**Online pension account guide**

**for active members**

| Version: | **14** |
| --- | --- |
| Created/amended by: | **S Grimshaw** |
| Date: | **October 2023** |

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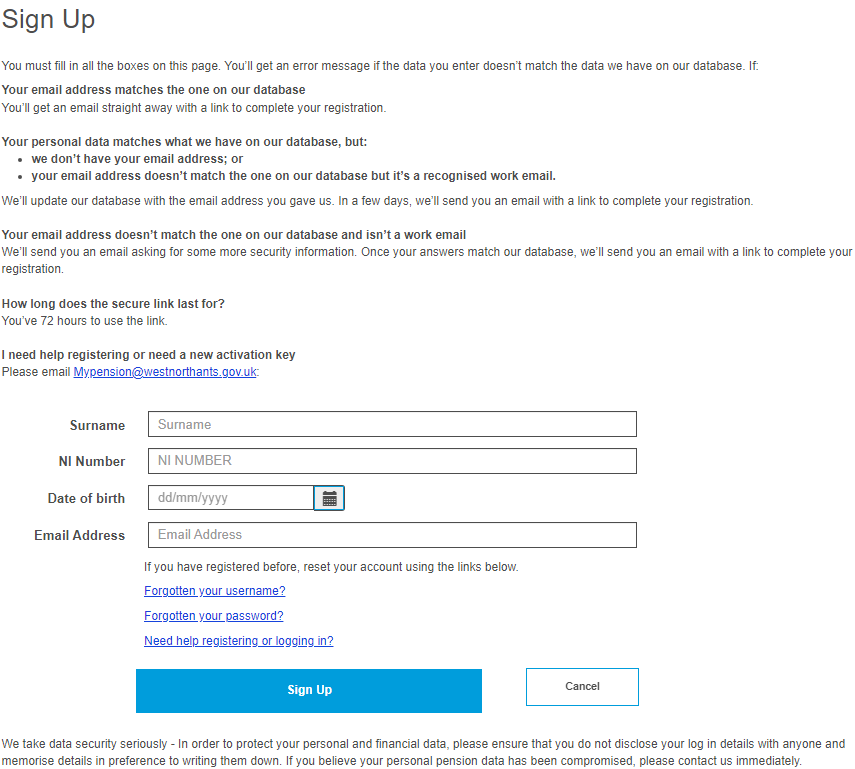
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# Section 1 - Sign up

## 1.1 How do I sign up to see my pension account online?

To see your pension account online you need to press ctrl and click this [register](https://lgssmember.pensiondetails.co.uk/home/registration/) hyperlink.

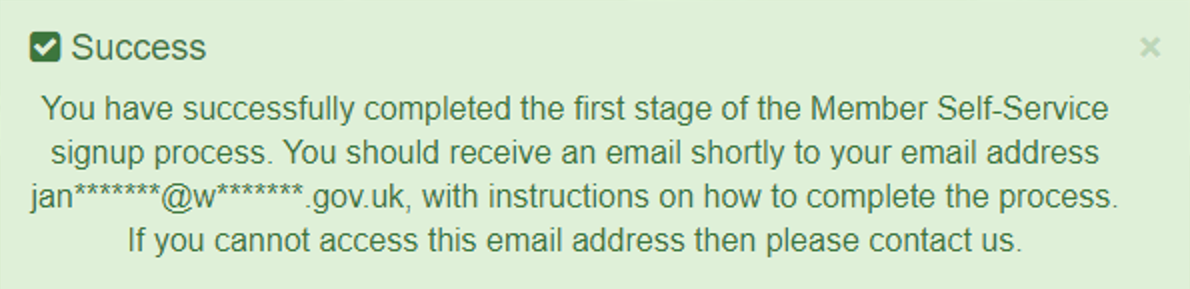
This takes you to the ‘Sign up’ page. 

All boxes on the ‘Sign up’ page must be filled in before clicking the ‘Sign up’ button.

Please re-check that your information is right and update where needed.

If you’re still unsuccessful, please send a secure email to [MyPension@westnorthants.gov.uk](mailto:MyPension@westnorthants.gov.uk) with the information you’re trying to enter. It may be that the information you’re entering doesn’t match the information we have for you.

If the information you’ve entered is the same as the information we have for you, you’ll see a message telling you that your application has been successful.



### Your email address matches the one we have for you

If the email address you entered is the same as the email address we have for you, we’ll send you a registration link straight away. If we don’t already have an email address for you, we’ll email you a registration

link within 24 hours Monday to Friday (excluding bank holidays).

If you click on the registration link, you’ll be taken to the pension account registration page. This link is valid for 72 hours. If you’re unable to register during this time, please get in touch with us at [MyPension@westnorthants.gov.uk](mailto:MyPension@westnorthants.gov.uk) and we’ll send you another link. You won’t need an activation code to register.

Here’s an example of the registration e-mail:

Example of registration email

### 1.1.2 Your email address doesn’t match the one we have for you

If the email address you entered is different to the email address we have for you, a registration link won’t be sent, and we’ll email the address we have for you asking you to give us a call to update your details.

If you’d rather we post you an activation code to your home address, please send us a ‘secure’ email with your national insurance number, date of birth, full name and address to MyPension@westnorthants.gov.uk. A posted activation code is valid for 30 days.

## 1.2 Does the emailed registration link or posted activation key have an expiry time?

* An **emailed** registration link expires after **72 hours.**
* The **posted** activation key expires after **30 days** after or following successful registration.

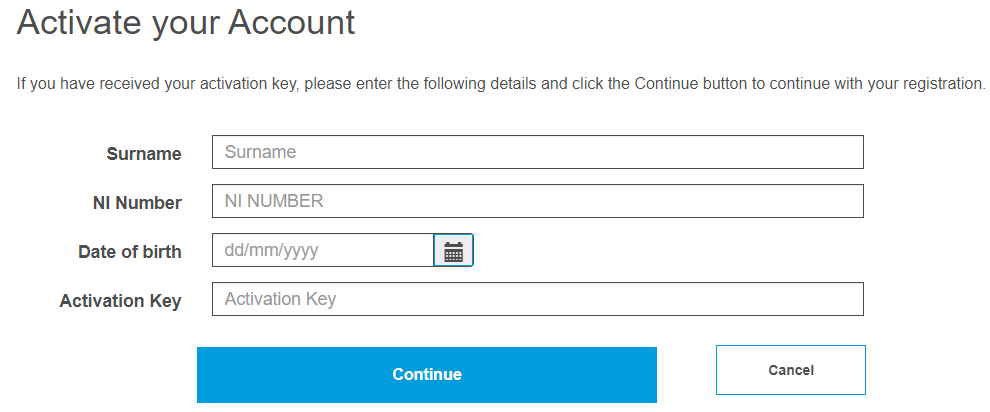
## 1.3 What do I do if the emailed registration link or posted activation key has expired?

You can ask us for a new link (see section 1.1) or email us at [MyPension@westnorthants.gov.uk](mailto:MyPension@westnorthants.gov.uk)

# Section 2 - Registration

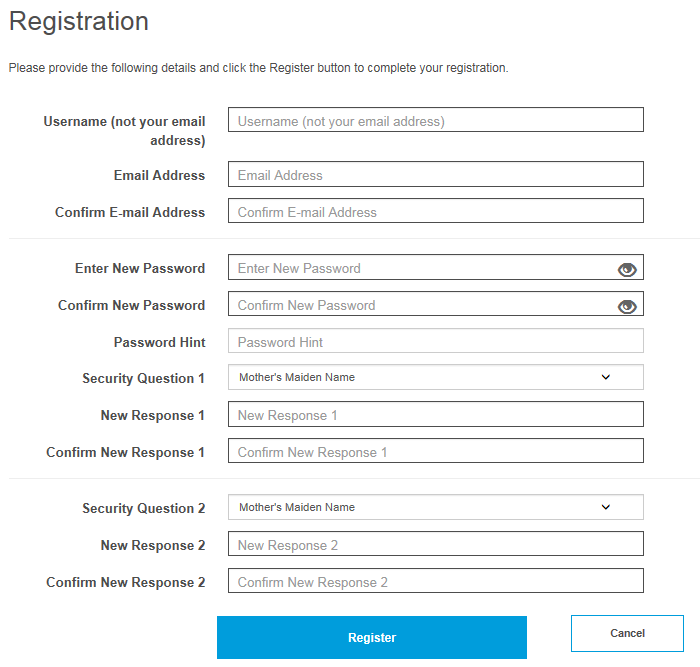
## 2.1 I’ve received an activation key; how do I complete my registration?

You can find your activation code in a letter or email we sent to you. You then need to press ctrl and click on this [activate your account](https://lgssmember.pensiondetails.co.uk/home/registration/activate-your-account.html) link to get to the ‘Activate your Account’ page:



All boxes on the ‘Activate your Account’ page must be filled in before clicking the ‘Continue’ button. If a box is left blank, you’ll see an error message telling you what information is still needed. The activation key is case sensitive, so please enter it as shown on your letter or email. **The activation key will expire after 30 days.**

Once your account is activated, we’ll ask you to create your username, password and security questions.



