

Warwickshire Pension Fund Employer Update 30th September 2025

Code of Practice

- <https://www.thepensionsregulator.gov.uk/en/document-library/code-of-practice>.
- In March 2024, the Pension Regulator issued a new single code of practice that covers all pension schemes.
- The code sets out expectations of the conduct and practice that governing bodies should meet to comply with their duties in pensions legislation.
- Replaces 13 individual codes.
- 5 modules for consideration for the LGPS

Modules

- **The Governing Body**
- **Funding and Investment**
- **Administration**
- **Communications and Disclosure**
- **Reporting to the Pension Regulator**

Code includes governance requirements around new areas, such as cyber security and scams

Fund Approach

AON were engaged as independent external advisors to review current governance arrangements compared to the new general code.

The review was commissioned by the Fund, it provides a good opportunity to identify and consider any areas for development which will help the Fund to continuously improve and will also help to prepare the Fund for the likely “biennial reviews” which are a feature of the government’s proposals in the “Fit for the Future” consultation.

Although the review identified some areas rated amber or red, the Fund was found to be in a good position compared to other funds and has been able to provide substantial evidence of policies already in place.

	Green	Amber	Red	Total
The Governing Body	102	35	6	143
Funding and Investment	36	1	0	37
Administration	80	6	2	88
Communications and Disclosure	32	3	1	36
Reporting to TPR	13	1	0	14
Total	263	46	9	318
%	83%	14%	3%	100%

Action Plan

Project	Number of Review Items
Administration and monitoring	9
Administration policies and procedures	8
Business planning	4
Committee and board governance	15
Committee and board processes	12
Internal controls	3
Managing advisors and service providers	9
Managing risks and business continuity	12
Procedure controls	1
Reporting	3
Training policy	17
Total	93

Fund Approach

Initial results reported to Staff and Pension Committee and the Local Pension Board

Project team created

Each action given an owner and a completion deadline

Monthly meetings where every action is RAG rated

Project updates reported quarterly

Completion deadline of 31st March 2026

National Pension Dashboard Program

- **Secure online system where individuals can log on and access information about all pensions in one place, including the state pension data**
- **The Fund are working towards a connection deadline of 31st October 2025**
- **Procured an Integrated Service Provider (ISP) that will connect our administration system to the national dashboard**
- **Tight deadlines for return of data and system availability. E.g less than 13 months old or 10 days to provide missing value data**

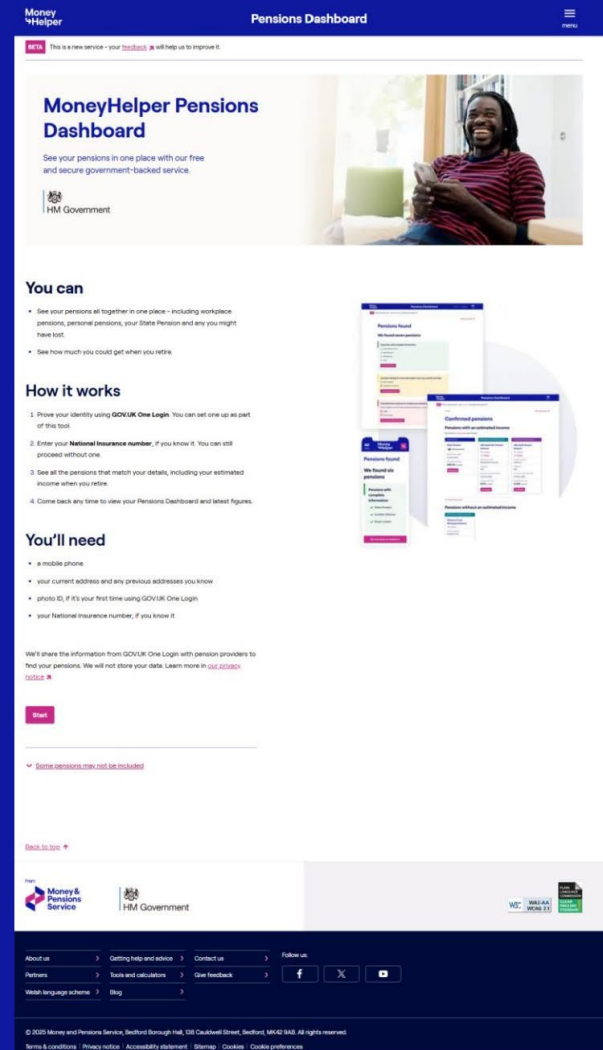
What it might look like

- **Data to be returned will be Annual Benefit Statement data showing current value and value projected to state pension age.**
- **Stage 2 of our ISP connection will be complete in early October**
- **No indication of the digital access point which is when this will be launched to the public, schemes will be given a 6 month notice**

The landing page

Users will begin their journey on the MoneyHelper Pensions Dashboard (MHPD) landing page.

