

SCHEDULE 1

Regulation 2

Interpretation

In these Regulations—

“the 2013 Regulations” means the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013⁽¹⁾;

“administrator”, in the case of a relevant occupational pension scheme, means a person other than a trustee or a manager of the pension scheme or a member of the pension board for a public service pension scheme, who is involved in the administration of the scheme;

“assessment period” has the same meaning as in section 132 of the Pensions Act 2004, as modified by the Pension Protection Fund (Multi-employer Schemes) (Modification) Regulations 2005⁽²⁾;

“automatic enrolment” has the meaning given by section 17 of the Pensions Act 2008⁽³⁾;

“collective money purchase benefit” has the meaning given by section 1 of the Pension Schemes Act 2021;

“connect to the Money and Pensions Service” means connect to the information technology systems delivered by or on behalf of the Money and Pensions Service which enable the dashboards ecosystem to work;

“connection and security standards” means standards on connecting to the Money and Pensions Service and on data security assessment procedures, in particular the minimum amount of assurance that providers of pensions dashboard services or trustees or managers of pension schemes must provide to the Money and Pensions Service (where “minimum amount of assurance” refers to a baseline level of confirmation that relevant requirements in these Regulations are met);

“dashboards ecosystem” means the interconnected system that enables pensions dashboard services to work in accordance with these Regulations, comprised of—

- (a) the Money and Pensions Service,
- (b) the pensions dashboard services that connect to the Money and Pensions Service,
- (c) the interfaces of pension schemes that connect to the Money and Pensions Service,
- (d) the interfaces of pension schemes that connect to pensions dashboard services, and
- (e) any other party or service that needs to be connected in order for the system to work;

“data standards” means standards regarding the manner and format in which pensions information must be provided by pension schemes to qualifying pensions dashboard services or to the dashboard service provided by the Money and Pensions Service;

“deferred member” has the same meaning as in section 124(1) of the Pensions Act 1995⁽⁴⁾;

“design standards” means standards covering the way in which information is to be presented to users of pensions dashboard services;

“Financial Conduct Authority” has the meaning given by section 1A of the Financial Services and Markets Act 2000⁽⁵⁾;

“find data” means data which enables matching to take place, comprising—

- (a) verified identity attributes,

(1) [S.I. 2013/2734](#).

(2) [S.I. 2005/441](#).

(3) [2008 c. 30](#).

(4) [1995 c. 26](#).

(5) [2000 c. 8](#). Part 1A (sections 1A to 3S) was substituted for Part 1 by section 6(1) of the Financial Services Act 2012 (c.21).

- (b) self-asserted data, and
- (c) any other data that the Money and Pensions Service may add as part of the service that it provides;

“find request” means a message containing find data relating to an individual, sent from the Money and Pensions Service to all relevant occupational pension schemes, asking them to search the records of the scheme for information on pensions relating to the individual concerned;

“guidance” means further information or guidelines to which trustees or managers of pension schemes must have regard in complying with requirements relating to matching, data (including value data), connection, and early or voluntary connection;

“hybrid benefit” means a benefit the rate or amount of which depends on which of two or more alternative methods of calculation produces the highest, or lowest, rate or amount;

“hybrid scheme” has the meaning given in section 307(4) of the Pensions Act 2004, and includes master trust schemes which provide money purchase benefits in conjunction with other benefits;

“illustration date” means the date specified by the trustees or managers of a pension scheme as being the date by reference to which the value data provided to an individual relates;

“master trust scheme” means a scheme which is authorised in accordance with section 5 of the Pension Schemes Act 2017⁽⁶⁾;

“match made” means a positive match where the elements of personal data provided by an individual for the purposes of matching meet the matching criteria referred to in regulation 23(1) to a degree which enables the trustees or managers of the scheme to determine that the individual is a member of the scheme;

“matching” means the process of searching the records of a relevant occupational pension scheme—

- (a) using such elements of personal data provided in a find request as the trustees or managers consider to be suitable, and
- (b) identifying and seeking to resolve a possible match (if any), in order to determine if the individual who submitted the find request has a benefit under that scheme,

and match (apart from in “possible match” and “match made”) is to be construed accordingly;

“operational standards” means standards regarding the operational processes to be followed when connecting or connected to the Money and Pensions Service, in particular on-boarding procedures, dispute management processes, and service level failure protocols, (where “on-boarding” refers to the process of connecting to the Money and Pensions Service);

“parliamentary pension schemes” refers to the following pension schemes—

- (a) a scheme for Members of the House of Commons established under paragraph 12 of Part 1 of Schedule 6 to the Constitutional Reform and Governance Act 2010⁽⁷⁾;
- (b) a scheme for Members of Senedd Cymru, established under section 20(3) of the Government of Wales Act 2006⁽⁸⁾;

“pension credit member” has the same meaning as in section 124(1) of the Pensions Act 1995;

“pension identifier” means a unique sequence of characters generated in accordance with technical standards published from time to time by the Money and Pensions Service and used to identify a specific pension;

(6) 2017 c. 17.
(7) 2010 c. 25.
(8) 2006 c. 32.

