Pensions dashboards connection is here: we talk to PDP's Chris Curry

The first wave of pension schemes are on track to connect to pensions dashboards and there are no doubts about the final connection date of October 2026.

That was the message when we sat down with Chris Curry, Principal at the Pensions Dashboards Programme (PDP), for the first edition of our Aptia Pensions Administration Pod.

Hosted by John Wilson, our Head of Pensions Technical, the podcast will appear each month and feature a discussion with guests from Aptia and the wider industry. There's certainly a lot to talk about.

We wanted to talk to Chris because, after years of preparation, the largest pension schemes are due to connect to the dashboards ecosystem by the end of April. And at Aptia we've been working with three large schemes to be ready for that deadline.

Some key points from our conversation were:

- The initial group of pension schemes are on schedule to connect on 30 April
- All schemes and providers should be ready to connect by the deadline set in law of 31 October 2026
- The Secretary of State for Work and Pensions has approved the standards that underpin connection
- Connection will get easier as PDP learns lessons from successive groups of schemes
- A delayed buyout transaction won't be a good reason for not connecting to dashboards

This article looks at these points with comments from Chris (in italics) about progress so far. These are just highlights, so – whether you're at the gym, cooking the dinner or in the car – please tune into the podcast to hear our full discussion.

'We are very, very confident'

Chris was upbeat about progress towards connection based on the schemes that will join the dashboards ecosystem soon. The overall message we took from our conversation was that, after some setbacks over the past few years, the project is going well.

"We're hearing that the vast majority of schemes are looking to connect in line with the guidance that was published in March last year. So, that does mean that first cohort will be ready to connect at the end of April.

"The big deadline we're working to is the 31 of October 2026. And we are very, very confident that all schemes will have the opportunity to connect well in advance of that date."

We think Chris's choice of words – "schemes will have the opportunity to connect" – is important. PDP can't make a scheme get its data in order and do all the other work to be ready for October 2026. But all schemes should be ready to connect if necessary. And if they're not, they will have to explain to their members and the regulator.

'Moving into the next phase'

Chris said the 20 volunteer participants, including pension funds and integrated service providers (ISPs), are all on track to connect by 30 April.

“It's now possible for us to start moving into the next phase of bringing live schemes into the environment and having real people able to be found by a pensions dashboard. This means that large parts of the industry will be able to get underway and meet that end of April deadline for that first cohort.

“The key deadline is 31 October 2026. If some of the connections don't happen for a week, a week or two, a month or so until after the guidance says, that's still absolutely fine, but we would encourage all of the schemes to be ready to connect at that date.”

Our experience at Aptia is in line with Chris’s positive assessment. The three schemes we are working with that are due to connect by 30 April will be ready.

We’ve chosen not to use a third-party ISP and have built our own digital interface for our clients called Data Warehouse. We are carrying out integration testing with the PDP, and we’ll soon be ready to connect to the ecosystem.

The government has approved the dashboards standards

Another piece of good news is that Liz Kendall, Secretary of State for Work and Pensions, has approved the updated standards and code of connection that PDP published in September.

“We expect the standards will evolve over time as the connection journey evolves and as we learn more information from the people and the schemes who are connecting, and from testing that we do with consumers as well.

“There is one set of standards that we haven't finalised yet which is the design standards looking at the dashboard end of the ecosystem rather than the connection end. We'll be looking at those throughout the rest of this year as we start some user testing with citizens.”

‘We’re still learning a lot’

PDP hasn’t set a date for dashboards going live to members (the dashboards availability point or DAP), and Chris stuck to that position when we spoke to him. The path towards connection and members viewing their pensions will have new lessons and PDP will work with schemes and providers so they can meet their obligations.

“It's really important to say that we're still learning a lot. Every scheme that goes through has raised slightly different challenges and we've learned from those. We're starting to accelerate that progress and I think we'll take that learning through into what happens when we get into the actual connection journeys as well.”

Don’t let buyout distract you from dashboards

The industry is preparing for dashboards connection against the backdrop of a highly active market for buyouts. The total of bulk annuity purchases for this year is expected to be in line with the near record £50 billion for 2024.

There are signs that some schemes targeting buyout before October 2026 are going easy on preparing for dashboards. But buyout is a long, complex process and, in any case, if your data isn’t good enough for dashboards, it won’t be good enough for buyout.

Chris agreed with us that, though the Pensions Regulator will be pragmatic about schemes missing their connection dates, not connecting in October 2026 because you were hoping to be bought out isn’t a defence.

“The regulations are clear. If you are a scheme which is within the scope of the regulations as of 31 October 2026, then you need to be connected by 31 October 2026. Even if you're planning to have completed that [buyout] journey that may be underway already. If it's not underway already, I think there is a big question mark as to whether it could be completed by the end of this regulatory period.

“If at any time you think you're not going to be able to complete that journey then the regulations will be enforced and you will have to comply. So, keep in touch with the regulator.”

There is still time to get connected

With more than 18 months to go until the hard deadline of October 2026, there is still time to connect to pensions dashboards. The positive progress reported by PDP is good news for the industry but it’s also a wake-up call for schemes that have been slow to prepare.

It’s well known that the industry has a shortage of people and resources to do this work. And capacity will tighten as connection dates – and that October 2026 final deadline – get nearer. We are already working with about 150 pension schemes to help them get connected. So, if you haven’t already, contact your pensions administrator to get the ball rolling.

As Chris told us:

“If people connect in line with the guidance, we should have about 90% of those memberships connected, including the state pension, before the end of this year. So that's a really good base for us to make sure that people can find their pensions.”

“It's really important that the whole industry keeps working together to make sure that when that happens, we give the best possible experience for the people who want to find out information about their pensions.”

You can listen to the podcast episode and read a transcript of our conversation here. And don’t forget to subscribe to receive future episodes as we explore the most pressing issues in pensions administration.

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Chris Curry



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