data holders and providers ie pension providers, schemes, the State Pension, administrators and integrated service providers (ISPs). Where pension providers carry out a positive[1] match, they will supply pension data to the individual to view on the individual's chosen pensions dashboard.

We developed this document iteratively between January and December 2021, for publication in January 2022. Its contents were informed by:

- discussions with the PDP Data Working Group (DWG)
- discussions with the software suppliers to industry
- discussions with representative industry and consumer bodies
- responses to the data call for input
- responses to the staging call for input
- queries raised by industry participants on the PDP portal
- further inputs from government and the pensions industry

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[1] There will also be a "May be a match" response option.

Scope

The usage guide covers the data for finding and viewing information about any pensions that individuals have not yet accessed.

It **includes**:

- individuals who are members of UK pension arrangements who have not yet taken any part of their benefit

To be clear, it **excludes:**

- all UK pensioners, as defined under the Pensions Act. For example:
    - defined benefit (DB) pensions in payment (either fully, or in part such as only the pension commencement lump sum (PCLS) withdrawn)
    - defined contribution (DC) pensions, which have been annuitised or are in drawdown or have taken an uncrystallised funds pension lump sum (UFPLS)
- all pensions within non-UK pension arrangements

This usage guide was initially developed for pension providers and did not have references to the State Pension. Those additional references have now been added and some conditions on the mandatory nature of data items updated to reflect this.

Process

Overview

The exchange of data between dashboards and the data providers occurs over a number of different messages. These are detailed in the technical standards, and the forthcoming data standards, however it is useful to understand *when* each section of data is required to better understand the data being sent.

The data elements are grouped into seven sections:

Data element numbers	Description of data contents
1.xxx (all numbers starting with 1.)	The find data - data about an individual that data providers will receive in a message to see if they hold any records for that individual
2.0xx	Pension arrangement data – information about the scheme
2.1xx	Administrator data – who to contact about the pension benefits
2.2xx	Employment data – where applicable
2.3xx	Estimated retirement data – the values relating to the individual's estimated retirement benefits
2.4xx	Accrued benefit data - the values relating to the individual's benefits to date
2.5xx	Signpost data - further information, such as annual reports and cost & charges

Process steps

Request matching pensions (find data)
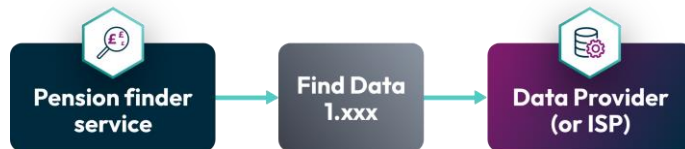
Once the individual's identity has been assured by the identity service, verified attributes from the individual's identity (asserted data) and any additional data (self-asserted) are passed to all pension providers by the pension finder service.

The pension providers then attempt to match pension records they hold against the individual's identity.

The find data passed from the pension finder service includes data elements to support this matching and it will be up to each pension provider to determine the matching rules they wish to apply, based on their knowledge of the data they hold.

In determining their own matching criteria, pension providers will need to ensure the matching criteria minimises the risk of returning the wrong person's data and that they are comfortable with the level of risk their own data quality gives them.

The legislation and this usage guide will not define how matching must be done. That is for each data controller to decide, armed with the knowledge they have of their own data quality and the abilities of their service providers.

Where the user, or the identity service, provides a previous name or address, these *could* be used to match against a current name or address held by the pension provider, as it is entirely possible that the individual may not have told the pension provider to update these details when they changed.

There will be three possible options for matching results: Yes, No or Maybe.

    a.   no: if the pension provider is unable to make a positive match because they do not hold a pension for the individual, then they will return no data

    b.   yes: if the pension provider is *certain* of a positive match, they will return an encoded pension identifier (PeI). (see below)

    c.   maybe: if the pension provider is less than certain of a positive match and wishes to engage with the consumer further to check, they will still send a PeI, but record in their own systems that this was not a full match

It will be up to each data controller to decide if they wish to offer a maybe option, or whether they only use yes or no. The maybe option is intended for pension providers that match some, but not all, of the data items provided with the search or have lower levels of confidence in their match due to underlying data concerns, or temporary issues with the member's record that needs further investigation.

The outcome of a maybe match is that when the dashboard uses the PeI to retrieve the pension data, the pension provider must only send back the appropriate contact information so that the member can contact the provider directly (ie outside of the dashboard). Therefore each pension provider must keep a record of whether a PeI they have registered with the consent and authorisation service was a yes or a maybe.

Leading industry bodies and software providers are working on separate guidance to help data controllers understand which matching protocols will suit their members and data quality the best.

Return key and request pension information (match data)

If a pension provider makes a positive or a maybe match, they return an encoded pension identifier (PeI), which does not contain any information about the individual or the pension itself.

The PeI is an identifier to the found (or potentially found) pension, which is returned to the dashboard via the consent and authorisation service, indicating that the individual using the dashboard either has a found pension, or that the provider wishes the individual to use the contact information to speak with the provider directly.

When the user wishes to access the view data, the dashboard they are using then sends the PeI direct to the pension provider to request the pension information. The pension provider then, after checking with the consent and authorisation service, returns the view data in respect of the found pension (see next section) for the individual to view on the dashboard.

For a positive match, the data returned is the full set of view data described below.

For a maybe match, the data returned is just the subset of administrator contact information so that the individual can contact the provider outside of the dashboard.

Return view data (view data)

To fulfil the request for pension information, the pension provider returns certain specified data elements, so they can be made available to the user of a dashboard. The data elements response for a positive match include:

a. the details of the pension arrangement in which the individual has a pension (in other words, the pension arrangement is the scheme or product, and the pension benefit is the individual's right to some future money from the pension arrangement, or the ability to claim a future benefit in respect of the State Pension)

b. the details of the organisation administering the pension arrangement

c. where available or appropriate, the employment that gave rise to the pension

d. an estimate of the annual income the individual might receive in retirement, ie the estimated retirement income (ERI) or the State Pension Forecast

e. the accrued pension amount to date

f. contextual information about the pension

g. signposts to additional information about the pension

For a maybe match, the pension provider only sends the information at point b above: administrator contact information. The dashboard will display information to the individual with a message explaining what a maybe match is and why it is important for them to directly contact the pension provider.

Unable to return view data (some or all)

From time to time, there will be member records that do match a dashboard request, but there are underlying reasons why the data provider does not want to confirm any information without further interaction with the individual. This is different to a maybe match.

Common examples given during consultations and working group sessions include those records where a potential fraud is being investigated, legal challenges are underway, or whether the data provider has other reasons for barring online access to the individual's record at that time.

Data providers should be mindful of their legal obligations to provide information in response to a dashboard request before deciding whether the extenuating circumstances warrant use of this facility.

To avoid any risk of "tipping off", the data provider can choose to use the allowable values in data element 2.001 below, to indicate that the individual should contact the provider. In using this field, they will have the ability to then provide the administrator data only, and not any of the other mandatory information.

The data structure allows greater flexibility too. If the data provider is happy to acknowledge existence of benefits but is unable to provide the financial values at this time, it can do so. In this example, it may provide all of the relevant administrative data (2.0xx, 2.1xx and 2.2xx) and then use the benefit-specific warning and error fields in the estimated retirement income and accrued benefit sections (2.3xx & 2.4xx) below to explain why they cannot provide values.

Providing the data in two visits.

Under the legislation, data providers must send data immediately if it is available. However, the value data (2.3xx and 2.4xx) can be provided later, if not immediately available. Money purchase benefits can take a further three days and non-money purchase benefits have 10 days.

In these scenarios, you must send the rest of the data immediately (2.0xx, 2.1xx, 2.2xx and 2.5xx) and set the appropriate flags in 2.3xx and 2.4xx to show that the individual will need to come back for the remaining information at a later date.

