









Dashboards Connection Readiness Report

Prepared for
Cleveland Fire

February 2025

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1. Introduction



Pensions dashboards will enable individuals to access their pensions information online, securely, and all in one place, thereby supporting better planning for retirement and growing financial wellbeing.

Pensions Dashboards Programme (PDP)

The **Pension Schemes Act 2021** introduced the legal framework for Pensions Dashboards, making it mandatory for schemes to connect so that savers can see their pension information online.

In 2023, the Department for Work and Pensions (DWP) announced a 'reset' of the dashboards program, and the government laid amending regulations that replaced the previous staging timetable with a single connection deadline for all schemes of 31 October 2026.

The Money and Pensions Service (MaPS) issued guidance in March 2024 setting out when schemes are expected to connect. The updated staging profile provides the framework for when schemes should connect. Scheme Managers are legally required to have regard to this guidance and should expect to be contacted by The Pensions Regulator (TPR) if they do not connect in line with the guidance.

TPR are advising Scheme Managers to start preparing as soon as possible. Their key messages are:

- › Preparing for dashboards takes time – don't put it off.
- › Work with those that will support you – develop a practical delivery plan for dashboards.
- › Get to grips with the data that's needed for dashboards – don't leave this to the last minute. It takes time.

We have partnered with ITM as our Integrated Service Provider (ISP). We will integrate our administration systems with their Pension Fusion product to connect to the pensions dashboards ecosystem.

Connecting on a staggered basis is necessary to mitigate resourcing issues likely to arise from a single connection date. Scheme Managers must ensure that data cleansing work and deferred member tracing is underway in good time.

Based on DWP guidance, Cleveland Fire will be required to be connected to Pensions Dashboards by

31 October 2025.

This report shows how the Pensions Dashboards requirements impact your scheme and the key actions to achieve compliance by your connection date.



2. Executive summary

Scheme data items required for Pensions Dashboards include data a member can use to find their pensions and, after verifying their identity, view their benefit entitlements.



Find data

81.61%

of the data items used for matching users with their pension records are present and accurate.



Membership and employer data

100.00%

of the membership and employer data that will be provided once a positive match is made, is present.

Details of the data that makes up find and view data are contained within sections 3 and 5 of this report, respectively. A complete list of find data items can be found within Appendix A.

Matching policy

Based on our recommended multi-criteria matching policy, it is estimated that:



90.21% of your members will make an exact match with the scheme data held for them.

3.22% of your members will not make an exact match.

6.57% of your members might make an exact match.

View Data

Section 5 considers the view data required for Pensions Dashboards. In addition to the membership and employer data assessment, we have considered the most efficient method of calculating and providing the pension values you must make available to members who make an exact match with their scheme record.

Data improvement

Your data requires some improvement for Pensions Dashboards. We recommend:

Undertaking personal details verification and member tracing to improve the presence and accuracy of contact information and personal member details.

Timeline and Fees

Section 7 provides a scheme specific task checklist with estimated connection and ongoing dashboard fees. Appendix D contains a corresponding high level project plan.



3. Find Data

Initial data assessment

We have assessed the find data (see Appendix A for further details) for **807** scheme records consisting of **376** active and **431** deferred members. The key findings from these assessments are summarised below.



National Insurance Number (NINO)

0

No issues were identified with the NINO data held

10

records feature a NINO shared with another record showing different forename, surname, or date of birth.*



Date of Birth

0

No issues were identified with the Date of Birth data held

010010
101001
010110
101001

Name

0

No issues were identified with the Name data held



Postcode

30

records have a missing or invalid current postcode.

* These issues relate to individuals with multiple unlinked records. This relates to an individual with two periods of employment which fell outside the terms for automatic re-joining. In most cases one record holds a full forename and the other an initial only. These details have been provided to your BAU team to review and ensure consistency.



121

records are missing or have an invalid email address.



686

records are missing a mobile phone number.

Members have the option to provide this information to Pensions Dashboards and it can be used as part of a matching policy.

Notes

- > This report covers members that are 'relevant members' for Pensions Dashboards. A relevant member is an active, deferred, or pension credit member.
- > Telephone and email address are optional data items that are not externally verified and often not widely and accurately held by schemes, they do not form part of our recommended, exact match, matching policy.
- > All analysis has been performed on a data extract taken from the administration platform in October 2024.
- > Please note the analysis in sections 3-5 was carried out on all records held on the administration platform. To ensure no duplication of work, for the recommendations in section 6, we have only recommended one action per individual where they have linked benefits in multiple sections.



