

Freedom of information response

Annex FOI 295

You asked Money and Pensions Service the following

Please can you provide clarity on the following information regarding the pension transfer amber-flag appointments administered by MoneyHelper / MaPS:

1. Total referrals received (booked and unbooked)*

Please confirm whether MoneyHelper holds any data whatsoever on the total number of amber-flag referrals made by providers, including those consumers who do not go on to book an appointment.

- a. If such data is held, please provide it broken down by month.
- b. If such data is not held, please confirm explicitly that:
 - i. MoneyHelper only records a case once an appointment is booked, and
 - ii. No record is held for any consumer who is referred but does not book.

2. Drop-out data

Please confirm whether MoneyHelper holds any data on:

- a. The number of consumers who are referred for an amber-flag appointment but never make a booking
- b. The number of consumers who begin the booking process but abandon it
- c. The number of consumers who contact MoneyHelper but do not complete booking

If any of the above data points are held, please provide them broken down by month.

If none are held, please confirm this.

3. Policy or internal documents

Please provide any internal policy, guidance, technical documentation, or decision papers that describe:

- a. What data MaPS is required to collect regarding amber-flag referrals
- b. Any limitations regarding the ability to track referrals that do not result in a booking
- c. Any known issues, risks, or consumer-harm assessments related to the lack of visibility on pre-booking drop-outs

4. Impact Assessment

Please provide any impact analysis, assessment, or evaluation undertaken by MaPS regarding:

- a. The effect of the amber-flag appointment requirement on pension transfer completion
- b. Any concerns raised internally or externally about drop-out rates
- c. Any planned improvements to data collection in this area

*Data set is too extensive to publish

Month	No Show %	No Show appointments
December 2021	7.14%	2
January 2022	4.20%	6
February 2022	7.72%	21
March 2022	5.07%	31
April 2022	2.87%	23
May 2022	2.69%	33
June 2022	3.30%	40
July 2022	3.18%	41
August 2022	3.59%	49
September 2022	3.32%	46
October 2022	3.47%	46
November 2022	4.65%	65
December 2022	4.24%	47
January 2023	3.62%	47
February 2023	4.31%	57
March 2023	4.83%	80
April 2023	5.65%	72
May 2023	5.19%	76
June 2023	6.14%	97
July 2023	3.82%	55
August 2023	4.50%	66

September 2023	4.15%	47
October 2023	4.46%	67
November 2023	3.99%	52
December 2023	3.90%	39
January 2024	3.72%	50
February 2024	4.18%	51
March 2024	3.78%	33
April 2024	4.76%	46
May 2024	3.83%	39
June 2024	4.26%	54
July 2024	4.99%	50
August 2024	3.62%	41
September 2024	3.83%	44
October 2024	3.92%	62
November 2024	3.43%	46
December 2024	3.98%	41
January 2025	4.37%	57
February 2025	3.95%	68
March 2025	3.84%	62
April 2025	4.93%	56
May 2025	4.06%	50
June 2025	4.70%	62

July 2025	3.52%	54
August 2025	3.55%	45
September 2025	3.30%	42
October 2025	3.93%	51
November 2025	2.58%	29