Note: while the journey set out in the following slides is for desktop, the service will scale for mobile and tablet.





Find and ID

Users will move into the Find and ID part of the service.

They'll need to create or log in to their existing GOV.UK One Login account and prove their identity.

Finally, users will be able to add their National Insurance number before initiating a search for their pensions.

GOV.UK Find your pensions

beta This is a new service.

[Back](#)

Find your pensions

Find your workplace pensions, private pensions and the State Pension - even pensions you have forgotten about.

The Find your pensions service is provided by the Money and Pensions Service (MaPS), a government agency.

How to use it

Step One: Prove your identity. We use GOV.UK One Login to do this.

Step Two: Provide us with some personal information, including your National Insurance number, if you have one.

Step Three: Search for your pensions: these will be displayed on your personal dashboard.

[Sign in or create your GOV.UK One Login](#)

GOV.UK

beta This is a new service - your [feedback \(opens in new tab\)](#) will help us to improve it.

Create your GOV.UK One Login or sign in

You can use your GOV.UK One Login to access some government services.

In the future, you'll be able to use it to access all services on GOV.UK.

You'll need:

- an email address
- a way to get security codes - this can be a mobile phone number or an authenticator app

You can also [use GOV.UK One Login in Welsh \(Cymraeg\)](#).

[Create your GOV.UK One Login](#)

[Sign in](#)

GOV.UK Find your pensions

beta This is a new service.

[Back](#)

Enter your National Insurance number

Tell us your National Insurance number, if you have one. Pension providers and schemes will use this to find your pensions.

You can find your National Insurance number:

- on your payslip and P60
- on letters about your tax, pension or benefits
- using the [Find your National Insurance number service](#)

! If you have a National Insurance number but do not enter it, it will be harder for pension schemes and providers to find your pensions.

National Insurance number (optional)
For example, QQ 12 34 56 C

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Important information

After initiating a search for their pensions in the Find and ID part of the service, users will be passed back to MHPD.

Upon returning to MHPD, users will be provided with a set of warnings, as set out in the PDP design standards and FCA rules, prior to being able to view the MHPD.

Money
Helper

Pensions Dashboard

menu

BETA This is a new service - your [feedback](#) will help us to improve it.

Welcome to the MoneyHelper Pensions Dashboard

Important information

Don't make decisions about your money and pensions based solely on the information in your Pensions Dashboard.

The values are for illustration only and are based on some assumptions, such as your retirement age. Always check with your pension providers for the most up-to-date information, and consider speaking to a regulated financial adviser before making decisions about your pensions.

All pension values:

- are estimated and not guaranteed
- are shown before tax, as pension tax depends on your income and circumstances
- could go up or down based on factors such as investment performance and your contributions.

Some information may not be included.

- You will not see pensions you've already taken money from, pensions administered outside Great Britain or pensions with very few scheme members.
- Providers may not be able to send us information in certain circumstances. In most cases, the Dashboard will provide more details on why this information isn't showing.

[I understand](#)

[Back to top](#)

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Money &
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W5C WAI-AA WCAG 2.1

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Pensions found

After we have received the user's data back from providers and schemes, the user will then be shown an overview of the results of the view requests.

This helps the user understand what we have found and whether we have all the information we are expecting from their pension schemes.

Pensions found

We found six pensions

Your pensions

- ✓ State Pension
- ✓ ASH Staff Pension Scheme
- ✓ Orange Tech Pension Scheme
- ✓ Chestnut Trust

[See your pensions](#)

Pending pensions

We're waiting for more information from the pension provider(s). You don't need to do anything.

- 🕒 Douglas Fir Workplace Pension

[See pending pensions](#)

Pensions that need you to contact the provider

Contact the pension provider(s). They'll help resolve any issues.

- 🔴 Elm Pension Trust

[Get contact details](#)

[Are you expecting to see other pensions?](#)

Unsupported pensions found

We found one or more pensions that could belong to you that we can't display yet. We're still building and improving our service, so check back again soon.

[<](#) [>](#) [🔍](#)

Help and support

[Give us feedback](#)



Explore the Pensions Dashboard

Don't know where to start? Learn how to get the most out of your Pensions Dashboard and get answers for common questions.



Understand your pensions

Unsure about your next steps? Our free, impartial guidance can help you understand your pensions and plan for a comfortable retirement.



Report a technical problem

Is something not working? Tell us if there's an issue with your Pensions Dashboard or if you're experiencing any technical problems.

Pensions in the green channel are those that have matched with the user and all the expected information has been returned.

Pensions in the amber channel are those that have matched but some data has not yet been returned.

Pensions will appear in the red channel if a partial match has been returned or contact with the pension provider or scheme is required.