Find data accuracy assessment

In addition to the above checks, we have obtained financial reference data based on the current information held by the scheme, and current or last known address information, where this was available.

We have used this to provide some further analysis of the potential accuracy of the scheme find data held.

We were able to obtain a result for **754**
(93.43%)

of relevant scheme records.

The key findings from these assessments are summarised below.

Of the remaining **53** records:

- › **0** records we were unable to obtain financial reference data due to the address held by the scheme being overseas.
- › **29** records we were unable to obtain financial reference data because no current or previous address is held.
- › **24** records did not return results as the scheme data was unable to be matched with financial reference data. This is likely to be where the latest address information held is out of date and does not necessarily indicate there are significant discrepancies with other data items amongst this population.



Forename

20

records where there is a discrepancy between the forename held in the reference data and the scheme records.



Surname

5

records where there is a discrepancy between the surname held in the reference data and the scheme records.



Date of Birth

16

records where there is a discrepancy between the date of birth held in the reference data and the scheme records.



Address

128

records where there is a discrepancy between the address held in the reference data and the scheme records.

Combining this analysis with the initial data assessment set out on the previous page:

81.61% of the data items used for matching are present, in a correct format and have not been identified as inconsistent with financial reference data found.

Ignoring the presence of email addresses and telephone numbers, which do not form part of our recommended, exact match, matching policy, this percentage increases to **94.25%**.



4. Matching policy recommendations

PASA guidance

Simple criteria

PASA's core guidance proposes the three core data elements for matching are Surname, Date of Birth and National Insurance number.

An optimal, 'simple' matching criteria would return an exact match if all three of these data items matched the scheme records exactly. This would rely on all scheme data being 100% accurate and up to date.

PASA recognise this is unlikely to be the case and pension schemes often rely on employers and third parties to provide and maintain this data.

Multi-criteria policy

Pension Fusion allows for multiple matching criteria to be set under a matching policy. Different combinations of the data input by user will be checked against your records to increase the probability a member will obtain an exact match even if some data items are missing or out of date.

If all data items under any of the criteria included in the matching policy match the scheme records exactly, then a positive match is made.

Other criteria can be set that will return a possible match and provide users with scheme contact information to verify their details if they make a match as opposed to full details of scheme benefits. These criteria use a wider range of data items and allow for some approximate matching.

Recommended Matching Policy

Our recommended Matching Policy has been derived using scheme data, assumptions on accuracy and experience of user behaviour to test various matching criteria. TPR's guidance on matching and PASA's recommended default data matching conventions have also been considered.

Our recommended multi-criteria matching policy is a set of 5 Exact matching criteria and 6 Possible matching criteria (see next page).

- ① Surname, DOB, NINO
- ② Surname/Alternate Name, DOB, NINO
- ③ Forename, DOB, NINO
- ④ Surname, Forename, NINO
- ⑤ Surname, Forename, DOB, Postcode

We have tested our recommended multi-criteria matching policy against your data and it is estimated that for:

728 (90.21%) members, sufficient accurate data is held (verified by external reference data), for the member to make an exact match with their pension benefits.

53 (6.57%) members, sufficient data may be held, for the member to make an exact match with their pension benefits but we have been unable to verify this using external reference data.

26 (3.22%) members, insufficient accurate data is held, for the member to make an exact match with their pension benefits.



TPR – Setting the criteria for matching

You should decide what data to use to match members to their pensions (your 'matching criteria'), based on your scheme's data quality and availability. It is vital that your scheme's matching criteria are in line with the level of confidence that you have in the quality of your data.

You will be required to keep a record of your matching policy for at least six years from the end of the scheme year in which the decision is taken. You should record the matching criteria you are using for the scheme generally. You are not expected to record the criteria used for each individual search.

Your matching criteria may evolve over time.