As no data may be stored in the dashboard ecosystem, data providers will need to calculate and store these values and then wait for the requesting dashboard to send a new request message, when the individual next logs into a dashboard.
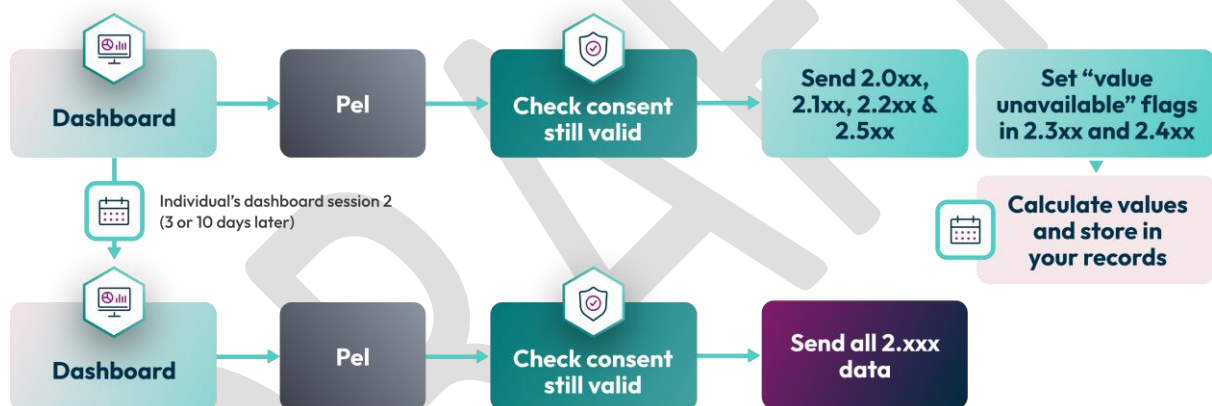
General data validation

For any data received, through any of the process steps, the receiver should:

a. validate that the data conforms with the schema dictated by the standards

b. if the above validation fails, the receiver should return an error code. See technical standards for more information

c. use the relevant assertion data elements to understand whether the data provided has been verified by a third party, or only asserted by the data subject

High level data elements

This section describes at a high level the groups of data. Detailed data definitions for each data element will be found in the data standards.

The tables below provide information on optionality of the data elements. The optionality terms are as follows:

- **mandatory** – the data element **must** be provided in **all** circumstances

- **conditional** – the data element **must** be provided in particular circumstances, which we will explain in the detailed data definitions, eg it could become mandatory or allowed to be present only if another data element is present

- **optional** – the data element **can** be provided if it is relevant and available

Find data

Find data is sent **to** pension providers from the pension finder service once an individual has completed the identity and consent journeys and provided the required inputs.

Details of the individual

The details for an individual will be a mixture of data asserted by the identity service or self-asserted by the individual.

We assume that the identity service will always verify:

- given name
- name
- date of birth
- current address

Assertion of other elements may vary over time if the service evolves, or dependent on the chosen supplier(s) of the digital identity service.

Ref	Data element	Description	Optionality
1.001	Given name	Given name/forename	Mandatory
1.002	Name	Surname of the individual	Mandatory

1.003	Date of birth	Date of birth of the individual	Mandatory
1.004	NI number	National Insurance number of the individual	Optional
1.005	NI number assertion	Identifies whether the NI number has been asserted	Conditional
1.006	Alternate name type	Type of any alternate surname(s) of the individual	Conditional
1.007	Alternate name	Any alternate surname(s) of the individual	Optional
1.008	Alternate name assertion	Identifies whether the alternate name has been asserted	Conditional
1.009	Address type	Type of address (current or previous)	Mandatory
1.010	Address line 1	Address line 1 of individual	Mandatory
1.011	Address line 2	Address line 2 of individual	Optional
1.012	Address line 3	Address line 3 of individual	Optional
1.013	Address line 4	Address line 4 of individual	Optional
1.014	Address line 5	Address line 5 of individual	Optional
1.015	Postcode	Postcode (UK/International)	Conditional
1.016	Country code	Country of address given by individual	Conditional
1.017	Address assertion	Identifies whether the address has been asserted	Conditional
1.018	Email	Email address of the individual	Optional
1.019	Email assertion	Identifies whether the email address has been asserted	Conditional
1.020	Mobile number	Mobile phone number of the individual	Optional

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1.021	Mobile assertion	Identifies whether the mobile phone number has been asserted	Conditional
1.022	No NINO	Identifies that the individual has indicated that they do not have an NI Number (eg overseas members in a UK scheme)	Optional

View

Administrative data

Administrative data is broken down into three sub-categories:

	Positive match	Maybe match
Pension arrangement data: information about the pension arrangement, within which the individual has a pension, or a right to claim a benefit	☑	☒
Administrator data: information about the organisation which the individual should get in touch with, to find out more about their pension	☑	☑
Employer data: where applicable (ie for workplace pensions) and where available, information about the employment that gave rise to the pension	☑	☒

If data element 2.001 is used, the only information that must be sent back is the *Administrator data* to allow the individual to contact the scheme directly.

Pension arrangement details

Ref	Data element	Description	Optionality
2.001	Details not available	Code representing the reason pension arrangement details cannot be returned	Conditional
2.002	Pension reference	Unique reference within the arrangement, eg policy number or membership reference	Mandatory
2.003	Pension name	Name of pension arrangement	Mandatory
2.004	Pension type	Type of pension arrangement (DC, AVC, DB, hybrid, State)	Mandatory
2.005	Pension origin	Origin of pension arrangement (workplace/private/State)	Mandatory
2.006	Pension status	Status of the individual's pension within the pension arrangement	Conditional
2.007	Pension start date	Start date of the individual's membership in the pension arrangement	Mandatory
2.008	Pension retirement date	Expected retirement/maturity date associated with the arrangement	Mandatory
2.009	Pension link*	To link arrangements together	Conditional
2.010	Date of birth**	Date of birth of the individual	Mandatory

*This pension link identifier will be defined further during the Pensions Dashboards Programme's alpha phase. This value will be a unique identifier that a scheme can give to its additional voluntary contribution (AVC) suppliers, where the scheme benefit and the AVC benefit is going to be provided by

two (or more) different data providers. Dashboard UX designers will be able to use this information to help display the AVC information as being connected to the correct scheme.

**Note that this data item is included in the data returned by data providers in case the requesting dashboard has not already captured this information as part of the user journey. The privacy and security in the architecture means that the dashboard cannot get this information from the identity service, so can only get this from the data provider if the individual has not already provided it.

The purpose of this data item is to allow the user interface designers of dashboards to translate any of the 'date' items passed to them into an 'age' for display purposes.

Pension administrator details

If value 2.001 is set, this section is the only data that should be returned.

Ref	Data element	Description	Optionality
2.101	Administrator name	Name of pension administrator/provider that should resonate with the individual	Mandatory
2.102	Administrator contact preference	Method of contact preference of the administrator	Mandatory
2.103	Administrator URL	URL of the pension administrator to allow individual to access administrator website	Conditional
2.104	Administrator email	Email address to contact for further information	Conditional
2.105	Administrator phone number	Full telephone number to allow the individual to contact the administrator/provider via telephone	Conditional
2.106	Administrator phone number type	Type of telephone number provided eg Welsh speaking, to provide accessibility option to the individual	Conditional
2.107	Administrator postal name	Name of pension administrator/provider for postal contact	Conditional
2.108	Administrator address line 1	Address line 1 of pension administrator	Conditional
2.109	Administrator address line 2	Address line 2 of pension administrator	Conditional
2.110	Administrator address line 3	Address line 3 of pension administrator	Conditional
2.111	Administrator address line 4	Address line 4 of pension administrator	Conditional
2.112	Administrator address line 5	Address line 5 of pension administrator	Conditional
2.113	Administrator postcode	Postcode (UK) of pension administrator	Conditional

It should be noted that this information relates to a single benefit. This means for administrators with multiple schemes, categories and helplines, they may return the contact details most relevant to the individual's specific benefit. This data section does not need to be a single contact point per administration company.

For example, a data provider may choose to provide a specific contact preference or contact number for individuals who were a maybe match and send different specific contact details for individuals who were positive matches.

Employer details

Ref	Data element	Description	Optionality
2.201	Employer's name	Name of the employer that the pension was through	Optional
2.202	Employment start date	Date employee started work	Optional
2.203	Employment end date	Date employee finished working for the employer	Optional

Estimated retirement income (ERI)

This section of the data message conveys the estimated income at retirement. It should be noted that an amount in this data section may be a one-off amount (for example a separately accrued lump sum benefit) or a regular income. The ERI type is used to indicate how the dashboard should present the data. For benefits that are for a fixed duration, data providers may set the start and end date to make this clear.