### 2.1.1 Username

* It must start with a letter, which can be upper or lower case.
* Apart from the first character it can have any alphanumeric characters.
* It mustn’t have spaces.
* It must be between 6 and 30 characters.

### 2.1.2 Email address

You must enter a valid email address. If it’s different to the address we have for you or if we don’t already have an email for you, we’ll update it once you’ve registered.

### 2.1.3 Password

* must be at least 8 characters;
* must include at least one number, one lower case, one upper case and one special character;
* are case sensitive;
* must be different from lifestyle/security question responses;
* mustn’t have spaces.

We recommended that you give a password hint to jog your memory.

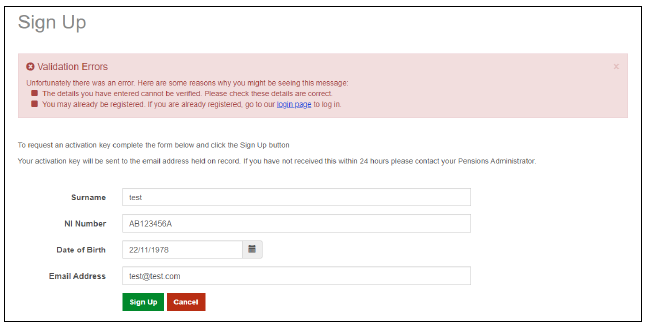
### 2.1.4 Security Questions and Responses

You must choose two security questions from the drop-down lists and give responses. The responses mustn’t be the same and must be different from passwords. Responses are case sensitive and must be re-entered exactly the same to log in. Once all boxes have been filled in, please click on the ‘Register’ button.

Registration must be completed **within 30 minutes or the session will timeout** and you’ll have to start again. After you’ve registered, you’ll see the following:



If your registration was unsuccessful it may be that you’ve already registered previously. If that’s the case, you need to enter your details on the [login page](https://lgssmember.pensiondetails.co.uk/home/login/index2.html).



## 2.2 I’ve received a registration link how do I complete my registration?

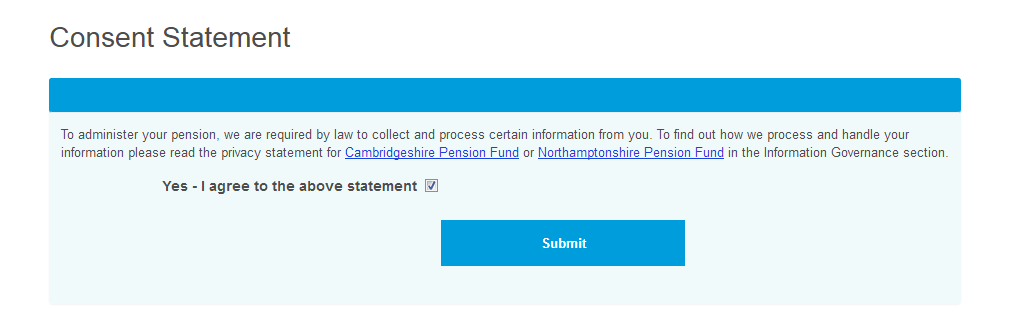
This link is valid for 72 hours. Please click on the link in the email and you’ll be taken directly to the registration page. The details of how to complete your registration are above in section 2.1 but you don’t need an activation code.



# Section 3 - Login procedure

## 3.1 Consent

So we can look afteryour pension, we need to collect and process certain information from you. When you first log in, you’ll be asked if you’re happy for us to do this. You’ll need to tick the consent box and click ‘submit’.



To find out how we process and handle your personal information, please read our privacy statement which can be found in [key documents](https://pensions.northamptonshire.gov.uk/governance/key-documents/) under information governance.

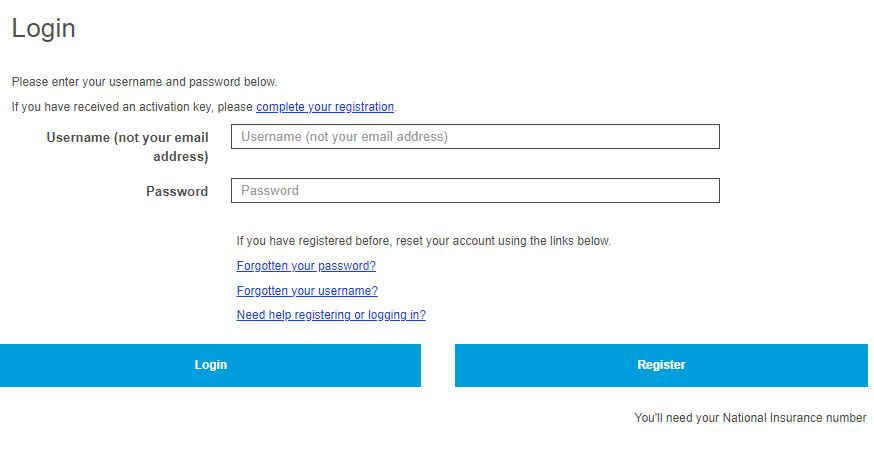
## 3.2 I’ve registered, how do I login?

Ctrl and click on this [login](https://lgssmember.pensiondetails.co.uk/home/login/index2.html) link.

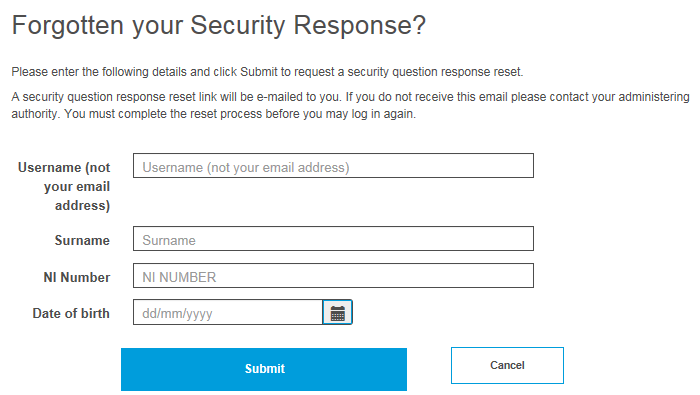
Or on the home page, click on the following ‘Login/Register’ button at the top of the screen.

Website top menu

You’ll then see the Login screen. Enter the username and password that you created during the registration process.



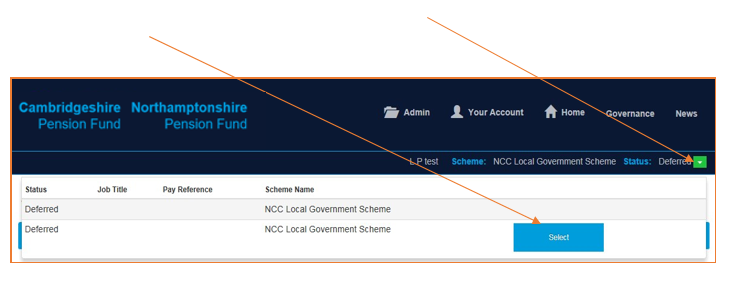
You’ll then be asked one of the security questions that you chose during the registration process. If you’ve forgotten the answer to your security question, click on the ‘forgotten your security response’ link. You’ll then be emailed a security question response reset link.



## 3.3 I have more than one job, how do I see each job separately?

If you have more than one job, you can click on the drop down and see a list of all your jobs. By clicking on the

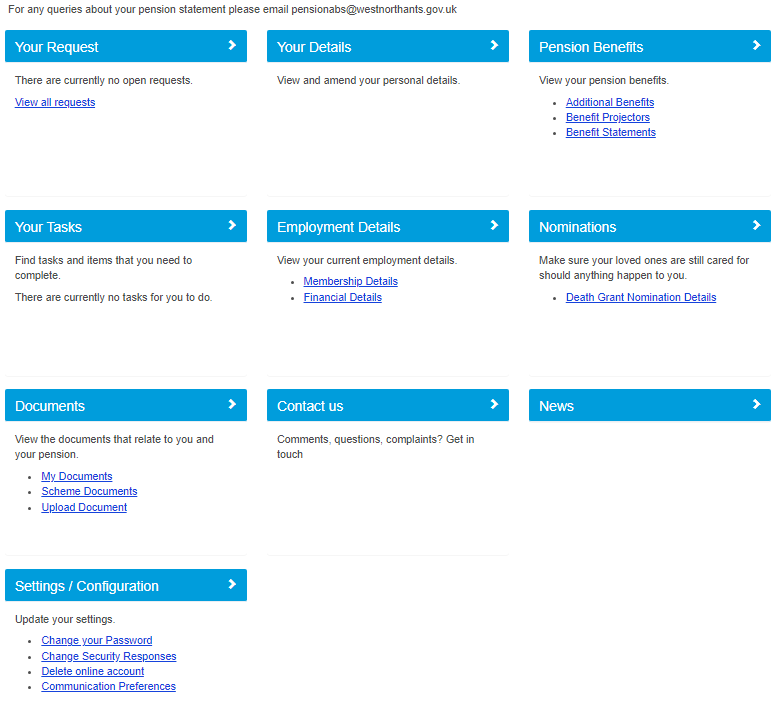
‘Select’ button you can toggle in and out of each of your jobs.