This message will display if a pension type is returned that we cannot handle fully during initial testing.

Your pensions

During initial testing we will only display details for the State Pension, defined contribution (DC) and defined benefit (DB) pensions.

Over time we will develop the service to be able to handle all pension types.

This page provides the key information for each pension returned that users have told us is most important for them to understand.

The screenshot displays the 'Your pensions' dashboard. At the top, there's a navigation bar with a 'Back' button and a 'Help and support' link. The main heading is 'Your pensions'. Below it, there's a section titled 'Pensions with an estimated income'. This section contains three pension cards:

- State Pension:** HM Government, Expected retirement date: 27 March 2039, Estimated income: £412 a month. A 'See details' button is at the bottom.
- Horizon Gold Pension Plan:** Active, Pension provider: GoldLeaf Retirement Services, Employer: Gold, Expected retirement date: 15 March 2029, Estimated income: £500 a month. A 'See details' button is at the bottom.
- CedarPath Retirement Fund:** Inactive, Pension provider: Trustwell Administrators Ltd, Employer: Cedar, Expected retirement date: 12 March 2035, Estimated income: £83 a month. A 'See details' button is at the bottom.

Below this section is a link 'About these values'. The next section is 'Pensions without an estimated income', which contains three more pension cards:

- Anchorstone Pension Fund:** Active, Pension provider: Anchorstone Pension Trust, Employer: Stone Ltd. A note indicates the value is less than £5,000 and provides instructions on how to get data.
- Aurora Plus:** Inactive, Pension provider: Aurora Capital, Employer: Aurora. A note indicates the value is less than £5,000 and provides instructions on how to get data.
- Glencalm Flexible Pension Plan:** Inactive, Pension provider: Glencalm Administrators, Employer: Glendale. A note indicates the value is less than £5,000 and provides instructions on how to get data.

Below this section is a link 'Why pensions might not show in your estimate'. At the bottom right, there are two important notices:

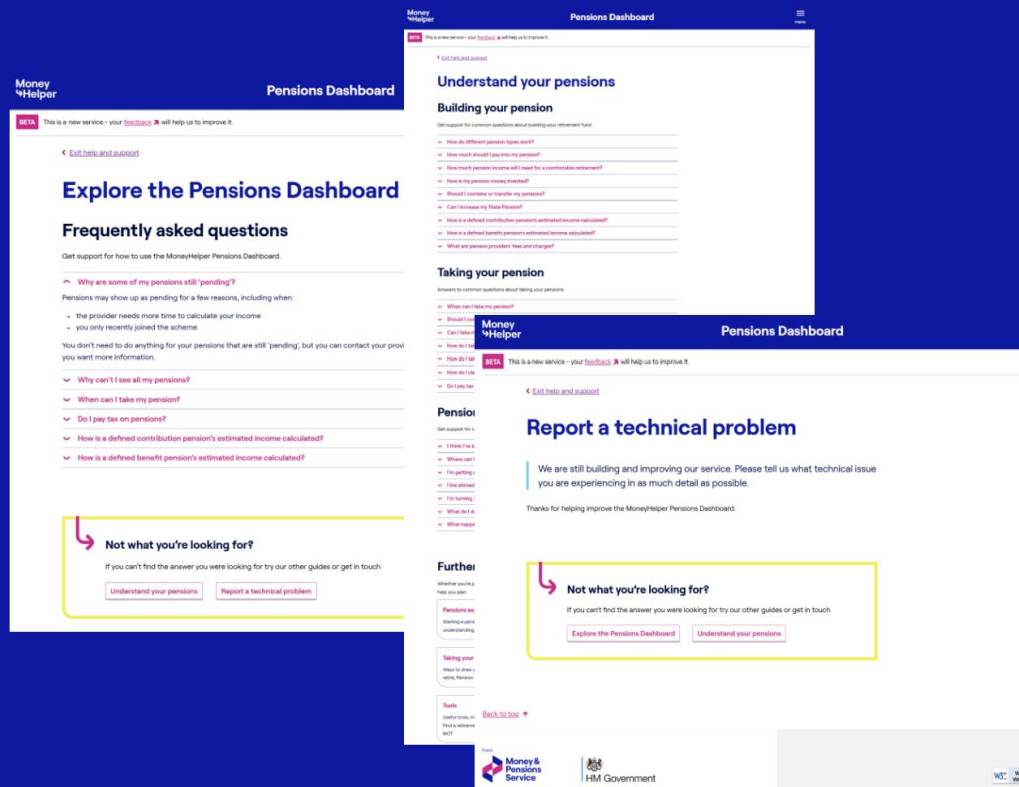
- Important:** You have 2 pensions that need you to contact the provider. (Link: Get contact details)
- Be aware of scams:** Your Pensions Dashboard contains sensitive and valuable information. Think carefully before sharing your information with a third party. Scammers play on our sense of fear. If you've been contacted without warning and told you need to move your pensions to a safe place, this is a scam. If you're worried about scams, you can: Read our guidance on pension scams, Call our financial crimes and scams unit on 0800 295 4000.