XPS Matching Policy

- ✓ Exact matching criteria focus on data items verified by identity service, and NI number, to ensure reliable matching. Gives members multiple opportunities to make a reliable match if one or more data items are not provided or are out of date.
- ✓ Possible matching criteria use broader matching rules to ensure members receive scheme contact information where they were unable to achieve exact match without inviting unnecessary false matches or providing member information to non-members.
- ✓ Has been tested against your data.
- ✓ Recommended data improvements provided to increase percentages of members that will make an exact match.
- ✓ Will be monitored by XPS and developed if guidance is updated, or user behaviour demonstrates a need for refinement.

Possible matching criteria

When the data input by the user returns a negative result against all of the Matching Criteria (previous page), the data will be checked against an additional set of Possible Matching Criteria.

If a match is made against any of the Possible Matching Criteria, then the user will be invited to make direct contact with XPS to establish whether they are a member of your scheme and verify their personal details.

This range of Matching Criteria include a wider range of find data items that users can input and utilises Pension Fusion's advanced matching technology to allow for some 'approximate matching'. Approximate matching looks for instances where the data that has been input is very similar data but not identical to that held by the scheme, for example it may be held in a different format, be spelt differently or have one- or two-character differences.

- ① Surname, Forename, NINO (approximate)
- ② Surname, DOB, NINO (approximate)
- ③ Surname (approximate), Forename (approximate), DOB, NINO
- ④ Surname (approximate), Forename (approximate), Email
- ⑤ Surname, DOB (approximate), NINO
- ⑥ Surname, Forename, DOB

Scheme Manager decision required

Scheme Managers should consider the above recommendations and agree their Matching Policy.

We strongly encourage Scheme Managers to accept our recommendations on matching criteria.



5. View data

Once a member of your scheme makes a successful match to a record held for them, they can request key information about their pension entitlement. This is sent directly to their chosen dashboard for them to view. This information covers:

- › Details of their scheme membership and related employment ('membership and employer data').
- › One or more of Accrued pot and annualised pension amounts, and estimated retirement pot and income (ERI) details dependent on benefit type and status ('Values Data').

Membership and employer data

This is held in the scheme records. This data has been reviewed for presence and accuracy and the findings are set out below.

Some membership and employer data (for example details of the employer) is not mandatory for Pensions Dashboards but should be provided where possible to give members complete information and enhance their experience.

Values data

When a match has been made, Values Data must be provided immediately if it is based on a statement provided to a member in the last 13 months, or a calculation made for the member in the last 12 months.

Where Values Data is not available to be provided to the member immediately via the Pensions Dashboards, Scheme Managers have 3 working days to return Values Data for Defined Contribution (DC) benefits and 10 Working days to return Values Data for Defined Benefit (DB) benefits.

For new members, the Values Data must be provided as soon as possible. This should be no later than when a statement of the member's benefits was first produced for them, or 12 months from the end of the first full scheme year that they have been in the scheme, whichever is soonest.

To ensure compliance with the above regulations, and to avoid unnecessary additional workloads and imposing stringent timescales on your administration team, XPS are working to ensure Values Data for all relevant members is available to the Pensions Dashboards infrastructure and can be returned immediately.

Membership and employer data you hold for view requests.

100.00%
of the membership
and employer data
items required are
present and accurate.



Date Joined Scheme
0

No issues were
identified with the Date
Joined Scheme data
held



**Normal/Target
Retirement Date**
0

No issues were
identified with the
Normal/Target
Retirement Date data
held



**Employer
Information**
0

No issues were
identified with the
Employer data held



Values data for view requests

Requirements for DB benefits

For deferred DB benefits there is one key calculated item of Values Data required for Pensions Dashboards:

› **Accrued annual amount** - The value of the pension which has been built up to the accrued calculation date

Active DB benefits require an additional calculated item of Values Data for Pensions Dashboards:

› **Estimated Retirement Income** - An estimate of the annual income the individual might receive from the date payable

McCloud and Values data

To allow certain public service schemes to meet their specific dashboard duties arising from the McCloud Remedy, they must send 2 sets of values to reflect the differing benefits that a member may receive in respect of the choices relating to the remediable service period. The data can be set so dashboards will represent these values as alternatives to each other, rather than separate entitlements.

Alongside a calculated value, a number of supporting details relating to this data need to be provided to confirm the dates used for the calculation, in order to indicate benefit structure and give warnings regarding special circumstances.