Data providers should use multiple blocks of data where multiple benefits accrue under the arrangement, or where multiple tranches of benefit are payable from different retirement dates.

To allow public service schemes to meet their specific legal requirements as a result of age discrimination rulings, they may send two blocks of data for each estimated income. One based on the legacy scheme and the alternate value in the new scheme. Field 2.302 below should be set accordingly for each value provided, so that the dashboard may represent these values as alternatives to each other, rather than separate entitlements.

Fixed values for certain coded data elements have been included to generate discussion on how we best meet the user needs for understanding the estimated retirement income. These will be tested further during the alpha and beta phases of the Pensions Dashboards Programme.

Estimated retirement income (ERI) data

Ref	Data element	Description	Optionality
2.301	ERI benefit type	The type of ERI (eg DC, DB, hybrid, cash balance scheme, collective money purchase scheme)	Mandatory
2.302	ERI amount type	To indicate whether the ERI amount is an annual income, or a one-off cash sum. For public service schemes, this field also indicates whether the value is calculated on the legacy, or new scheme basis	Mandatory
2.303	ERI basis	The calculation basis used to produce the ERI	Mandatory
2.304	ERI illustration date	The date the ERI value was calculated 'as at' (to indicate where a previously calculated value is being returned rather than a real-time value)	Mandatory
2.305	ERI payable date	The date from which the ERI is payable	Mandatory

2.306	Estimated retirement income (ERI)	An estimate of the annual income the individual might receive in retirement from the date payable	Mandatory
2.307	Accrued monthly amount	This field is primarily for the State Pension as the monthly amount is not simply 1/12th of the annual	Conditional
2.308	ERI end date	The date the income ceases to be paid. Setting an end date supports any pensions that are fixed term. Leave blank for payments payable for life	Conditional
2.309	ERI increase	An indicator to show whether the income amount increases in payment or not	Mandatory
2.310	ERI spouse benefit	An indicator to show whether the income amount also has contingent spouses' benefits or whether it is a single-life income	Mandatory
2.311	ERI pot	The estimated DC retirement pot that the income is based on	Conditional
2.312	ERI safeguarded benefits	Indicates if there are safeguarded benefits attached to the pension	Mandatory
2.313	ERI warning*	A list of codes that data providers may set to provide appropriate, significant warnings about the value displayed	Optional
2.314	ERI unavailable	Code representing the reason an estimated pension income value might not be available	Conditional

*The intent of this warning field is to highlight any *significant* reason that the data provider wants to display, to avoid misleading the individual. It is not intended to cover every scheme-specific nuance. It will be a constrained set of the most common major factors that affect the value being displayed.

The flag has the effect of suggesting to an individual that they should not act or make decisions on the value presented without first understanding more about the factors that may affect the number shown.

The value may be a temporary issue (such as an unresolved transaction) or may be a more permanent reason why a value has significant warnings attached, such as a pension sharing order.

Accrued pension data

This section of the data message conveys the pension accrued to date information. Please note that the data presented in this section may be a one-off amount (eg a separately accrued lump sum benefit) or a regular income (eg a DB pension), or a DC pot value, with associated annualised amount. The amount *type* will be used to indicate how the dashboard presents your data.

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Multiple blocks of data should be used where multiple pensions have been accrued under the same arrangement, or where multiple tranches of pension benefit are payable from different retirement dates.

To allow public service schemes to meet their specific legal requirements as a result of age discrimination rulings, they may send two blocks of data for each accrued value. One based on the legacy scheme and the alternate value in the new scheme. Field 2.402 below should be set accordingly for each value provided, so that the dashboard may represent these values as alternatives to each other, rather than separate entitlements.

Accrued pension data

Ref	Data Element	Description	Optionality
2.401	Accrued type	The type of accrued pension information (eg DC, DB, hybrid etc)	Mandatory
2.402	Accrued amount type	The type of the accrued amount (eg whether it is an annual income or a one-off lump sum) For public service schemes, this field also indicates whether the value is calculated on the legacy, or new scheme basis.	Mandatory
2.403	Accrued calculation date	The date the accrued pension calculation was performed	Mandatory
2.404	Accrued payable date	The date which defines when the accrued amount is payable unreduced from	Mandatory
2.405	Accrued annual amount	The value of the pension which has been built up to the accrued calculation date	Mandatory
2.406	Accrued monthly amount	This field is primarily for the State Pension as the monthly amount is not simply 1/12th of the annual.	Conditional
2.407	Accrued end date	The date the income ceases to be paid. Setting a date here supports any pensions accruing that are fixed term when in payment. Leave blank for payments payable for life.	Conditional
2.408	Accrued increase	An indicator to show whether the income amount increases in payment or not (not in deferment – in payment)	Mandatory
2.409	Accrued spouse benefit	An indicator to show whether the income amount also has contingent spouses' benefits or whether it is a single-life income.	Mandatory

2.410	Accrued pot	The accrued DC retirement pot that the income is based on.	Conditional
2.411	Accrued safeguarded benefits	Indicates if there are safeguarded benefits attached to the pension	Mandatory
2.412	Accrued warning*	A list of codes that data providers may set to provide appropriate, significant warnings about the value displayed.	Optional
2.413	Accrued unavailable	Code representing the reason an estimated pension income value might not be available	Conditional

* Same note as 2.313 – ERI warning. However, repeated in the data structure in case there are different warnings that apply to an accrued value versus a future estimated retirement value.

Additional data (signposts)

Ref	Data Element	Description	Optionality
2.501	Costs and charges URL	Website URL where information on costs and charges relating to a DC pension can be found	Conditional
2.502	SIP URL	Website URL where the statement of investment principles can be found	Conditional
2.503	Implementation statement URL	Website URL where the implementation statement can be found	Conditional
2.504	Annual report	Website URL where the annual report of the independent governance committee, or the scheme trustee, can be found	Conditional
2.505	State Pension information	Website URL that can be used to signpost individuals to further information about their State Pension	Conditional

Data definitions

Data definitions table explanation

Below is an explanation of the standard data definition table used to define each data element.

Ref number	Data element reference for documentation purposes only	Data element name	Name given to the data element
Data element definition			
Purpose	Purpose of the data element		
Description	Description of the data element including alternatives to the data element name		
Type	Data type of element eg text, decimal		
Minimum length	Minimum length of data element		
Maximum length	Maximum length of data element		
Format	Where the data element is not free format, an explanation of the rules for the format of the data element and any existing standard it might be leveraging		
Fixed value	If a data element has fixed values, then this will be Yes, if not this will be No		
Validation	Validation rules that apply to the data element		
Optionality	Identifying if the data element is optional, mandatory or conditional. If it is conditional on another data element, an explanation of the conditionality is provided, eg it could become mandatory or allowed to be present only if another data element is present		
Multiplicity	The number of times an element can be present eg 0..* means it can appear no times or infinite times in a data payload, 1..4 means the data element must appear once up to a maximum of 4 times in a data payload. Single occurrence elements are thus 1..1		
Multiplicity notes	Notes on why and how a data element might be used multiple times		
Fixed values – list of values/codes with explanation			
ABC	Explanation of what the values (or codes) translate to		

General data rules

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General data rules applied to all data elements:

d. the character set used for all data will be Basic Latin UTF 8

e. all dates will be expressed YYYYMMDD (ISO 8601 – numeric representation of date) unless otherwise stated

f. all text fields should be truncated if longer than the definition in this standard

g. all decimals should be rounded up if the number of decimal places is greater than the definition in this standard

h. assertion is used to signify that the data provided has been asserted by a third party

i. Any constraints on special characters allowed in a text field will be language-specific and therefore will be defined in the next iteration of the usage guide

Details of Individual

Individual

Note that all references beginning with 1.xxx are data items that you will receive from a dashboard search. You use these to match your records. You do not send these back to a dashboard.

