

Response date: 19 November 2025

You asked Money and Pensions Service the following

Please provide the following information relating to the Retirement Adviser Directory (RAD) hosted on MoneyHelper (moneyhelper.org.uk):

1. The average number of visitors per month to the page <https://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/use-our-tool-to-find-a-retirement-adviser> over the last 12 complete calendar months prior to this request.
2. The average number of searches run on the Retirement Adviser Directory per month over the last 12 complete calendar months prior to this request.
3. The total number of firms listed on the Retirement Adviser Directory as at the date of this request (or the date of your response).
4. The annual cost of running the Retirement Adviser Directory, broken down by key expenditure categories.
5. A summary of the internal discussions and documentation that took place leading up to the decision to close the Retirement Adviser Directory, including any summaries or minutes outlining alternative options considered before the closure decision was made.

Money and Pensions Service response

1. Monthly average of visits based on last 12 complete months prior to 04/11/2025: 8,873.
2. Monthly average of completed searches based on last 12 complete months prior to 04/11/2025: 1,551.
3. 2,474 active firms.
4. We don't have a specific breakdown of spend on the Retirement Adviser Directory, as MaPS funding for MoneyHelper isn't allocated to individual services or tools.
5. We have an established process for decision-making and the decision to decommission the Retirement Adviser Directory followed this process, detailed below:

Options Considered

- Do nothing – Continue as is.
- Ambitious – Improve existing tool by developing appropriate filter options. Fully resource on the ongoing maintenance. Undertake a mop up exercise to audit all existing data.
- Minimal – Reduce current filter options to reflect current usage. Fully resource the ongoing maintenance and manage audit of all new data.
- Recommended – Decommission the Directory. Gap is already filled by many suitable alternatives, and it was decided that this did not represent best use of the levy payers'

funds. Our resources would be best utilised to provide guidance on promoting the benefits of financial advice, Guidance vs Advice, how they can work together. We also need to consider the emerging themes of Targeted Support and Guided Retirement Solutions. Maintenance resource can be assigned to other priority work.

Option chosen

We adopted the recommended Option 4, as there are now a wide range of free retirement adviser directories in place.

We determined that directing people to these existing free directories will allow us to focus our resources on supporting customers in areas where guidance is not readily available.

We also decided to provide new MoneyHelper content to help people understand the difference between guidance and advice, what to expect from an adviser and how to choose one with confidence.