Annual Benefit Statements

Annual Benefit Statements (ABS) are issued to all Pensions Dashboard Relevant Members calculated as at 31 March each year. This data can be extracted, extended to include the required supporting information, and loaded to Pension Fusion annually following the annual benefit statement exercise

ABS from the 2023/24 scheme year reflect the McCloud remedy for affected members.

The method we use to include the McCloud remedy in ABS will be consistent with the view data we provide to the ecosystem.

We are involved and working closely with a public sector Pensions Dashboards Working Group to ensure a consistent approach for displaying values data is adopted particularly around the supporting data and certain complex benefits like pension credit members.



6. Data improvement and recommendations

Improving your find data before connection (section 3)

Before you connect to Pensions Dashboards, we recommend that you make improvements to your find data to increase the number of members that will be able to get an exact match with their pension benefits.

As would be expected the checks carried out did not identify significant number of data issues for Active members. We would not suggest any cleansing work for these members but do suggest obtaining up to date personal details and contact information from the employer ahead of connection and reconciling this with that held in the Scheme records and ensuring ongoing reconciliation processes are in place.

For deferred members we recommend this is carried out through use of verification and tracing exercises. We have combined the results of the analysis within Section 3 and split the Deferred members into 3 groups. Appendix C contains details of the Details Verification and Tracing processes.

Please note the analysis in the sections above was carried out on all records held on the administration platform. To ensure no duplication of work, for the recommendations below, we have only recommended one action per individual where they have linked benefits in multiple sections. There are 537 unique membership records.

Issues identified	Action	Number of members	Cost estimate ¹
Active Members	Reconcile employer data with scheme records.	376	£1,875.00
Deferred Members - Missing or potentially inaccurate address and postcode details or where financial reference data suggests address held is out of date ²	Initial member trace	59	£267.86
Deferred Members - Missing, inaccurate or inconsistency with financial reference data of one or more of a member's personal details (where verified address is held) ³	Issue Personal Details Verification letters to current address	7	£84.70
Deferred Members - No issues identified	No Further Action	113	N/A

¹The costs in this column are an estimate of the per member charges based on number of members identified at the time of the analysis. Additional project management fees will be charged on top of this on a time cost basis (estimated between £700 and £1,200) to cover, updated data extract & review, manipulation and production & provision of management information.

²This estimate is based on all members that were identified as having potential address inaccuracies (under one or both of the find data assessments) being traced to a new address. The fee for the initial trace will be based on actual members in scope at the time the work is carried out and dependent on results. Further costs will apply to verify new address and personal details and/or for any further tracing where members are not traced as part of the initial trace and/or for members that reside overseas where requested.

³Whilst we will ask members to provide email and telephone numbers when verifying personal details, this quote is based on only contacting members where a potential inaccuracy has been identified with the name, date of birth or NINO held in the scheme records.

The costs and recommendations above are based on XPS' Member Engagement Hub carrying out the tracing and verification exercises. This is aimed at having a standardised process which gives time and cost efficiencies to resolve as many data items as possible with one action for each member. Any non-standard work requested, such as ad-hoc requests for data, further manual analysis or making ad-hoc updates to systems with data provided by clients, will incur additional charges.



7. Scheme connection journey and cost estimate

The table below details the actions which need to be taken to get the Cleveland Fire ready to connect to Pensions Dashboards, as well as the timeframes for completing these activities and the estimated associated costs.

A project plan can be found in Appendix D.



	Action	Time		Estimated cost
	Review: December 2024 - February 2025			
✓	Review scheme data	December 2024 - February 2025	Within (this) Dashboards Connection Readiness Report provided by XPS.	£4,626.00
✓	Obtain matching analysis	December 2024 - February 2025		
✓	Review scheme specific characteristics	January 2025 - February 2025		
	Prepare: March 2025 - August 2025			
	Data cleansing and member tracing*	March 2025 - April 2025	Section 6 of this report details recommended actions for consideration.	£3,500.00**
	Agree matching criteria*	March 2025 - March 2025	Scheme Managers to confirm.	£6,400 - £8,400
	Review initial values data	June 2025 - June 2025	Ensure ABS data is available, in the correct format for all relevant members.	
	Upload values data	June 2025 - August 2025	Ensure data is available for Pensions Dashboards in respect of all relevant members.	
	Review DPIA and member privacy notices	March 2025 - April 2025	Scheme Managers to Action.	
	Review administration contracts	May 2025 - May 2025	Your XPS Client lead will contact you regarding changes required to administration contracts to include Dashboards activities when appropriate.	
	Configure scheme on administration platform	May 2025 - August 2025	Upload and input scheme and member-specific information onto administration platform.	
	Configure scheme in Pension Fusion	May 2025 - August 2025	Upload and input scheme-specific information into Pension Fusion and linking to the administration platform.	
	Test connection to Pension Fusion	May 2025 - August 2025	Review of scheme and member information from administration platform within Pension Fusion.	