Ref number	1.001	Data element name	Given name
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	The given name, first name or forename of an individual. This data will have been asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	35		
Format	Free format		
Fixed value	No		
Validation	This data element should not contain any middle names or middle name initials		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

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Ref number	1.002	Data element name	Name
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	The part of a person's name which is used to describe family, clan, tribal group, or marital association. Equivalent to surname. This data will have been asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	35		
Format	Free format		
Fixed value	No		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.003	Data element name	Date of birth
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	The date an individual was born. This data will have been asserted as part of the individual's identity verification		
Type	Date		
Minimum length	8		
Maximum length	8		
Format	YYYYMMDD ISO 8601 – numeric representation of date		
Fixed value	No		
Validation	Must be a valid date, not in the future, ie a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.004	Data element name	NI number
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	A reference number that is issued to a person by HMRC to ensure your National Insurance contributions and tax are recorded against your name only		
Type	Fixed format		
Minimum length	8		
Maximum length	9		
Format			
Fixed value	No		
Validation	Must be eight characters, but could be nine First two characters must be alpha Next six characters must be numeric Final character is conditional if present can be A, B, C, D or a space First character must not be D,F,I,Q,U or V Second characters must not be D, F, I, O, Q, U or V. First two characters must not be combinations of GB, NK, TN or ZZ		
Optionality	Conditional – must be present unless 1.022 is false.		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.005	Data element name	NI number assertion
Data element definition			
Purpose	Identifies whether the NI number has been asserted		
Description	The NI number can either be entered by the individual or asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed value	Y		
Validation			
Optionality	Conditional – must be present unless 1.022 is false		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
A	Asserted – the data is asserted by the identity provider		
U	Unasserted – the data is provided by the individual only		

Notes

Ref number	1.006	Data element name	Alternate name type
Data element definition			
Purpose	Used to indicate the type of alternate name that could be used for matching		
Description	Type of alternate name eg maiden		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed value	Y		
Validation			
Optionality	Conditional on alternate name		
Multiplicity	0..5		
Multiplicity notes	If an alternate name is provided, an alternate name type must also be provided for each alternate name provided, up to a maximum of five		
Fixed values – list of values/codes with explanation			
M	Maiden		
C	Changed		
O	Other		

Notes

Ref number	1.007	Data element name	Alternate name
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	If an individual has multiple possible surnames (eg maiden) then alternate surnames can be used to facilitate a match		
Type	Text		
Minimum length	1		
Maximum length	35		
Format	Free format		
Fixed value	No		
Validation			
Optionality	Optional		
Multiplicity	0..5		
Multiplicity notes	If an alternate name type is provided, an alternate name must also be provided for each alternate name type provided, up to a maximum of five		
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.008	Data element name	Alternate name assertion
Data element definition			
Purpose	Identifies whether the alternate name has been asserted		
Description	The alternate name can either be entered by the individual or asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed Value	Y		
Validation			
Optionality	Conditional on alternate name type		
Multiplicity	0..5		
Multiplicity notes	If an alternate name is provided, an alternate name assertion must also be provided for each alternate name provided, up to a maximum of five		
Fixed values – list of values/codes with explanation			
A	Asserted – the data is asserted by the identity provider		
U	Unasserted – the data is provided by the individual only		

Notes

Address

Ref number	1.009	Data element name	Address type
Data element definition			
Purpose	Used to indicate the type of address that could be used for matching		
Description	If an individual has multiple possible address (eg previous) then alternate addresses could be used to facilitate a match		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed value	Y		
Validation			
Optionality	Conditional – current address must be provided and up to four other addresses can be provided		
Multiplicity	1..5		
Multiplicity notes	Current address must be provided and if other addresses are provided, then address type for each address must also be provided		
Fixed values – list of values/codes with explanation			
C	Current		
P	Previous		
O	Other		

Notes

Ref number	1.010	Data element name	Address line 1
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	First line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – Current address line 1 must be provided and up to four other addresses can be provided		
Multiplicity	1..5		
Multiplicity notes	For current address this must be provided and if other addresses are provided then address line 1 for each address must also be provided		
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.011	Data element name	Address line 2
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	Second line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Optional		
Multiplicity	0..5		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.012	Data element name	Address line 3
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	Third line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Optional		
Multiplicity	0..5		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.013	Data element name	Address line 4
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	Fourth line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Optional		
Multiplicity	0..5		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.014	Data element name	Address line 5
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	Fifth line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Optional		
Multiplicity	0..5		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.015	Data element name	Postcode
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	Postcode for address		
Type	Text		
Minimum length	1		
Maximum length	16		
Format	Free format		
Fixed value	N		
Validation	Standard postcodes must include a space (eg AB12 3CD) but the format is not constrained by a regular expression, so that BFPO and other non-standard or overseas formats may be used		
Optionality	Conditional – if the address is in the UK, a postcode must be provided		
Multiplicity	1..5		
Multiplicity notes	At least the current postcode must be provided for a UK address		
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.016	Data element name	Country code
Data element definition			
Purpose	Can be used to match an individual to a pension		
Description	Country code of the individual's postal address		
Type	Text		
Minimum length	2		
Maximum length	2		
Format	ISO 3166 - 1 alpha 2 (2-character country code)		
Fixed value	N		
Validation	Must be a valid ISO country code eg GB. If a country code is not available default to GB		
Optionality	Conditional – country code for current address must be provided and up to four other addresses can be provided		
Multiplicity	1..5		
Multiplicity notes	A country code for each address must be supplied		
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.017	Data element name	Address assertion
Data element definition			
Purpose	Identifies whether the address has been asserted		
Description	The address can either be entered by the individual or asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed value	Y		
Validation			
Optionality	Conditional - if an address is provided, an address assertion must also be provided for each address provided		
Multiplicity	1..5		
Multiplicity notes	up to a maximum of five		
Fixed values – list of values/codes with explanation			
A	Asserted – the data is asserted by the identity provider		
U	Unasserted – the data is provided by the individual only		

Notes

Ref number	1.0018	Data element name	Email address
Data element definition			
Purpose	Email address that could be used for matching		
Description	Email address of the individual		
Type	Text		
Minimum length	1		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Optional		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.019	Data element name	Email assertion
Data element definition			
Purpose	Identifies whether the email address has been asserted		
Description	The email address can either be entered by the individual or asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed value	Y		
Validation			
Optionality	Conditional		
Multiplicity	0..1		
Multiplicity notes	If an email address is provided, an email address assertion must also be provided		
Fixed values – list of values/codes with explanation			
A	Asserted – the data is asserted by the identity provider		
U	Unasserted – the data is provided by the individual only		

Notes

Ref number	1.020	Data element name	Mobile number
Data element definition			
Purpose	Mobile phone number that could be used for matching		
Description	Mobile phone number of the individual		
Type	Numeric (plus +,-, (,), <space>)		
Minimum length	1		
Maximum length	12		
Format			
Fixed value	N		
Validation			
Optionality	Optional		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	1.021	Data element name	Mobile assertion
Data element definition			
Purpose	Identifies whether the mobile number has been asserted		
Description	The mobile number can either be entered by the individual or asserted as part of the individual's identity verification		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Fixed		
Fixed value	Y		
Validation			
Optionality	Conditional		
Multiplicity	0..1		
Multiplicity notes	If a number is provided a mobile assertion must also be provided		
Fixed values – list of values/codes with explanation			
A	Asserted – the data is asserted by the identity provider		
U	Unasserted – the data is provided by the individual only		

Notes

Ref number	1.022	Data element name	No NINO
Data element definition			
Purpose	To allow the individual to indicate that they do not have a NI number (NINO)		
Description	This is to support individuals with UK pensions who may not have a NI number. For example, overseas members. Data providers may use this fact as part of their matching process		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format	Boolean		
Fixed value	Yes		
Validation	Should be False if NI Number provided		
Optionality	Optional – treat as False if null		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
1	True		
0	False		

Administrative data

General note on conditionality where full details cannot be provided.

If in this data item 2.001, the data provider indicates a partial match, or a reason that the individual should call prior to information being provided online, the only other data sections that should be provided are the contact information fields in section 2.1x below.