The list includes the employment status, job title, pay reference, and scheme name, to help you choose the right job. You can move between jobs without having to logout and then login again.

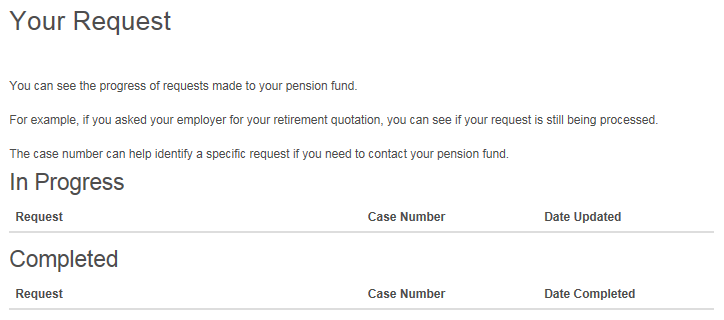
# Section 4 - Your dashboard

Once you’ve logged in to your account, you can see your Pension Account ‘Dashboard’. By clicking on any of the blue boxes, you’ll be taken to the relevant information.



## 4.1 Your request

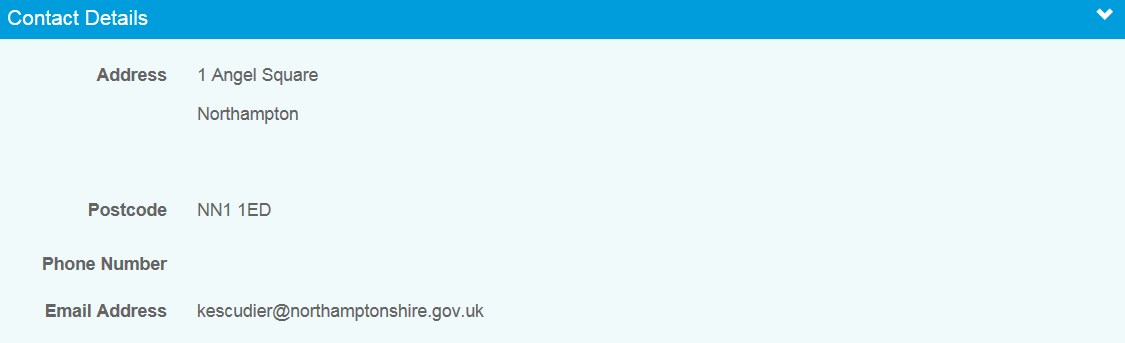
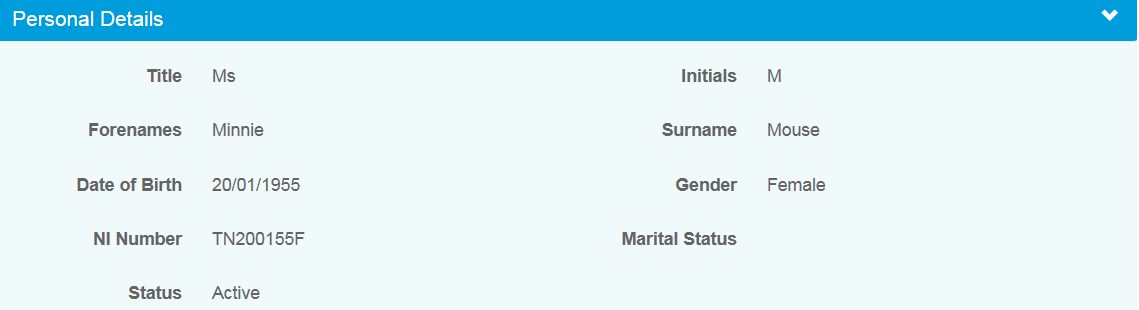
This shows you the progress of any requests you’ve made. For example, if you’ve asked your employer for a retirement quote. Having the case number will help you keep track of progress if you’ve made more than one request.



## 4.2 Your details

## 

This shows you the personal information that we have for you.



You can make changes to your address, postcode, phone number, e-mail address and privacy preference by clicking the ‘EDIT button.

You can also let us know if you live outside the UK by ticking the overseas member box. Please make sure your postcode is in a valid national standard format in case we need to contact you by post.

Once you’ve made your changes, select ‘SUBMIT’ and the changes will be made in both your Pension Account and our central database.

If you’d like to change any other information then please fill in an update form from the [forms and resources page](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/forms-and-resources/index.html) of our website under ‘Your pension change forms’. Please make sure you send any forms that have personal information back to us using ‘secure’ email to protect your personal and financial data.

## 4.3 Pension benefits

In this section, you can see your additional benefits like AVC’s and any transfers from a previous pension. You can also run benefit calculations and see your Annual Benefit Statements (ABS). The figures in all benefit calculations are for illustration purposes only, so please do not make any financial decisions without getting a formal quote from us first.

### 4.3.1 Additional benefits

The AVCs and Added Years Details drop down shows the:

* type of contract
* percentage rate of the additional contribution
* date when the contract started
* date when the contract finished or is due to finish
* amount of service bought in years and days, if applicable.

You can find more information on increasing your benefits on our [website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/managing-my-pension/i-would-like-to-increase-my-benefits.html)

**The Transfer Details** drop down shows up to three transfer values and includes the:

* name of the transferring scheme
* date the transfer was received
* transfer value
* service bought from the transfer (service years/days are only shown if you joined the pension fund before April 2014 and the new scheme rules).

You can findmore information on transfers on our [website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/managing-my-pension/i-would-like-to-transfer-a-previous-pension.html)

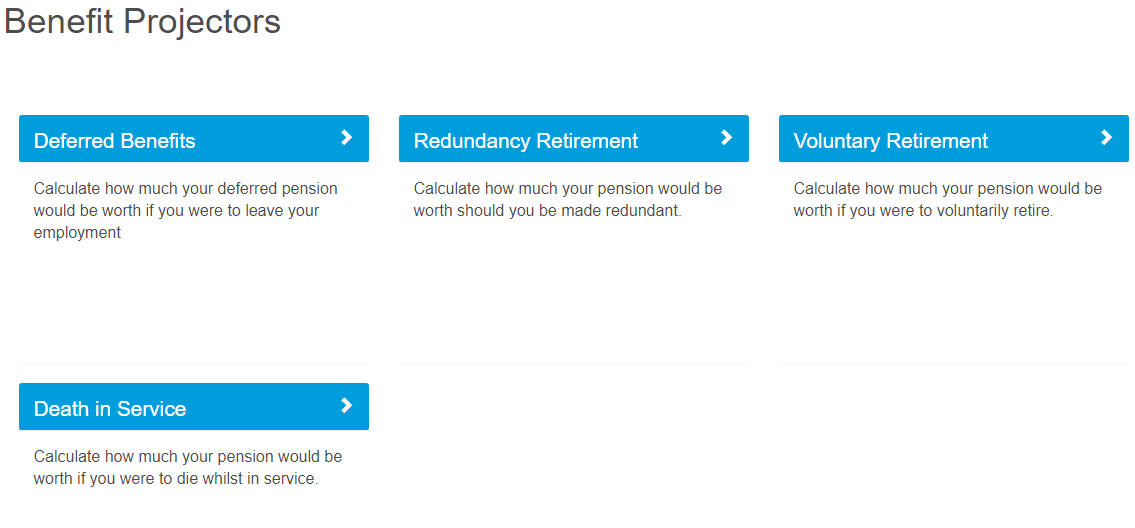
**Your pension transfer won’t show in your Pension Account until the process has finished.**



### 4.3.2 Benefit projectors

You can use the benefit projector, to work out the value of your pension in the following situations:

* deferred benefits
* redundancy retirement
* voluntary retirement
* death in service



#### Deferred benefits calculation

This calculation shows you how much your pension would be worth if you left a job and deferred your pension. The calculation gives you the option to show a pension, lump sum and beneficiary’s pension at a particular date.