Action	Time		Estimated cost
Final review of Dashboard readiness and data	August 2025 - August 2025	We would recommend you request a final Dashboards Connection Readiness Report once all data cleansing actions are complete and initial value data is available. This will check your matching policy is still relevant and confirm all find and view data is available to the Pensions Dashboards.	£4,800 - £5,900 (optional)

Connect: August 2025 - October 2025			
Upload final data to live systems	August 2025 - August 2025	Establish link between the live administration platform and Pension Fusion.	£2,700 - £3,600
Final configuration and testing	August 2025 - September 2025	Ensure the data flows are being successfully maintained and all live configuration is present and accurate.	
Confirmation of connection and join MaPS Governance Register	October 2025	This will ensure the digital architecture is kept safe by only allowing regulated schemes to connect and that the required security and performance standards are met.	

Total estimated Dashboard connection fees***	£13,726 - £26,026
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* Where possible we recommend these actions are started as soon as possible and ahead of the defined "Preparation" phase if possible

** If all suggested actions approved. Further tracing or data cleansing recommendations and associated fees may be sent for agreement once initial work is complete.

*** These fees include the cost of this report. The lower end estimate assumes no data work, nor a further dashboard readiness report is requested, and all work is completed at the lower end of all estimated ranges. The higher end estimate assumes all data work is agreed, a final dashboard readiness report is provided, and all work is completed at the higher end of all estimated ranges.

Action		Estimated cost
Ongoing additional administration fees from November 2025		
Maintaining ISP connection	Fees associated with the external costs of maintaining the dashboard connection via the Pension Fusion.	£4,400 - £6,000
Regular updates of member find data	Maintenance and monitoring of the connection between the administration platforms and Pension Fusion to ensure the regular data updates are successfully made and notifications from the Dashboards are received.	
Annual update and review of view data	Annual review of scheme Details. Calculating and uploading annual Values Data plus ad-hoc review and maintenance of the scheme and supporting information.	
Dealing with member queries	Dealing with enquiries following possible match notifications from the Pensions Dashboards and other member queries in respect of information displayed on Pensions Dashboards. <i>Please note any detailed member quotations requested will be processed and billed in line with existing administration agreements.</i>	
Monitoring and reporting	Monitoring regular reports from the Pensions Dashboards and Pension Fusion. Meeting regulatory reporting requirements. Quarterly reporting.	

Total estimated Dashboard annual ongoing fees	£4,400 - £6,000
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Please note that: This estimate has been based on current charge out rates and terms which are subject to change. All fees are estimated based on current known dashboard requirements and scheme details. Costs quoted exclude disbursements and VAT.



Appendix A: Find data

What is find data

When a member of your scheme enters their personal details in a Pensions Dashboard, those details will be compared to records held by connected schemes to determine which belong to them – this is called a find request.

Required, verified find data

The identity of the Dashboards user will be independently verified by an identity service before it reaches you. The identity service will be integrated into the central digital architecture in the [Dashboards ecosystem](#). When a user asks a dashboard to find their pensions, the consent and authorisation service passes the user to the identity service to verify their identity.

The identity service will verify certain attributes to confirm users are who they say they are.