Ref number	2.001	Data element name	Details unavailable
Data element definition			
Purpose	To explain to an individual why information on their pension arrangement is not available		
Description	Provide a reason for details of a pension arrangement not being available from a set list of reasons		
Type	Text		
Minimum length	1		
Maximum length	4		
Format			
Fixed value	Y		
Validation			
Optionality	Conditional – if the scheme details have not been provided then this must be included		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
Part	Partial match detected		
Call	Any other reason why the data provider wishes a matched individual to contact them directly before providing information online, eg where there is suspected fraud, benefit reconstruction, significant errors, or another reason that data is unavailable online		

Notes

Pension Arrangement Details

Ref number	2.002	Data element name	Pension reference
Data element definition			
Purpose	To uniquely identify an individual's pension within the pension arrangement		
Description	A unique reference number that connects the individual to the pension arrangement data. It could be their scheme/policy number, but it does not need to be, as it could be a one-time 'quote this reference' for an individual to use if they contact the provider		
Type	Text		
Minimum length	1		
Maximum length	35		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.003	Data element name	Pension name
Data element definition			
Purpose	To describe the name of the arrangement to the individual		
Description	Name of the pension arrangement that should resonate with the individual		
Type	Text		
Minimum length	1		
Maximum length	100		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.004	Data element name	Pension type
Data element definition			
Purpose	Indicate the type of pension to allow correct signposting to an individual		
Description	Type of pension arrangement eg DC		
Type	Text		
Minimum length	2		
Maximum length	3		
Format	Free format		
Fixed value	Y		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
DB	Defined benefit		
DC	Defined contribution		
AVC	Additional voluntary contribution		
HYB	Hybrid (DC & DB)		
SP	State Pension		
CB	Cash balance		
CMP	Collective money purchase		

Notes

Ref number	2.005	Data element name	Pension origin
Data element definition			
Purpose	Indicate the origin of the pension to allow correct signposting to an individual		
Description	Origin of the pension arrangement eg work		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Free format		
Fixed value	Y		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
W	Workplace pension		
P	Individual personal pension		
S	State Pension		

Notes

Ref number	2.006	Data element name	Pension status
Data element definition			
Purpose	To allow the individual to see if they are still actively building up the pension, through ongoing contributions and / or pensionable employment		
Description	A code identifying the status of the pension arrangement according to a set list of values		
Type	Text		
Minimum length	1		
Maximum length	1		
Format	Free format		
Fixed value	Y		
Validation			
Optionality	Conditional. Mandatory where the pension is **not** the State Pension.		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
A	Active		
I	Inactive		

Notes

For personal pensions, providers may have their own rules or views of whether a policyholder is considered active or inactive, and this is often based on how recent the last contribution was.

Alternatively, providers could consider setting this value based on whether the projected pension assumes future contributions or not.

Ref number	2.007	Data element name	Pension start date
Data element definition			
Purpose	To allow the individual to see when they started building up their pension		
Description	A date identifying the start date of the individual's pension with the pension arrangement		
Type	Date		
Minimum length	8		
Maximum length	8		
Format	YYYYMMDD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, not in the future, ie a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.008	Data element name	Pension retirement date
Data element definition			
Purpose	To allow the individual to see when the retirement income from the pension is set to be payable from		
Description	A date identifying when the pension arrangement is set to start paying a retirement income to the individual		
Type	Date		
Minimum length	8		
Maximum length	8		
Format	YYYYMMDD ISO 8601 – numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, ie a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional – If available this should be provided		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.009	Data element name	Pension link
Data element definition			
Purpose	To link pension arrangements together		
Description	Identifier used to link pension arrangements together, eg AVC pot with main scheme pension		
Type	Text		
Minimum length	1		
Maximum length	35		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if a pension has linked arrangements, a linking reference should be provided here to allow the pension arrangements to be linked. Mandatory if pension type is AVC		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.010	Data element name	Date of birth
Data element definition			
Purpose	Sent back to dashboards so they may calculate age for each data field provided		
Description	The date an individual was born. This data will not necessarily have been captured by the dashboard user journey and so needs to be provided by the data provider		
Type	Date		
Minimum length	8		
Maximum length	8		
Format	YYYYMMDD ISO 8601 – numeric representation of date		
Fixed value	No		
Validation	Must be a valid date, not in the future, ie a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Pension administrator details

General note on conditionality

If in data item 2.001, the data provider indicates a partial match, or a reason that the individual should call prior to information being provided online, the only data sections that should be provided are the contact information fields in this section: 2.101 to 2.113.

Ref number	2.101	Data element name	Administrator name
Data element definition			
Purpose	To describe the administrator to the individual		
Description	Name of the organisation which administers the pension arrangement that should resonate with the individual		
Type	Text		
Minimum length	1		
Maximum length	100		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.102	Data element name	Admin contact preference
Data element definition			
Purpose	To indicate to the individual the administrator's preferred contact channel		
Description	Provide the administrator's preferred method of being contacted		
Type	Text		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Fixed		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
W	Website		
E	Email		
P	Phone		
M	Mail		

Notes

Ref number	2.103	Data element name	Administrator URL
Data element definition			
Purpose	To allow the individual to access the pension administrator's website		
Description	URL of the pension administrator, which would allow an individual to get more information about their pension arrangement, and their pension within the pension arrangement		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.104	Data element name	Administrator email
Data element definition			
Purpose	To allow the individual to contact the pension administrator/provider via email		
Description	Email address that the pension administrator wishes to direct the individual to, for the individual to use to request further information/support outside of the dashboards ecosystem		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.105	Data element name	Administrator phone number
Data element definition			
Purpose	To allow the individual to contact the pension administrator/provider via the telephone		
Description	Full telephone number that the pension administrator wishes to direct the individual to, for the individual to use to request further information/support outside of the dashboards ecosystem		
Type	Text		
Minimum length	1		
Maximum length	12		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.106	Data element name	Administrator phone number type
Data element definition			
Purpose	To provide accessibility options to the individual		
Description	Type of telephone number provided eg Welsh speaking, or hearing impairment		
Type	Text		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..10		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
M	Main		
W	Welsh speaking		
S	SMS		
N	Non-UK number		
A	WhatsApp contact number		

Notes

Ref number	2.107	Data element name	Administrator postal name
Data element definition			
Purpose	Name of administrator, should the individual need to contact them in writing		
Description	Name of pension administrator/provider for postal contact		
Type	Text		
Minimum length	1		
Maximum length	100		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.108	Data element name	Administrator address line 1
Data element definition			
Purpose	To enable the individual to contact the administrator in writing		
Description	First line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.109	Data element name	Address line 2
Data element definition			
Purpose	To enable the individual to contact the administrator in writing		
Description	Second line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.110	Data element name	Address line 3
Data element definition			
Purpose	To enable the individual to contact the administrator in writing		
Description	Third line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.111	Data element name	Address line 4
Data element definition			
Purpose	To enable the individual to contact the administrator in writing		
Description	Fourth line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.112	Data element name	Address line 5
Data element definition			
Purpose	To enable the individual to contact the administrator in writing		
Description	Fifth line of postal address		
Type	Text		
Minimum length	1		
Maximum length	70		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Ref number	2.113	Data element name	Postcode
Data element definition			
Purpose	To enable the individual to contact the administrator in writing		
Description	Postcode for address		
Type	Text		
Minimum length	1		
Maximum length	16		
Format	Free format		
Fixed value	N		
Validation	Standard postcodes must include a space (eg AB12 3CD) but the format is not constrained by a regular expression, so that BFPO and other non-standard or overseas formats may be used		
Optionality	Conditional – if this is available it should be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Employer details

General note on conditionality: where data item 2.001 is in use, the data elements in section 2.2x are not to be returned.

Ref number	2.201	Data element name	Employer name
Data element definition			
Purpose	To describe the employer to the individual		
Description	Name of the employer / employment which gave rise to the individual's pension		
Type	Text		
Minimum length	1		
Maximum length	100		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Optional – if this is relevant and available it should be provided. Not required for State pension and individual personal pensions		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.202	Data element name	Employment start date
Data element definition			
Purpose	To allow the individual to see the start of their employment period		
Description	A date identifying the start of the individual's employment which gave rise to their pension		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYYMMDD ISO 8601 – Numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, not in the future, ie a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Optional – if this is relevant and available it should be provided. Not required for State pension and individual personal pensions		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.203	Data element name	Employment end date
Data element definition			
Purpose	To allow the individual to see the end of their employment period		
Description	A date identifying the end of the individual's employment which gave rise to the pension		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYYMMDD ISO 8601 – Numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, ie a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Optional – if this is relevant and available it should be provided. Not required for State pension and individual personal pensions		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Estimated retirement income (ERI) data

General note on conditionality: where data item 2.001 is in use, the data elements in section 2.3x are not to be returned.