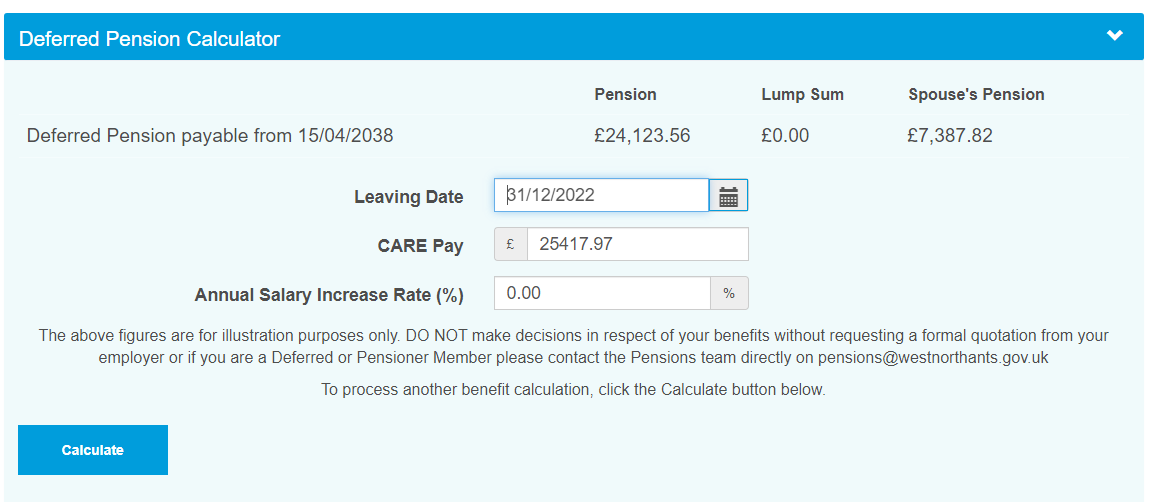
* **Enter the date you’d like to leave.** This is not your retirement date but the date you choose to leave your job or opt out of the scheme and defer your pension. You’ll be unable to get the pension in full until the date shown on - ‘Deferred Pension payable from xx/xx/xxxx’. If you want to retire earlier than this, we have a section on early retirement on our [website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/about-the-scheme/what-are-my-retirement-options.html) that you may find useful.

**You won’t be able to enter a date within the current scheme year as the calculation will be incorrect.** Please get in touch at pensions@westnorthants.gov.uk for a calculation for future scheme years.

* **Enter your CARE pay.** This is your actual pensionable pay (not the full time equivalent). The LGPS changed on 1 April 2014. It is now a career average revalued earnings (CARE) scheme for any benefits built up after 1 April 2014.
* **Enter your Final Salary pay**. This is your pre April 2014 salary.
* **Enter your Annual Salary increase** % rate or leave at 0%
* Select the ‘Calculate’ button

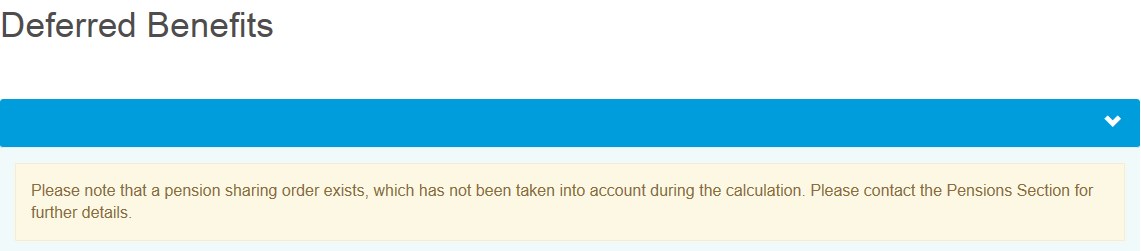
Both the Final pay and CARE salaries shown are estimated based on benefits previously recorded. These can be updated throughout the year and are given to us by your employer. You can change these figures for the purpose of the calculation.

You can find more information on how we work out your pension on our [website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/about-the-scheme/how-is-my-pension-calculated.html)



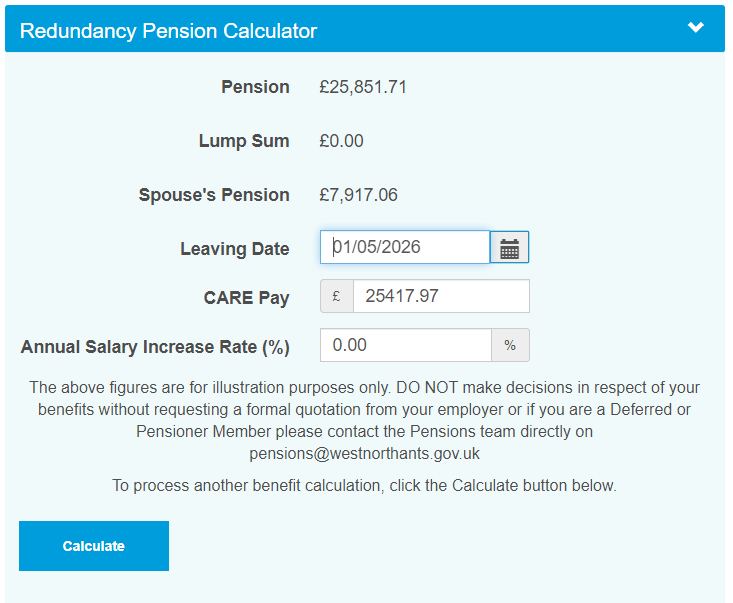
##### **Pension sharing orders**

If you have a pension sharing order, because of a divorce settlement, the following warning message is shown with the results of all benefit calculations. The benefit calculator doesn’t consider pension sharing orders but if you get in touch with us at pensions@westnorthants.gov.uk we can give you an estimate that takes the pension sharing order into account.



#### Redundancy retirement

This calculation shows how much your pension would be worth if you were made redundant and entitled to immediate benefits. This calculator should be used if your employer is undertaking a redundancy exercise and you’ve been told that you’re at risk of redundancy or you’re thinking about taking voluntary redundancy.



* **Enter the date you’d like to leave**. This is set to the earliest date you can retire without a reduction, but you can change it to another date.
* **Enter your CARE pay**. This is your actual pensionable pay (not the full time equivalent). The LGPS changed on 1 April 2014. It is now a career average revalued earnings (CARE) scheme for any benefits built up after 1 April 2014.
* **Enter your Annual Salary increase** % rate or leave at 0%
* Select the ‘Calculate’ button

You can find more information on how we work out your pension on our [website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/about-the-scheme/how-is-my-pension-calculated.html)

**Redundancy retirement conversion options** – By selecting the ‘Conversion options’ you can click on the line within the graph to see the effects of converting your pension to lump sum.



#### Voluntary retirement

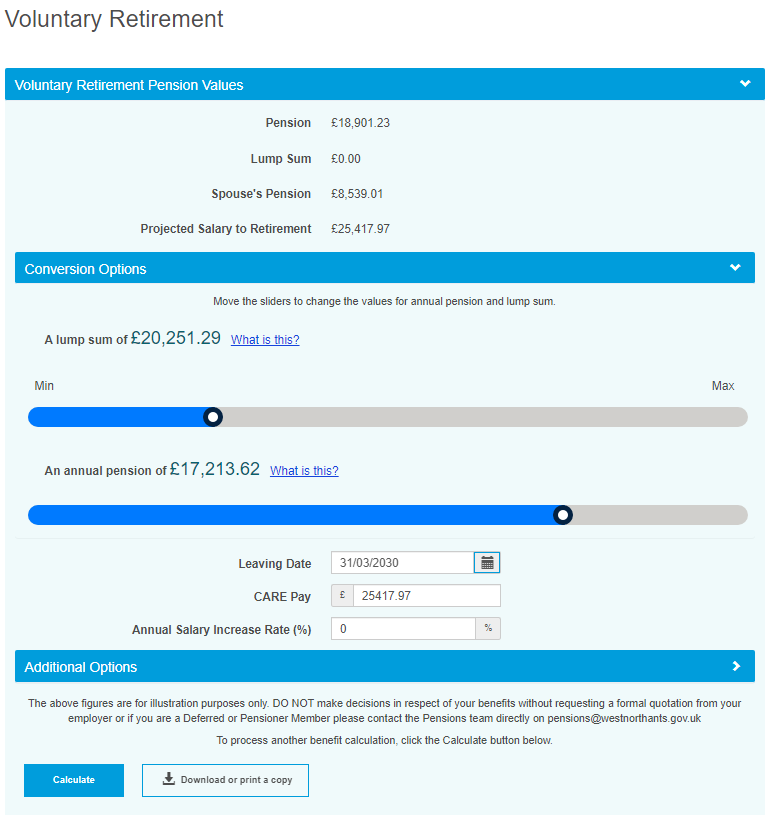
The Voluntary retirement calculation will show you how much pension, lump sum and any beneficiary’s pension you’ll get if you choose to take early retirement voluntarily.

* **Enter the date you’d like to retire.** This is set to the earliest date you can retire without a reduction, but you can change it to another date.
* **Enter your CARE pay**. This is your actual pensionable pay (not the full time equivalent). The LGPS changed on 1 April 2014. It is now a career average revalued earnings (CARE) scheme for any benefits built up after 1 April 2014.
* **Enter your Final Salary pay**. This is your pre April 2014 salary.
* **Enter your Annual Salary increase** % rate or leave at 0%
* Select the ‘Calculate’ button

Both the Final pay and CARE salaries shown are estimated based on benefits previously recorded. These can be updated throughout the year and are given to us by your employer. You can change these figures for the purpose of the calculation.