- ① **First name (given name) and last name**
- ② **Date of birth**
- ③ **Email address**
- ④ **Mobile phone number***
- ⑤ **Address****

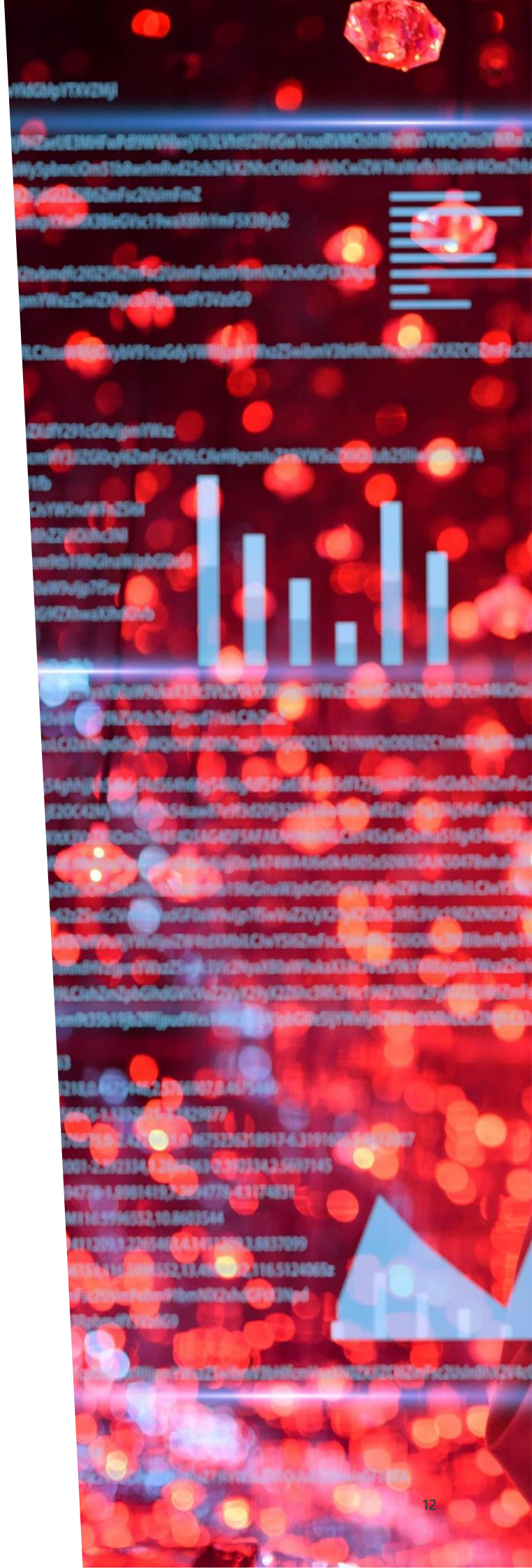
*if used for 2-factor authentication, but may not be provided if the individual chooses to use an authenticator app

**GOV.UK One Login will check that addresses are genuine and if they are associated with fraudulent activity, but the address is not verified as the individual's address.

Additional find data

The member will also be encouraged to provide other data to help you find their records. This data will not be externally verified.

- ① **National Insurance number**
- ② **Alternative first name**
- ③ **Previous last name**
- ④ **Previous address**





Appendix B: Member Engagement Hub

Member Engagement Hub (the HUB)

The HUB is a central XPS function adding strength and depth to our service offering.

The HUB contains, amongst other services a team dedicated to member tracing and details verification.

Member Tracing

We take a thorough approach to tracing. We use multiple stages of tracing, as set out below, different providers and alternative methods. We don't stop at the initial trace.

The initial tracing process will look to financially link members to the supplied address (living as stated) or a linked next address. Results are then graded based on key financial and electoral roll data. Grading criteria is then applied to the results - Platinum, Gold, Silver and Bronze.

Tracing
Process:



Details Verification

Where details discrepancies have been identified, or following obtaining a positive tracing result linking the member to a new address a mailing exercise is carried out to verify the new details. These mailings are supported by the HUB contact centre.

Member identity and personal details are verified using our online verification system. Members can also verify their identity and confirm their details by telephone or by post.

We send a follow-up mailing to all those members where we have not received completed verification (online or by paper) around two weeks after the initial mailing.

Any incoming forms are audited, and scanned, along with any additional documentation provided.

Management Information (MI) will be provided covering the results and progress.

Action	Cost
Initial Trace (where members last known address UK)	£4.54 per member*
Personal data verification letters to current or traced address	£12.10 per member
Data review, cleansing, manipulation and MI production	£700-£1,200

*This cost may be cheaper depending on the results found

Costs quoted exclude disbursements and VAT.

This quotation has been based on current charge out rates and terms which are subject to change.

Overseas and/or further tracing costs can be provided on request.