Ref number	2.301	Data element name	ERI benefit type
Data element definition			
Purpose	To indicate to the individual the type of pension generating the retirement income		
Description	Type of pension generating the retirement income eg DC. To allow dashboards to signpost information to the dashboard user		
Type	Text		
Minimum length	2		
Maximum length	3		
Format	Free format		
Fixed value	Y		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
DC	Defined contribution		
DB	Defined benefit		
DBL	A separately accrued lump sum (NOT commutation)		
AVC	Additional voluntary contribution		
CDI	Collective DC (CDC) benefits expressed as regular income		
CDL	Collective DC (CDC) benefits expressed as a lump sum		
CBS	Cash balance scheme		
HYB	Hybrid benefit structure		
UNP	Calculation of benefit involves an underpin		

Notes

Ref number	2.302	Data element name	ERI amount type
Data element definition			
Purpose	To indicate whether the ERI amount is an annual income, or a one-off cash sum		
Description	To allow dashboards to indicate information to the dashboard user that the value expressed is recurring, or a one-off payment		
Type	Text		
Minimum length	3		
Maximum length	4		
Format	Free format		
Fixed value	Y		
Validation	References to Legacy and New schemes below should only be used by affected public service schemes		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
INC	Recurring income (used in conjunction with 2.306 and 2.307)		
CSH	A separately accrued lump sum (NOT commutation) (used in conjunction with 2.306)		
INCL	Recurring income alternative calculated using the LEGACY scheme basis(used in conjunction with 2.306 and 2.307)		
CSHL	A separately accrued lump sum alternative calculated using the LEGACY scheme basis (NOT commutation) (used in conjunction with 2.306)		
INCN	Recurring income alternative calculated using the NEW scheme basis(used in conjunction with 2.306 and 2.307)		
CSHN	A separately accrued lump sum alternative calculated using the NEW scheme basis (NOT commutation) (used in conjunction with 2.306)		

Ref number	2.303	Data element name	ERI basis
Data element definition			
Purpose	To indicate to the individual with the basis on which their ERI has been calculated		
Description	A code representing the basis of calculation for the ERI to enable the dashboard to explain the basis of calculation		
Type	Text		
Minimum length	1		
Maximum length	4		
Format	Free format		
Fixed value	N		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
SMPI	Statutory money purchase illustration income		
BS	Benefit-specific method based on scheme rules		
SM	Simplified method applied to the accrued pension values		

Notes

Ref number	2.304	Data element name	ERI illustration date
Data element definition			
Purpose	To provide the individual with the date the ERI was calculated, to show how current the value is. For example, this date could be the last benefit statement issue date		
Description	The 'as at' date the ERI was calculated		
Type	Date		
Minimum length	8		
Maximum length	8		
Format	YYYYMMDD ISO 8601 – Numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, not in the future, ie a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.305	Data element name	ERI payable date
Data element definition			
Purpose	To provide the individual with the date it is assumed the ERI will be paid from		
Description	The date the ERI is payable from		
Type	Date		
Minimum length	8		
Maximum length	8		
Format	YYYYMMDD ISO 8601 – Numeric representation of date		
Fixed value	N		
Validation	Must be a valid date in the future, ie a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.306	Data element name	ERI amount
Data element definition			
Purpose	To provide the individual with the amount of the ERI in GBP		
Description	Estimated retirement income amount		
Type	Decimal		
Minimum length	1		
Maximum length	16		
Format			
Fixed value	N		
Validation	Must be an annual income if the ERI amount type is INC. Must be a single lump sum if ERI amount type is CSH		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.307	Data element name	ERI monthly amount
Data element definition			
Purpose	To provide the individual with the amount of the ERI in GBP as a monthly value where it is not simply the annual amount divided by 12		
Description	Estimated retirement income monthly amount		
Type	Decimal		
Minimum length	1		
Maximum length	16		
Format			
Fixed value	N		
Validation	Must be a monthly income if the ERI amount type is INC. Must be NULL if ERI amount type is CSH		
Optionality	Conditional – where the scheme requires a separate calculation for monthly amounts that are not simply 1/12th of the annual amount. For example, the State Pension		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.308	Data element name	ERI end date
Data element definition			
Purpose	To provide the individual with the date it is assumed the ERI will be paid until (to support incomes that are paid for fixed durations rather than for life)		
Description	The date the ERI is payable to		
Type	Date		
Minimum length	8		
Maximum length	8		
Format	YYYYMMDD ISO 8601 – Numeric representation of date		
Fixed value	N		
Validation	Must be a valid date in the future, ie a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional – mandatory for fixed-term payments or one-off cash lump sums		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.309	Data element name	ERI increase
Data element definition			
Purpose	To provide the individual with an indicator that the benefit value shown will increase in payment rather than remain the same		
Description	An increase indicator for the amount quoted		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation	Mandatory where ERI amount type is INC		
Optionality	Conditional		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
0	False (no increases)		
1	True		

Notes

Ref number	2.310	Data element name	ERI spouse benefit
Data element definition			
Purpose	To provide the individual with an indicator that the benefit value shown also has survivors' benefits, or whether the value quoted is single-life only		
Description	A death benefit indicator for the amount quoted		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation	Mandatory where ERI amount type is INC		
Optionality	Conditional		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
0	False (no other benefit on death)		
1	True		

Notes

Ref number	2.311	Data element name	Error! Bookmark not defined.ERI pot
Data element definition			
Purpose	To provide the individual with the amount of the estimated DC pot that the estimated retirement income in 2.306 is calculated from (GBP)		
Description	Estimated retirement pot used to calculate the estimated retirement income		
Type	Decimal		
Minimum length	1		
Maximum length	16		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if available and relevant (eg for DC pensions) this should be provided.		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.312	Data element name	ERI safeguarded benefits
Data element definition			
Purpose	To indicate to the individual that their pension has safeguarded benefits, to ensure the individual from taking an action prior to fully understanding full details about their pension. Pension providers should assess whether the pension has safeguarded benefits in order to determine whether to return a 1 or 0 for this data element		
Description	The individual's pension has safeguarded benefits (see notes below)		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation			
Optionality	Mandatory – Default to 0		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
1	True - safeguarded benefit exist		
0	False - safeguarded benefit does not exist		

Notes

Safeguarded benefits are defined in legislation as pension benefits, which are not money purchase or cash balance benefits. In practice, safeguarded benefits are any benefits that include some form of guarantee or promise during the accumulation phase, about the rate of secure pension income that the member (or their survivors) will receive, or will have an option to receive.

These include:

1. under an occupational pension scheme, a promised level of income calculated by reference to the member's pensionable service in the employment of the pension scheme's sponsoring employer (for instance, under a final salary scheme)

2. a promised level of income (or guaranteed minimum level of income) calculated by reference to the contributions or premiums paid by or in respect of the member (for instance, under some older personal pension policies)

Ref number	2.313	Data element name	ERI warning
Data element definition			
Purpose	To explain to an individual why an ERI has important additional information to understand before making any decisions		
Description	Provide a constrained set of reasons why the number provided may be misleading or significantly different based on some common circumstances. To be used if the warning is not already covered by the safeguarded rights field		
Type	Text		
Minimum length	1		
Maximum length	4		
Format			
Fixed value	Y		
Validation			
Optionality	Optional		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
PSO	Pension sharing order held		
AVC	Benefit illustrated does not include AVCs (which are provided separately)		
PAR	Benefit illustrated does not show all of the potential entitlement		
OTH	Other significant warning – call provider for information.		

Notes

This list will be validated and extended through alpha and beta phases and user feedback.

Ref number	2.314	Data element name	ERI unavailable
Data element definition			
Purpose	To explain to an individual why an ERI is not available		
Description	Provide a reason for an ERI not being available from a set list of reasons		
Type	Text		
Minimum length	1		
Maximum length	4		
Format			
Fixed value	Y		
Validation			
Optionality	Conditional – if the ERI amount has not been provided then this must be included		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
ERR	System error code		
TRN	Transaction outstanding that affects the value		
MAN	Estimated income not currently available online		

Notes

Accrued pension data

General note on conditionality: where data item 2.001 is in use, the data elements in section 2.4x are not to be returned.

