

# Addressing the Pensions Challenge through Data

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**The  
Pensions  
Regulator**

Making workplace pensions work

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# TPR who we are and what we do

## The Pensions Regulator (TPR)

We protect the UK's workplace pensions. We make sure employers, trustees, pension specialists and business advisers can fulfil their duties to scheme members.



# The Pensions Landscape is Changing



Shifting from an era of large employers providing guaranteed pensions for the minority, to a complex marketplace serving around 1.5 million employers and 80% of the workforce.



A concentrated, well-run pensions marketplace, more likely to deliver better outcomes for savers but requires a more sophisticated and agile regulatory approach.

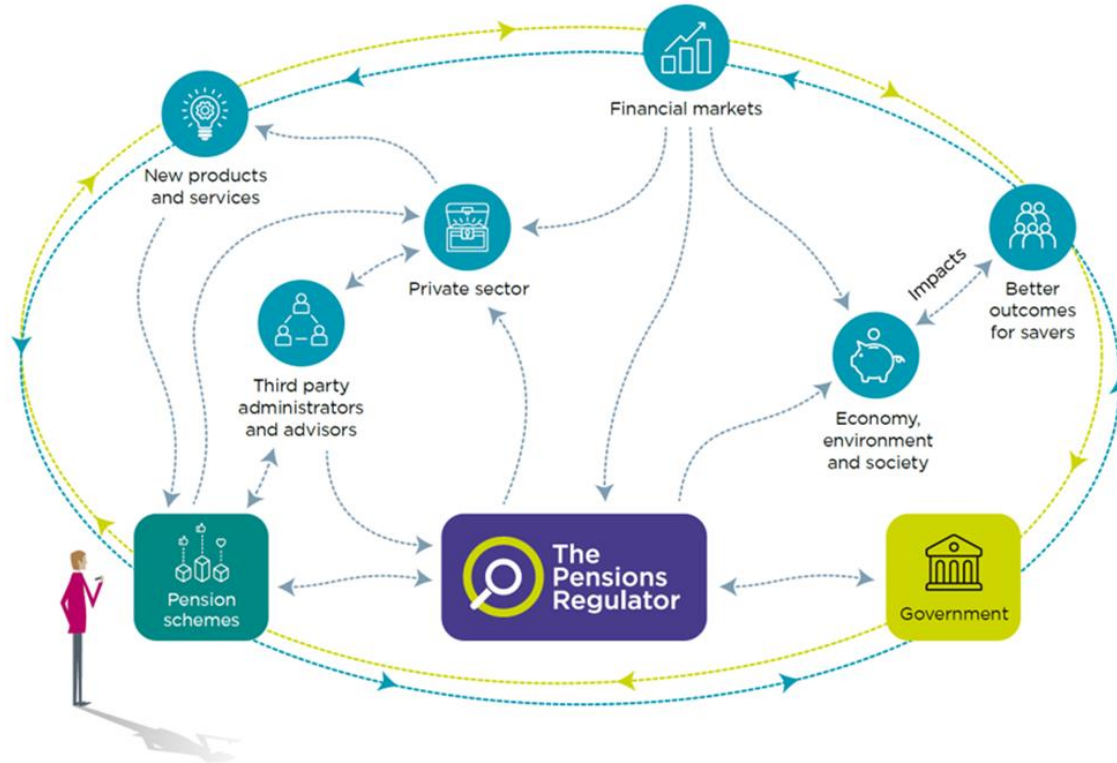


The trustee market is evolving with large professional trustee firms backed by private equity obtaining increasing market share.

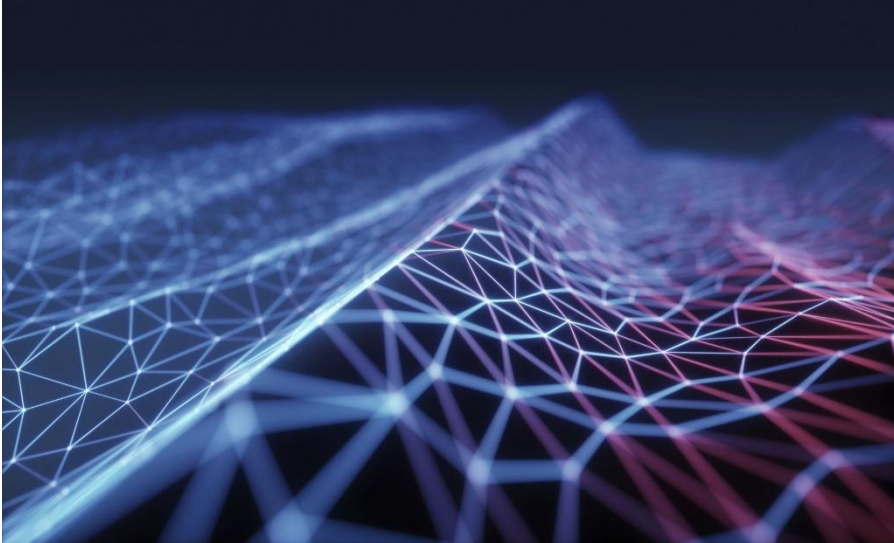
**We are shaping the changing landscape in savers' interests – now and into the future.**

Ensuring value for money throughout the savings journey and into retirement.

# How the Data Ecosystem is changing



# Transforming our Data Capabilities



Data - Near real time data from industry.  
Data standards. Data Publishing.

Tech – Development of our data platforms  
and deployment of AI.

Policies – Governance to ensure  
guardrails.

People – investment in skills and  
capabilities and working with others.

# Outcomes

- **Protecting savers' money** by helping to making sure savers receive the benefits they are due through retirement.
- **Enhancing the pensions system** developing new approaches to regulating large, and more complex, schemes.
- **Supporting innovation in savers' interests** by setting expectations at retirement.
- **Investing in our people** to make sure TPR is operationally efficient and effective.



# Any Questions?



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