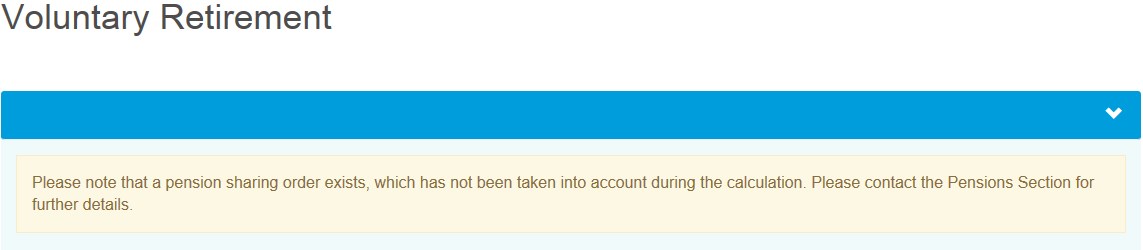
You can find more information on how we work out your pension on our [website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/about-the-scheme/how-is-my-pension-calculated.html)

Under conversion options, by clicking on the line you can see the effects of converting your pension to a lump sum.

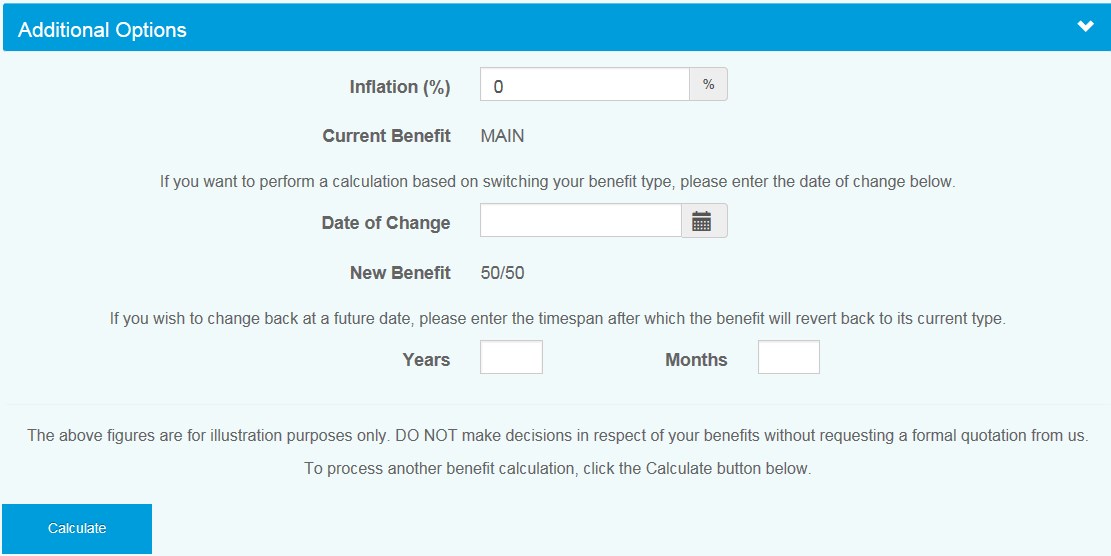


#### Pension sharing orders

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**Voluntary retirement - additional options** – In this section you have the choice to include any inflation % into your calculation. You can also choose to switch your benefit type to the 50/50 scheme. You can enter a date you’d like this change to be made and a time in years and months that you’d like the new benefit to change back.



You can find more information on the 50/50 scheme on our [website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/about-the-scheme/can-i-pay-less.html)

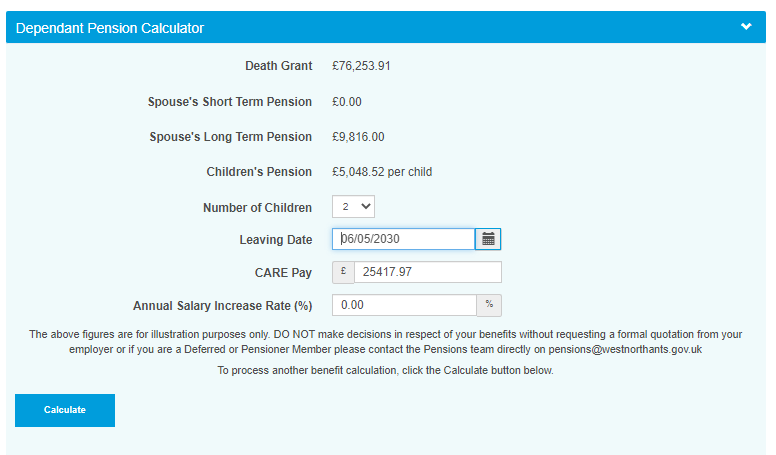
#### Death in service benefit calculation

This calculation shows how much your pension would be worth if you were to die whilst in service.

* **Enter the date of death**
* **Enter your CARE pay**. This is your actual pensionable pay (not the full time equivalent). The LGPS changed on 1 April 2014. It is now a career average revalued earnings (CARE) scheme for any benefits built up after 1 April 2014.
* **Enter your Final Salary pay**. This is your pre April 2014 salary.
* **Enter your Annual Salary increase** % rate or leave at 0%
* Select the ‘Calculate’ button

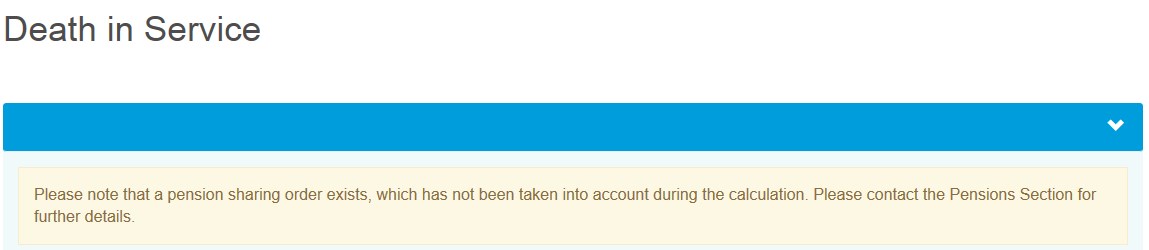
Both the Final pay and CARE salaries shown are estimated based on benefits previously recorded. These can be updated throughout the year and are given to us by your employer. You can change these figures for the purpose of the calculation.

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##### **Pension sharing orders**

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### 4.3.3 Pensions benefits - benefit statements

You can see your most recent Annual Benefit Statement here.



By using the ‘previous’ and next buttons at the bottom of the page, you can see any previous years’ statements if they’re available.

You can find annual benefit statement guidance notes on the [forms and resources page](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/forms-and-resources/index.html) of our website under booklets and factsheets.

If you have any queries regarding your annual benefit statement, then please get in touch at [pensionsabs@westnorthants.gov.uk](mailto:pensionsabs@westnorthants.gov.uk)

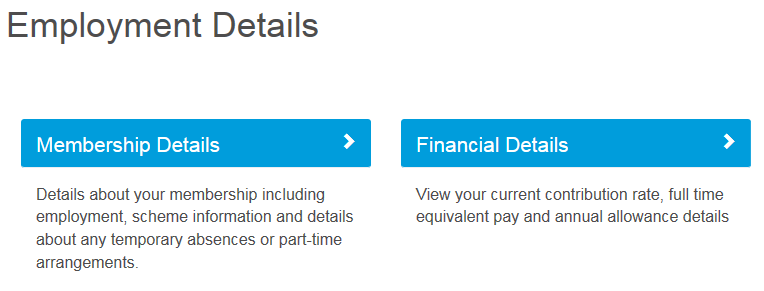
If you’d prefer to get a paper copy of your Annual Benefit Statement rather than look at it on your Pension

Account, you can let us know by:

E-mail - [pensions@westnorthants.gov.uk](mailto:pensions@westnorthants.gov.uk)

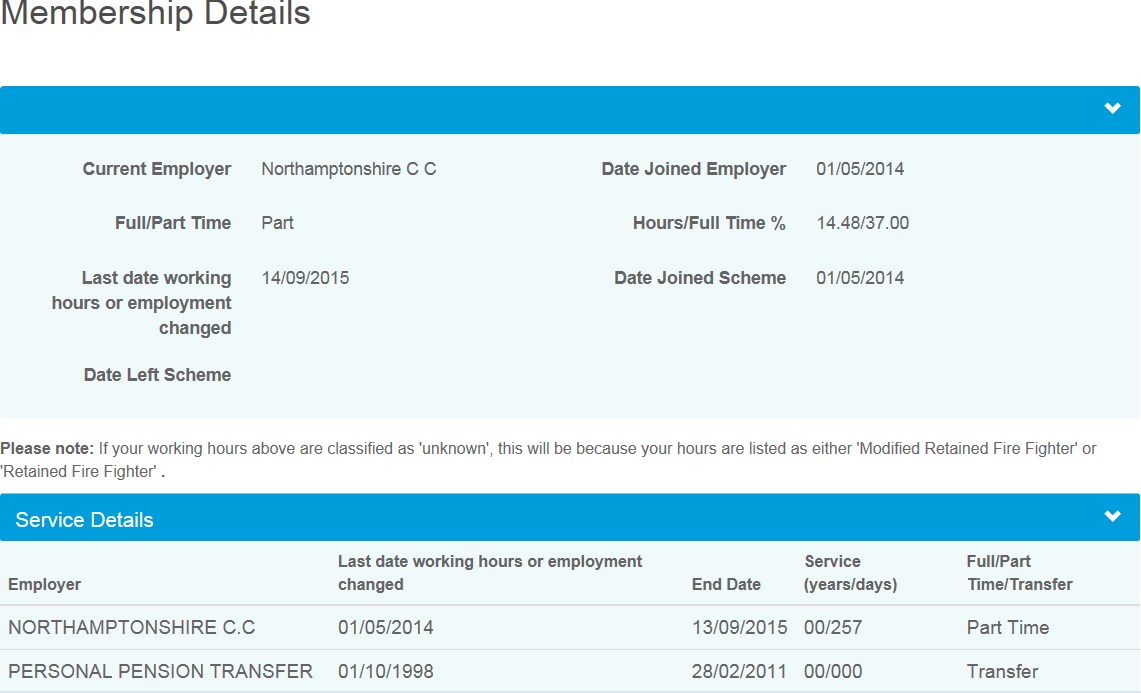
## 4.4 Employment Details

Here you can find your membership and financial details.