Ref number	2.401	Data element name	Accrued type
Data element definition			
Purpose	To indicate to the individual the type of the accrued pension information		
Description	Type of accrued pension information, eg DC		
Type	Text		
Minimum length	2		
Maximum length	3		
Format	Free format		
Fixed value	Y		
Validation			
Optionality			
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
DC	Defined contribution		
DB	Defined benefit		
DBL	A separately accrued lump sum (NOT commutation)		
AVC	Additional voluntary contributions		
CDI	Collective DC (CDC) benefits expressed as regular income		
CDL	Collective DC (CDC) benefits expressed as a lump sum		
CBS	Cash balance scheme		
HYB	Hybrid benefit structure		
UNP	Calculation of benefit involves an underpin		

Notes

Ref number	2.402	Data element name	Accrued amount type
Data element definition			
Purpose	To provide the individual with the basis of their accrued pension amount, ie whether it is a single cash lump sum, or a recurring income		
Description	A code representing the basis of the accrued amount		
Type	Text		
Minimum length	1		
Maximum length	3		
Format	Free format		
Fixed value	N		
Validation			
Optionality			
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
INC	Calculation of an accrued recurring income		
CSH	Calculation of the accrued value of DBL/CDL type		
INCL	Recurring Income alternative calculated using the LEGACY scheme basis(used in conjunction with 2.405 and 2.406)		
CSHL	A separately accrued lump sum alternative calculated using the LEGACY scheme basis (NOT commutation) (used in conjunction with 2.405)		
INCN	Recurring income alternative calculated using the NEW scheme basis(used in conjunction with 2.405 and 2.406)		
CSHN	A separately accrued lump sum alternative calculated using the NEW scheme basis (NOT commutation) (used in conjunction with 2.405)		

Notes

Ref number	2.403	Data element name	Accrued calculation date
Data element definition			
Purpose	To provide the individual with the effective date of the amount in 2.405		
Description	The effective date the amount is calculated to		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYYMMDD ISO 8601 – Numeric representation of date		
Fixed value	N		
Validation	Must be a valid date, not in the future, ie a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality			
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.404	Data element name	Accrued payable date
Data element definition			
Purpose	To provide the individual with the date the pension is likely to be payable from, unreduced		
Description	The date the pension is payable from		
Type	Date		
Minimum length	1		
Maximum length	8		
Format	YYYYMMDD ISO 8601 – Numeric representation of date		
Fixed value	N		
Validation	Must be a valid date in the future, ie a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality			
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.405	Data element name	Accrued annual amount
Data element definition			
Purpose	To provide the individual with the value of their accrued pension, either as an income (for DB benefits) or a one-off cash lump sum for separately accrued cash		
Description	Accrued pension as at the calculation date		
Type	Decimal		
Minimum length	1		
Maximum length	16		
Format			
Fixed value	N		
Validation	Must be calculated in GBP		
Optionality			
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.406	Data element name	Accrued monthly amount
Data element definition			
Purpose	To provide the individual with the value of their accrued pension as a monthly amount where the monthly value is different to simply dividing the annual value by 12		
Description	Accrued monthly pension as at the calculation date		
Type	Decimal		
Minimum length	1		
Maximum length	16		
Format			
Fixed value	N		
Validation	Must be calculated in GBP		
Optionality	Conditional – the data element must be provided if it cannot be derived from simply dividing the annual pension by 12		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

If this number is not provided, the design standards will allow designers of dashboard frontends to assume that any annual figure provided (2.405) can be divided by 12 to show an equivalent monthly amount (where they choose to show monthly amounts).

Ref number	2.407	Data element name	Accrued end date
Data element definition			
Purpose	To provide the individual with the date it is assumed the benefit will be paid until (to support incomes that are paid for fixed durations rather than for life)		
Description	The date the benefit is payable to		
Type	Date		
Minimum length	8		
Maximum length	8		
Format	YYYYMMDD ISO 8601 – Numeric representation of date		
Fixed value	N		
Validation	Must be a valid date in the future, ie a valid month - a number of days that is valid for the month - inclusion of 29 February if a leap year		
Optionality	Conditional – mandatory for fixed-term payments or one-off cash lump sums.		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Pension amounts that are payable for life should leave this end date blank.

Ref number	2.408	Data element name	Accrued increase
Data element definition			
Purpose	To provide the individual with an indicator that the benefit value shown will increase in payment rather than remain the same		
Description	An increase indicator for the amount quoted		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation	Mandatory where accrued amount type is INC		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
0	False (no increases)		
1	True		

Notes

This is not an indicator to show the accrued value will increase in deferment – it is to indicate that the benefit, after it goes into payment, will increase (or not).

Ref number	2.409	Data element name	Accrued spouse benefit
Data element definition			
Purpose	To provide the individual with an indicator that the benefit value shown also has survivors' benefits, or whether the value quoted is single-life only		
Description	A death benefit indicator for the amount quoted		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation	Mandatory where accrued amount type is INC		
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
0	False (no other benefit on death)		
1	True		

Notes

Ref number	2.410	Data element name	Accrued**Error! Bookmark not defined.** pot
Data element definition			
Purpose	To provide the individual with the amount of the current DC pot that the accrued income in 2.405 is calculated from (GBP)		
Description	Current pot value used to calculate the accrued income		
Type	Decimal		
Minimum length	1		
Maximum length	16		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if available and relevant (eg for DC pensions) this should be provided.		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.411	Data element name	Accrued safeguarded benefits
Data element definition			
Purpose	To indicate to the individual that their accrued pension has safeguarded benefits. Pension providers should assess whether the pension has safeguarded benefits in order to determine whether to return a 1 or 0 for this data element		
Description	The individual's pension has safeguarded benefits		
Type	Boolean		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Y		
Validation			
Optionality			
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
1	True - safeguarded benefits exist		
0	False - safeguarded benefits does not exist		

Notes

Ref number	2.412	Data element name	Accrued warning
Data element definition			
Purpose	To explain to an individual why an ERI has important additional information to understand before making any decisions		
Description	Provide a constrained set of reasons why the number provided may be misleading or significantly different based on some common circumstances. To be used if the warning is not already covered by the safeguarded rights field		
Type	Text		
Minimum length	1		
Maximum length	4		
Format			
Fixed value	Y		
Validation			
Optionality	Optional		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
PSO	Pension sharing order held		
AVC	Benefit quoted does not include AVCs (which are provided separately)		
PAR	Benefit illustrated does not show all of the potential entitlement		
OTH	Other significant warning – call provider for information		

Notes

This list will be validated and extended through alpha and beta phases and user feedback.

2.413	Data element name	Accrued unavailable

Data element definition	
Purpose	To explain to an individual why an accrued pension amount is not available
Description	Provide a reason for an accrued pension amount not being available from a set list of reasons
Type	Text
Minimum length	1
Maximum length	3
Format	
Fixed value	Y
Validation	
Optionality	Conditional –if the amount has not been provided then this must be included
Multiplicity	0..1
Multiplicity notes	

Fixed values – list of values/codes with explanation	
EXC	Pension providers where accrued pension data is not relevant
ERR	System error code
TRN	Transaction outstanding that affects the value
MAN	Benefit is not currently available online

Additional data (signposts)

General note on conditionality: where data item 2.001 is in use, the data elements in section 2.5x are not to be returned.

Ref number	2.501	Data element name	Costs and charges
Data element definition			
Purpose	To allow the individual to access general cost and charges information that relate to their pensions		
Description	Website URL where information on costs and charges relating to a DC pension can be found		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it must be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.502	Data element name	SIP URL
Data element definition			
Purpose	To allow the individual to access the statement of investment principles that relate to their pensions		
Description	Website URL where the statement of investment principles can be found		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it must be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.503	Data element name	Implementation statement URL
Data element definition			
Purpose	To allow the individual to access the implementation statement that relate to their pensions		
Description	Website URL where the implementation statement can be found		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it must be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.504	Data element name	Annual report
Data element definition			
Purpose	To allow the individual to access the annual report of the independent governance committee.		
Description	Website URL where the annual report of the independent governance can be found		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – if this is available it must be provided		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Ref number	2.505	Data element name	State Pension
Data element definition			
Purpose	To allow the individual to access further information relating to their state pension.		
Description	Website URL where more information on the state pension information can be found		
Type	Text		
Minimum length	5		
Maximum length	100		
Format			
Fixed value	N		
Validation			
Optionality	Conditional – state pension use only		
Multiplicity	0..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			

Notes

Appendix A – Examples

The purpose of the examples below are to illustrate and help explain the data elements defined in the usage guide.