“pensioner member” has the meaning given by section 124(1) of the Pensions Act 1995;

“positive match” means a match which is either a match made or a possible match;

“possible match” means a positive match where the elements of personal data provided by an individual for the purposes of matching only partially meet the matching criteria referred to in regulation 23(1), such that the trustees or managers of the scheme are unable to determine (in the absence of further information) whether or not the individual is a member of the scheme;

“pot value” means an accrued pot value or a projected pot value (where “accrued pot value” and “projected pot value” have the meaning given in paragraph 6 of Part 1 of Schedule 3);

“processing”, in relation to information, has the same meaning as in section 3(4) of the Data Protection Act 2018⁽⁹⁾;

“public service pension scheme” has the meaning given by paragraph (a) and (c) of the definition of the term in section 318 of the Pensions Act 2004;

“reference date” means the scheme year end date falling between 1st April 2020 and 31st March 2021, inclusive of both these dates;

“registrable”, in relation to a pension scheme referred to in these Regulations, has the same meaning as in section 59(2) of the Pensions Act 2004, as supplemented by regulation 2 of the Register of Occupational and Personal Pension Schemes Regulations 2005⁽¹⁰⁾;

“relevant member” means a member of a relevant occupational pension scheme who is an active member or a deferred member or a pension credit member;

“reporting standards” means standards about the way in which operational information (as defined in the provisions in which this term is used) is to be generated for reporting purposes, in particular the content of the information, the manner in which it should be provided, the period of time it should cover, and the frequency of reports;

“retirement date” has the same meaning as in regulation 19(5) of the 2013 Regulations;

“scheme year” means, in relation to an occupational pension scheme, a year specified for the purposes of the scheme in any scheme document or, if there is no such year specified, a period of 12 months commencing on 1st April or on such other date as the trustees choose;

“scheme without money purchase benefits” means a pension scheme under which none of the benefits provided are money purchase benefits;

“self-asserted data” means additional person details volunteered by an individual, including their national insurance number, previous names and addresses, email address and mobile phone number;

“service standards” means standards regarding the service to be provided by, and the behaviour expected of, those connecting or connected to the Money and Pensions Service, in particular service availability, software compliance, software interoperability, how to deal with failed requests, connection state changes (such as scheduled downtime or maintenance), and when to notify the Money and Pensions Service of personnel changes;

“staging deadline” means the date specified in the fourth column of the tables in Parts 1 and 2 of Schedule 2, being the latest date by which a relevant occupational pension scheme (that meets the conditions in the second and third columns of those tables) must be connected to the Money and Pensions Service;

“staging profile” means the order in which relevant occupational pension schemes are required to establish a working connection with the Money and Pensions Service, as specified by reference to scheme type and size in the tables in Parts 1 and 2 of Schedule 2;

⁽⁹⁾ 2018 c. 12.

⁽¹⁰⁾ S.I. 2005/597; regulation 2 was amended by S.I. 2006/467 and S.I. 2019/192.

“technical standards” means standards concerning technical matters, in particular specifications regarding pension identifiers, the mechanism to be used to connect to the Money and Pensions Service, and the access management protocol to be used for this;

“trustees or managers” means, unless otherwise indicated, the trustees or managers of a relevant occupational pension scheme covered by these Regulations, being—

- (a) in the case of a scheme established under a trust, the trustees of the scheme, and
- (b) in any other case, the persons responsible for the management of the scheme;

“user” means an individual who is using a pensions dashboard service to locate information on their pensions;

“value data” has the meaning given in regulation 26(1);

“verified identity attributes” means an individual’s first name, surname, current address and date of birth, as checked by the Money and Pensions Service;

“view data” means the data that is sent by a pension scheme via a pensions dashboard service to an individual, once the view request has been authorised and the identity of the individual has been authenticated, comprising—

- (a) administrative data, as defined in regulation 24(1);
- (b) signpost data, as defined in regulation 25(1);
- (c) value data, as defined in regulation 26(1);
- (d) contextual information, as defined in regulation 26(4)(a);

“view request” means a request made by a qualifying pensions dashboard service or by the pensions dashboard service provided by the Money and Pensions Service, further to a find request and relating to the individual to whom the find request relates—

- (a) to the trustees or managers of a relevant occupational pension scheme who have registered a pension identifier with the Money and Pensions Service in respect of that individual, for view data in respect of the individual, and
- (b) to the Secretary of State, for state pension information in respect of the individual.