### 4.4.1 Membership Details

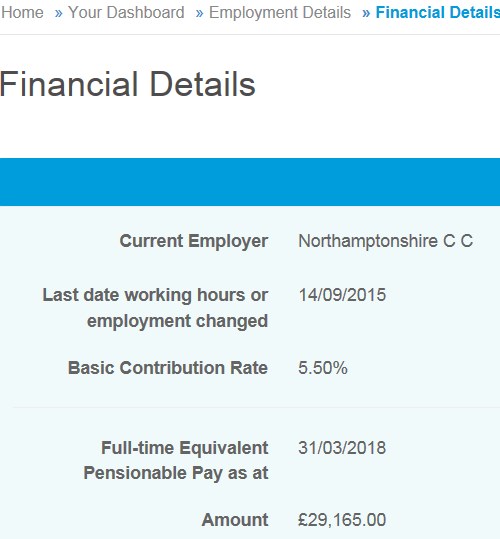
The ‘Membership Details’ screen is split in to two sections. The top section shows your **current** job details, and the bottom section shows any **previous** jobs or job changes for this membership.



### 4.4.2 Financial Details

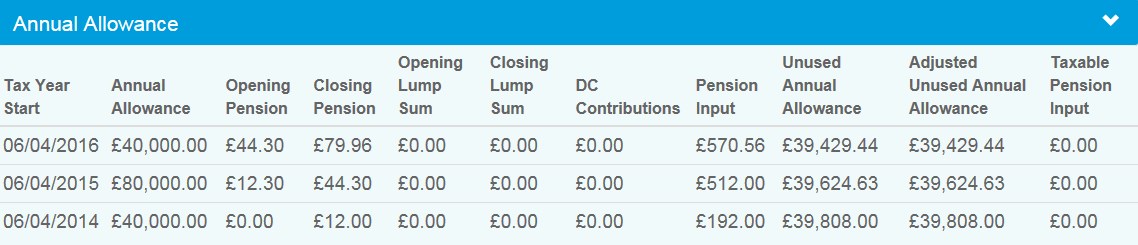
The Financial Details page shows:

* Your Current Employer
* The Last date working hours or employment changed – This is the latest date either you joined the fund, or your hours or employment changed.
* Your Contribution Rate – as a percentage of your salary
* Full-time Equivalent Pensionable Pay as at – This is your full time equivalent salary as at the date shown as given to us by your employer.
* Amount – Full-time equivalent pensionable pay.



**Annual allowance**

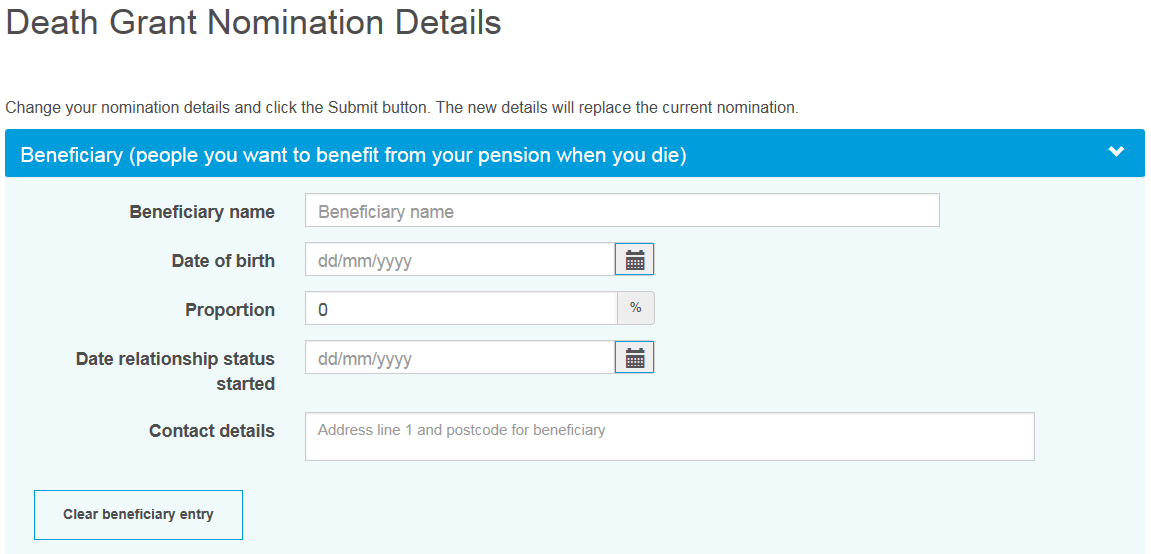
You can also find your annual allowance information in the ‘employment details/financial details’ section. The annual allowance, introduced in 2006, limits the total amount of savings growth of an individual’s pension benefits within a financial year. The government sets the annual allowance limit each year. The three year carry forward rule allows you to carry forward unused annual allowance from the previous three years.

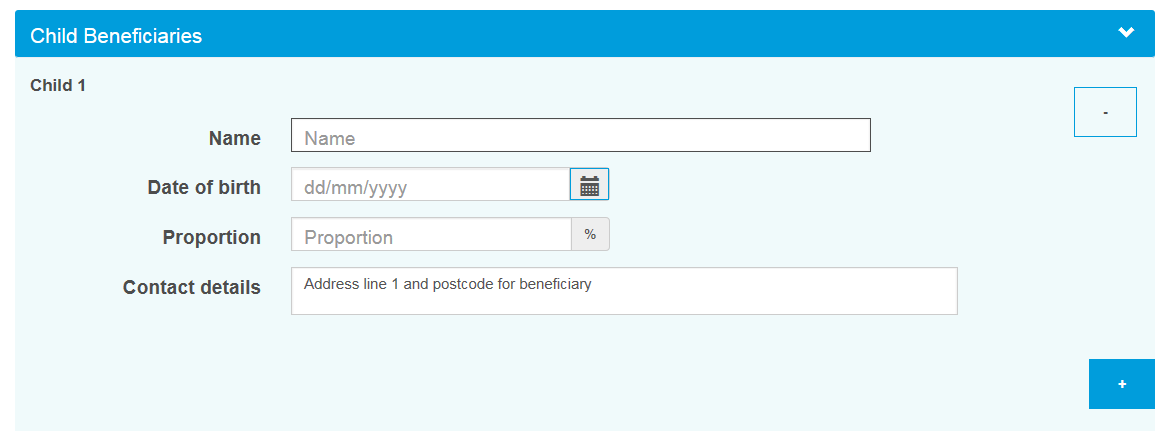


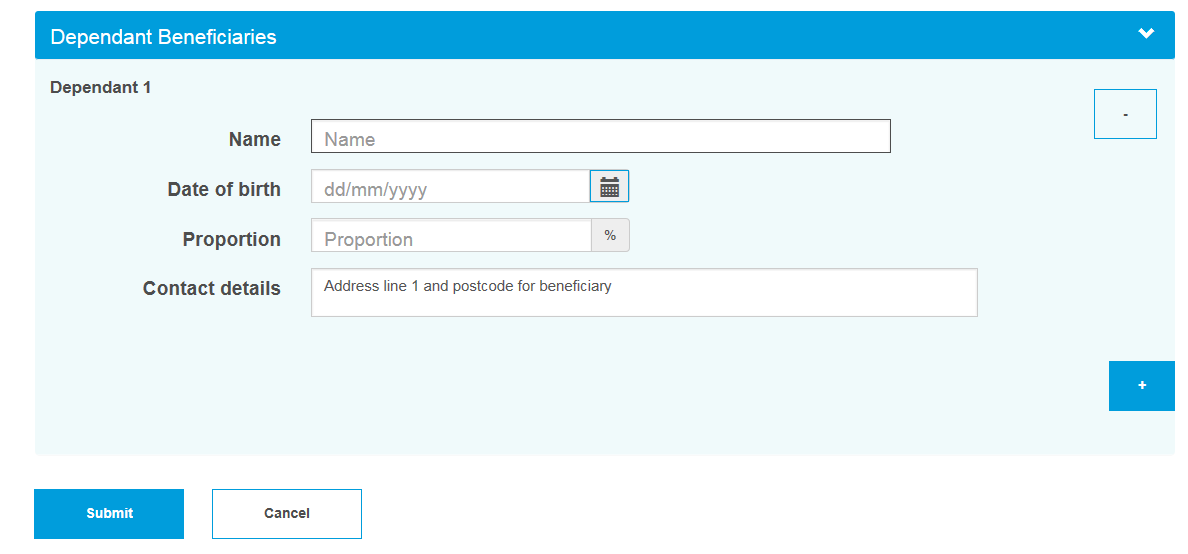
You can find more information on annual allowance on our [website](https://lgssmember.pensiondetails.co.uk/home/members/lgps/active-members/about-the-scheme/is-my-lgps-pension-taxed.html)

## 4.5 Death grant nomination details

You can see and change your death grant nomination details held on our database. You can choose to update your beneficiaries. Once you’ve made your changes click on the submit button.