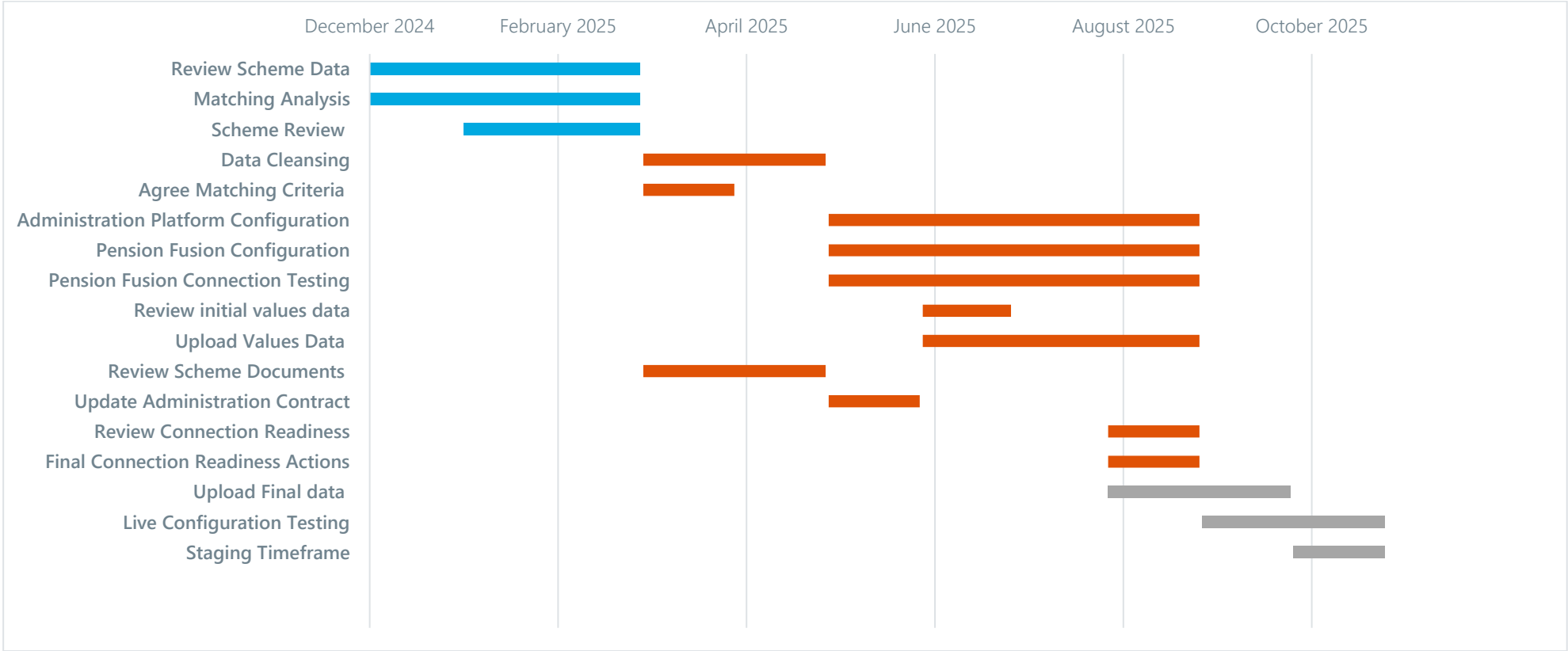


XPS
Member Engagement Hub
Locating, communicating
and protecting your members





Appendix C: Project plan



Award-winning

Pensions advisory



WINNER

Actuarial/Pensions
Consultancy of the Year
XPS Pensions Group



WINNER

Actuarial/Pensions Consultancy
of the Year
XPS Pensions Group



WINNER

Actuarial/Pensions
Consultancy of the Year



Administration



WINNER

Third-Party Administrator of the Year
XPS Pensions Group



WINNER

Third-Party Administrator
of the Year
XPS Pensions Group



WINNER

Third-Party Administrator
of the Year
XPS Pensions Group



WINNER

Third Party Administrator
of the Year



Investment



WINNER

Fiduciary Evaluator of the Year
XPS Pensions Group



WINNER

Investment Consultancy
of the Year
XPS Pensions Group



WINNER

Investment Consultancy
of the Year
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Corporate



Technology



HIGHLY COMMENDED
Technology Innovation of the Year
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