

Response date: 18 December 2025

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

Money and Pensions Service response

1. The data we have provided shows the number of amber flag referrals by provider, each month.

Also:

- a. we only record a case once it has been booked
- b. no records are held for any customer who is referred but doesn't book.

The data does not show any referrals directly from the provider – we are only aware of the referrals once the customer makes a booking.

2. We don't hold data on customers who are referred but don't make a booking; the data on the tab shows the number and % of people who do not attend an appointment (a 'no show') – this is how we have interpreted their request for 'the number of consumers who begin the booking process but abandon it'. We do not hold data for people who contact us and don't complete a booking.
3. MaPS is not required to collect any data regarding amber-flag referrals; however, we have made an internal decision to record details of each Pension Safeguarding Guidance (PSG) appointment (which under our current privacy policy will be stored for 6 years). Providers do not have to tell their members which amber flag has been identified, just that amber flag(s) have been spotted and they cannot proceed with their transfer before completing an appointment with MaPS. Many providers have taken an active decision not to disclose the amber flag identified to prevent their members being coached by potential scammers.

MaPS is unable to track referrals that do not result in a booking. That is the responsibility of the provider, who can red flag the potential transfer if the member is unable to provide the unique reference number which is only provided to them on completion of the PSG appointment.

There are no known harms related to pre-booking dropouts. The member will be unable to proceed with their proposed transfer unless they can provide the unique booking reference provided to them following the PSG appointment.

4. MaPS does not have access to any data detailing whether any potential transfer has proceeded following a PSG appointment. Only individual providers would have access to that data for their members.

There is no concern regarding drop-out rates. If a member has been referred for a PSG appointment, their proposed transfer cannot proceed without them providing their pension provider with the unique reference number which is only issued on completion of the PSG appointment.

There are no plans to collect any further data in relation the PSG appointments. We are not able to know what happens either before an appointment or after the appointment has been delivered.