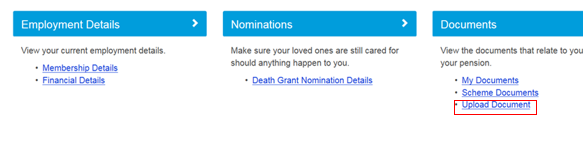
## Documents

* + 1. Scheme documents – These are general documents about the pension scheme.

4.6.2 My documents – These are personal documents about your pension record.

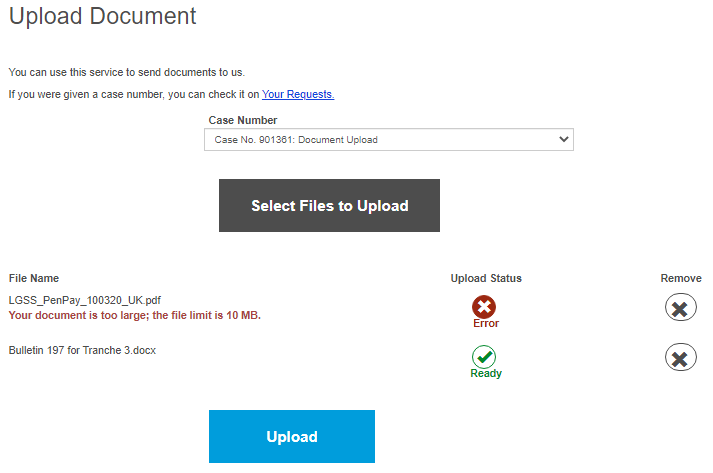
### 4.6.3 Uploading documents

If we’ve asked you to upload a document, you can find this service in the Documents section of your Pension Account ‘Dashboard’.

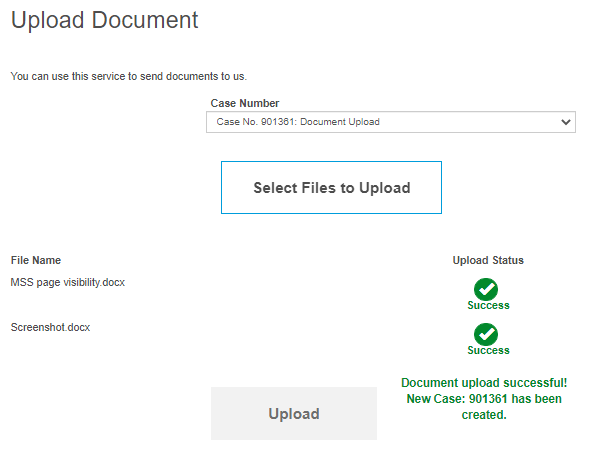


Click on ‘Upload Document’ and:

1. Begin by clicking the ‘Select Files to Upload’ button.
2. The file selector is displayed.
3. Select one or more document files for upload. Only files that are of an approved type are displayed, for example PDF. Multiple files from different folders can be chosen by selecting the first batch of files and then clicking ‘Select Files to Upload’ again to select more.
4. After choosing the required files, the webpage will update to display the filename and upload status (including any errors). A remove button will also become available for each chosen file.



1. After reviewing the chosen files, click the ‘Upload’ button.
2. Each chosen file is uploaded individually and if successful a ‘Success’ icon will be displayed. If a file fails to upload, an error message describing the reason will be displayed along with an ‘Error’ icon.



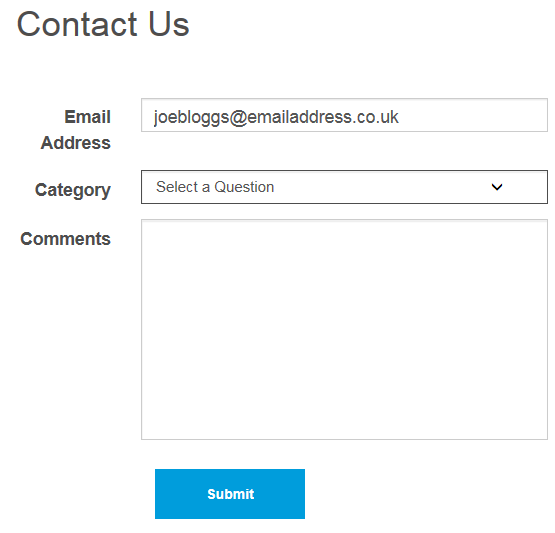
1. When all files have been successfully uploaded, a confirmation message is displayed next to the upload button, together with the case number that the documents have been associated with.

A document file upload status will have one of the following statuses:

|  |  |  |
| --- | --- | --- |
| **Status** | **Status icon** | **Description** |
| Ready | Ready icon | Selected file is ready to be upload. The upload process will only upload files that are in the ready state. If no file is in the ready state, the upload button will be disabled. |
| Error | error icon | Selected file failed to pass validation. Please see associated error message for information. These files will not be uploaded. If the error is unexpected, you should email [MyPension@westnorthants.gov.uk](mailto:MyPension@westnorthants.gov.uk) . |
| Working | working icon | Arrows should spin and indicate that the file is currently uploading to Altair. You shouldn’t leave the page until this status changes. |
| Success | success icon | Selected file has successfully uploaded. |

## 4.7 Contact Us

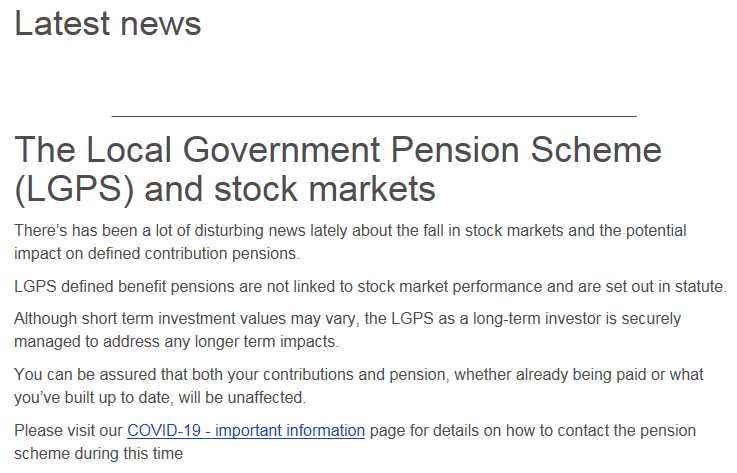
If you’d like to contact us with a pension account query, question or complaint, please select the ‘contact us’ option from your dashboard.



We try to reply to all emails within 24 to 48 hours Monday to Friday (excluding bank holidays) but at busy times this may increase. If your email is about other pension matters, we’ll forward your email to the relevant pensions team who’ll reply to you directly.

## 4.8 News

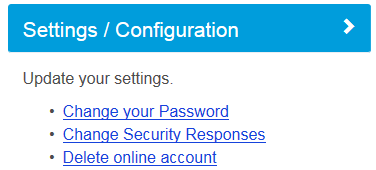
This is where you’ll find the latest news from us

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# Section 5 - Settings & configurations - password maintenance and security options

## 5.1 How do I change my password?

You can change your own password by logging into your pension account and selecting the ‘Settings / Configuration’ option on your dashboard.



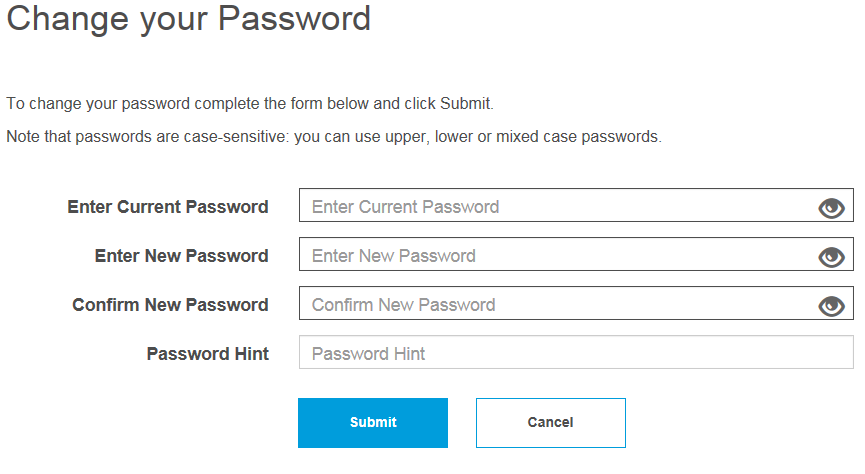
Select ‘Change Your Password’ and you’ll be asked to enter a new password. Please re-enter the new password.