All the examples used are synthetic (ie made up data) and are of general application unless indicated otherwise. For instance, some examples may only be applicable to particular types of pension arrangement, such as defined benefit (DB) pensions for example.

Find data

Individual data example 1

Context	Using his chosen pensions dashboard, Bradley Stevenson has provided the necessary consents to search for his pensions and has had his identity verified by the identity service. The find is initiated by the pension finder service (PFS) and the pension provider receives find data to match any pension information held for Bradley. The pension provider matches the information received from the PFS against the information recorded on their pension administration system. In this example, the pension provider has defined their matching criteria to match National Insurance number (NINO), date of birth (DOB) and surname.	
Data standard example	**Match data** The information provided by the PFS to the pension providers is shown below:	**Pension provider data** The information shown below is the data recorded on the pension provider's administration system that the pension providers chooses to use to match the individual:
	Given Name: *BRADLEY* Name: *STEVENSON* Date of birth: *19580-07* NI number: *ZM556079A* NI number assertion: *U* Alternate name type: *<empty>* Alternate name: *<empty>* Alternate name assertion: *<empty>* Address type: *C* Address line 1: *15 WRESSLE ROAD* Address line 2: *PLAYDEN* Address line 3: *EAST SUSSEX* Address line 4: *<empty>*	NINO: *ZM556079A* Date of birth: *7 August 1958* Surname: *Stevenson*

	Address line 5:	*<empty>*
	Postcode:	*TN31 5UL*
	Country code:	*GB*
	Address assertion:	*A*
	Email:	*BRAD.X. STEVENSON1@ HOTMAIL.COM*
	Email assertion:	*U*
	Mobile number:	*070 4127 3961*
	Mobile assertion:	*U*
Further detail	The off-white rows of match data highlight the data elements that we can assume the identity service will always assert.	
	For other data elements, there is an associated assertion data element that identifies which data elements are asserted by the identity service (ie the relevant assertion element is populated with the value "A") and those that are not asserted (ie the relevant assertion element has a value "U").	
	Bradley provides his National Insurance number and we assume that the identity service will not assert this data element.	
	These are current working assumptions and may change as a result of user testing or during the establishment of the identity and pension finder services.	
	The pension provider has made a successful match on NINO, DOB and surname for a pension record on the pension provider's administration system. Therefore, the pension provider can now supply pension information to be shown on Bradley's chosen pensions dashboard.	

View data

Pension arrangement example 2

Description	The example shown is for Alicia Phillips, who is an active member of a Solar Energy Systems Pension Fund, a defined benefit pension scheme.
	This example illustrates the pension arrangement data, which a pension provider would supply to be displayed on an Alicia's chosen pensions dashboard.
	It assumes that, using her chosen pensions dashboard, Alicia has provided the necessary consents to search for her pensions; has had her identity verified by the

	identity service and the Solar Energy Systems Pension Fund pension provider has had a successful match, using their defined matching criteria, on Alicia's pension record. The Solar Energy Systems Pension Fund has seen several changes in benefits over the years, which means members of the fund can have benefits which are payable from different retirement ages (eg 60, 65 and state pension age).	
Data standard example	**Description of benefits** Alicia joined the pension fund on **23 October 2004** and was given the reference **00037462**. She continues to build up her pension, payable from her retirement date in the Solar Fund, which has been aligned to her state pension date (**6 July 2045**) although she also has other tranches of pension payable from age 60 and 65.	**Data provided to the individual's chosen pensions dashboard** Reference: *00037462* Name: *SOLAR ENERGY SYSTEMS PENSI FUND* Type: *DB* Origin: *W* Status: *A* Start date: *20041023* Retirement date: *20450706* Date of birth: *19800706* Pension link: *<empty>*
Further detail	The reference shown relates to the unique identifier for Alicia's pension, recorded on the pension provider's pension administration system. The name simply refers to the name of the scheme. Industry feedback is that scheme names may not always be recognisable to some individuals or for certain sections of the membership. The pension provider is best placed to determine what text is used to describe the name of the arrangement that will make the most sense to the individual. The retirement date selected is for the latest tranche, which Alicia is continuing to build up, in this example payable from her state pension date.	

Employer details example 3

Description	In this example, Evie Gill has multiple employment details relating to a single defined contribution (DC) pension.
	Evie has been working in the hospitality industry for a few years on and off since 2014. During this time, she has worked with several different employers and through automatic enrolment, has built up a DC pension with the Nelson Master Trust.

Data standard example	Description of the information	Data provided to the individual's chosen pensions dashboard	
	Evie has held multiple jobs during this period, including concurrent employments with **Century House** and **Grosvenor Inn**. Evie no longer works for either employer but Nelson Master Trust, while recognising that no current contributions are being received for these employments, has not been notified of the date of leaving for the Grosvenor Inn. They do know Evie stopped working for Century House from **14 June 2015**. Her latest employment (known to the Nelson Master Trust) started on **18 July 2018** with **Mersoy Hotel** and she is currently contributing through this employment, so the end date is correctly blank.	Employer name:	*CENTURY HOUSE*
		Start date:	*20140201*
		End date:	*20150614*
		Employer name:	*GROSVENOR INN*
		Start date:	*20141218*
		End date:	*<empty>*
		Employer name:	*MERSOY HOTEL*
		Start date:	*20180718*
		End date:	*<empty>*

Further detail	This data would be accompanied with the following pension arrangement data:	
	Reference:	NMT0092374
	Name:	NELSON MASTER TRUST
	Type:	DC
	Origin:	W
	Status:	A
	Start date:	20140317

Retirement date: 20620409

This has been included to demonstrate that the start date in the master trust may not necessarily tie in with any employment start dates. Or alternatively, if they did tie in, it may not reflect an actual start date of employment, only when the first contribution was received from that employer by the Nelson Master Trust.

In this example, Evie may not even recognise Nelson Master Trust as the pension arrangement, but she may recognise the employer names provided. Further user testing will be carried out to ratify the extent to which employment data is included in the data standards.

Estimated retirement income example 4

The draft secondary legislation for pensions dashboards is under consultation. Within the consultation, the Department for Work and Pensions is outlining the suggested values to be provided for the various different benefit bases that dashboards will need to support.

The data examples for estimated retirement values (2.3xx) and accrued benefit values (2.4xx) will be added to the data standards at the conclusion of the consultation and updated with any feedback from the programme's alpha participants.

However, we have had a number of questions regarding different benefit bases and possible exclusions, so here is a summary of some of the common benefit bases or issues that the data structure will support.

Defined benefit data:

- pension income for life
- pension income for a fixed period
- pension income for a fixed period, which then steps up or steps down (you can provide separate, dated values)
- one-off pension commencement lump sums that are separately accrued (ie not commutation options)
- the ability for public service schemes to present the new scheme and legacy scheme benefits side-by-side as a result of remedies to the age-discrimination cases
- the ability to connect AVC information with the main scheme benefit (even where the data is submitted by separate providers)
- the ability to provide tranches of benefits that come into payment on different dates

Cash balance schemes

Collective defined contribution pensions expressed as CARE-like benefits.

Pensions Dashboards Programme

The ability to pass a certain number of warnings relating to the values to avoid any potential for individuals to misinterpret the values.

Money purchase benefits:

- pot accrued to date
- the pot projected forward on the statutory money purchase illustration (SMPI) basis
- the annuity that pot could buy on the SMPI basis
- how much of that future benefit has already been saved by the current pot value (an indication of progress towards the future annuity value)

Mixed benefit schemes and hybrids:

- the ability to provide multiple benefits, where they are a combination of DC and non-DC values
- the ability to send one value or another and indicate that underpins or guarantees may affect the value

If you are unsure as to whether your scheme's benefit bases are covered by the data structure, please contact: DataPDP@maps.org.uk