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Help and support

The help and support pages will provide a user with:

- support in using the dashboard
- some pensions guidance to help them understand the information on their dashboard
- support for any technical problems



MoneyHelper Pensions Dashboard roadmap



Q2

July - September



Content updates and bug fixes

Address minor bugs and apply content updates based on testing and industry input.



Improve DC and DB details pages

Make pension details clearer and more user-friendly.



Analytics and screen replay

Add enhanced analytics and screen replay tools for research insights.



McCloud schemes

Prepare for October connections by reviewing and updating how these pensions are displayed.



Pension summaries

Finalise and enable the summary view, including pension timeline and summary sentence(s).



Matching and multiple illustrations

Improve how multiple illustrations are handled to support user understanding.



Enable AVC and HYB pension types

Enable additional pension types to gather further insights.



Help & support for unmoderated testing

Refine help content and prepare feedback mechanisms for unmoderated research.

Q3

October - December



Welsh translation

Translate the service and test with Welsh-speaking users.



Enable CDC and CB pension types

Enable additional pension types to gather further insights.



Return to find journey

Allow users to return to the 'find' experience from the dashboard.



Enable downloads

Let users export their data and download it.



Onward guidance

Initial integration and testing of onwards guidance from the dashboard.

Research, feedback and iteration based on consumer and industry feedback

Consumer testing – target timeline will flex with outcomes

Timings and volumes are indicative

FYQ2
2025/26

FYQ2/3
2025/26

FYQ3
2025/26

FYQ4
2025/26

FYQ1
2026/27



Steps

Industry expert testing

Phase 1 testing

Phase 2 testing

Description

Initial check that live data is appearing as expected

Targeted industry recruitment 12-15 schemes testing in 3-5 rounds

Open industry recruitment (as well as other routes such as agencies, charities etc)
Controlled ramp up of target consumer participant volumes
– to be adjusted based on insights

Consumer volumes

Scaling and up to 300

Scaling and up to 3,000

Scaling and not expected to exceed 17,000

Cumulative volumes

Up to 300

Not expected to exceed 20,000



Matching criteria

- There are 3 distinct match levels within the Pensions Dashboard as a result of a member request:
 1. Full Match
 2. Partial Match
 3. No Match
- For Full Matches, the Fund via the ISP will automatically send pension value data directly to the member Dashboard for them to view their pension details.
- For No Matches, no data will be sent to the member Dashboard.

Matching criteria

- For Partial Matches, no pension value data will be provided, but the member will be informed that they may have a match at the Fund and will be asked to contact the fund to further prove their identity. If, after the member contacts a fund, it is deemed that the match is confirmed, pension value data is returned to the Dashboard.
- The Fund to decide what data they will accept as a full match versus a partial match.

Matching criteria

Reference	Data element	Description
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Core 'uneditable' verified data items - will always be in a Find Request

1.001	first name/given name/forename	First name/given name/forename of the user
1.003	surname	Surname of the user
1.005	date of birth	Date of birth of the user
1.023	email	Email address verified by One Login

Additional 'uneditable' data items - that may be provided in a Find Request

1.014 - 1.021	address and postcode	Address of the user which has been confirmed to be associated with the user during IDV
1.027	mobile number	Mobile phone number verified by One Login

Additional data item that may be entered by the saver (not verified)

1.007	NINO	NINO of the user
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Alternative data items which could be entered by the saver (not verified)

1.009	alternate first name/given name/forename	Any alternate first name/given name/forename of the user
1.011	alternate surname	Any alternate surname of the user
1.025	alternate email	Alternative email address of the user
1.029	alternate phone number	Alternative phone number of the user
1.014 - 1.021	alternative addresses	Alternative addresses (such as previous)

AVC's

- **Three options for return of AVC data**
- **Standard Life will return data via multi source link return. GUID shared with Standard Life so data will be linked within the dashboard**
- **Utmost Life will return data via a single source. By returning data to the Fund annually, where it will be held in our administration system and returned to the dashboard with main scheme data**

Data Work

- **Focus for Fund between connection date and launch date**
- **The Pension Regulator working with Funds and issuing questionnaires around data scores, data actions**
- **Annual data quality report produced in Q3 each year**
- **Procurement of data cleansing and enhancing tool, three year contract to ensure data is up to date**

Any Questions?

- **AGM Save the date**
- **Old courts in Warwick, 11th December**
- **Chance to discuss valuation results with fund actuary**
- **Contact us –**
 - **pensions@warwickshire.gov.uk**
 - **01926 412005**