New passwords should:

* be at least 8 characters in length
* must include at least one:
  + numeric
  + lower case
  + upper case
  + special character

Passwords are case sensitive and must be different to your security/lifestyle question response.

Providing a password hint is optional. Finally click on the ‘Submit’ button.

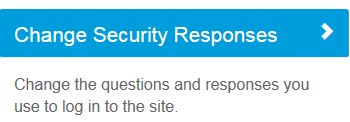


Error messages are shown if any of the fields are not filled in or if the new password and the confirmation of the new password do not match.

Once you’ve successfully changed your password, you’ll receive a confirmation that ‘Your password has successfully been changed’.

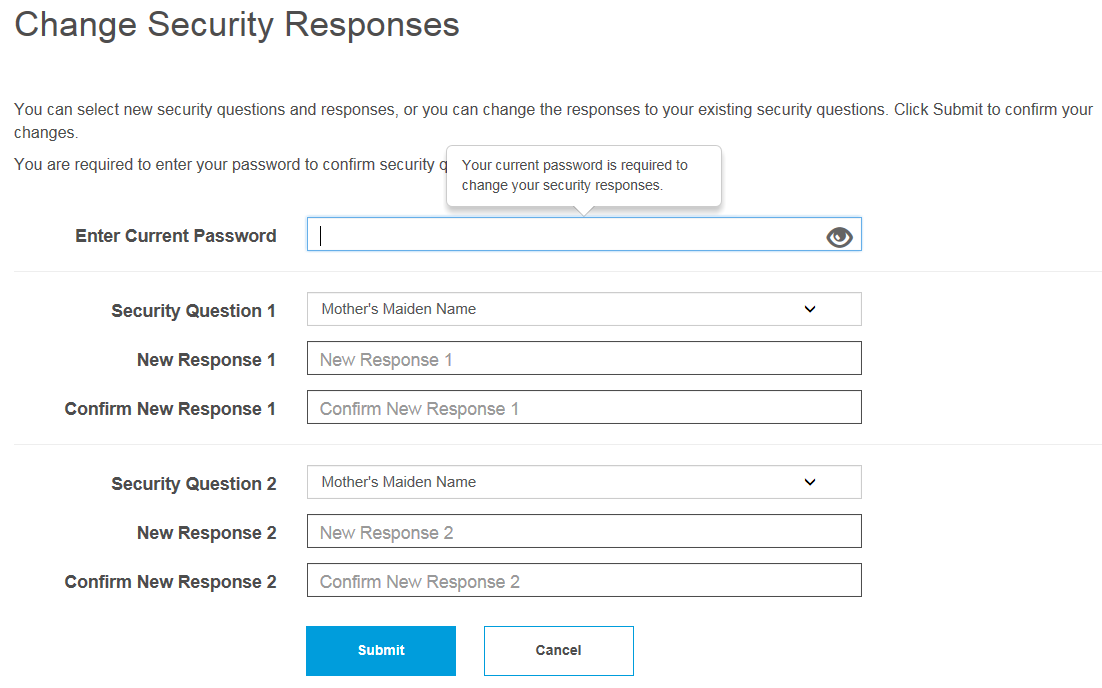
## 5.2 How do I change my security/lifestyle responses?

You can change your own security response by logging into your Pension Account and selecting ‘Settings/Configuration’ option on your dashboard and then select ‘Change Security Responses’.



Enter your current password. If you enter an incorrect password, you’ll see error message. If you enter an incorrect password more than 3 times your Pension Account may become disabled, and you’ll need to contact the system administrator using e-mail address MyPension@westnorthants.gov.uk. The system administrator will reset this for you and give you a password reset link.

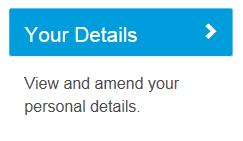
Entries in the ‘New Response’ and ‘Confirm Response’ fields must match exactly. If they don’t, you’ll see an error message once you submit the changes. You must also make sure your security question responses aren’t the same as your password and both security question responses are different.



Once you’ve successfully changed your security responses, you’ll see a message on the screen that ‘Your security questions and responses have been successfully changed’.

## 5.3 How do I update my email address?

You can change your e-mail address by logging into your Pension Account and selecting ‘Your Details’ from the dashboard.



You’ll see a screen showing your contact details including your email address.

Picture of email address field

Change your email address and then click the submit button.



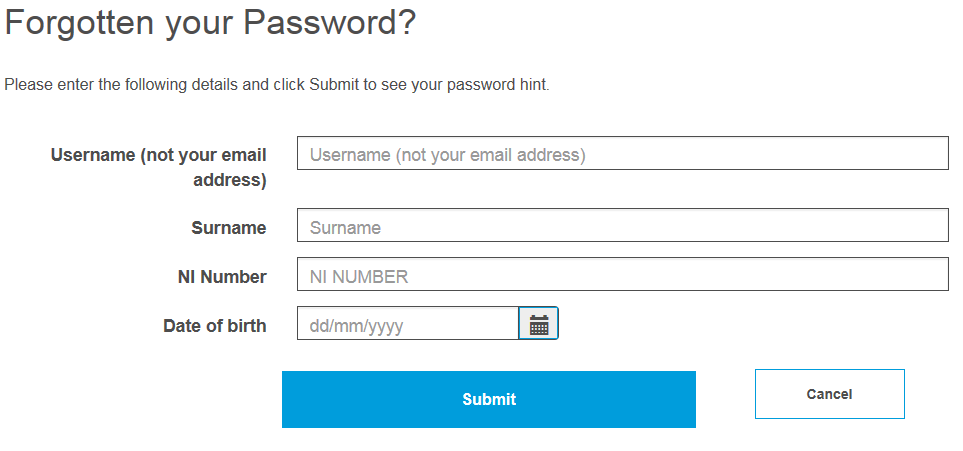
You’ll then see a message that ‘Your E-Mail address has been updated successfully’.

## 5.4 What should I do if I forget my password?

If you forget your password, you can use the ‘Forgotten your password?’ link.



Clicking on this link shows the ‘Forgotten your Password?’ page.



You’ll be prompted to enter your username, surname, NI number and date of birth.

If you gave us a password hint when you first registered, this screen prompts you to remember your password.

If the password hint doesn’t help, you can click the ‘Request Password Reset’ button, from the login page. You will get confirmation that your password reset has been successful. If your contact details include an e-mail address, the password reset link will be emailed to this address, otherwise you’ll need to contact the system administrator (MyPension@westnorthants.gov.uk) and give them your e-mail address.

A secure password reset hyperlink will be sent to the email address recorded on our database. This link is only valid for 24 hours and it is for a single use only. By clicking on the secure link you’ll be taken to a webpage where you can reset your password.

New passwords should:

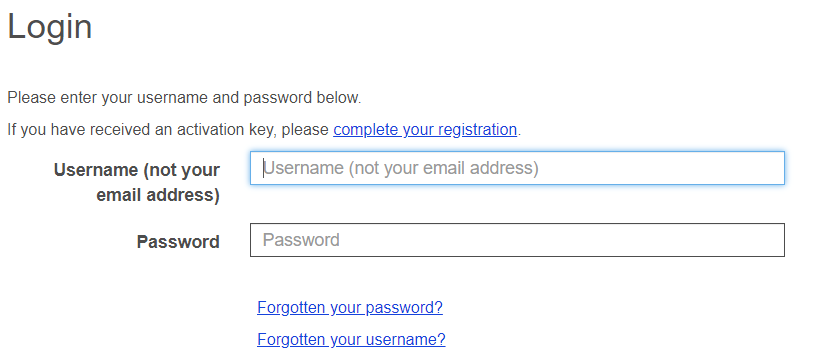
* be at least 8 characters in length
* must include at least one:
* numeric
* lower case
* upper case
* special character

Passwords are case sensitive and must be different to your security/lifestyle question response.

You’ll then be told that your password has been successfully updated.

## 5.5 What should I do if I forget my username?

If you forget your username you can use the ‘Forgotten your username?’ link.

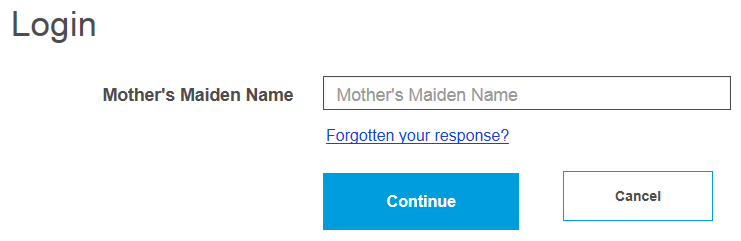


You’ll be asked to enter your surname, NI number and date of birth. If the information is correct, we’ll send you and an email with your username to the email address we have for you on our database.

## 5.6 What should I do if I forget my security responses?

If you forget the answer to one of your security questions, you can click on the ‘Forgotten your response?’ link.

You’ll see this after you’ve entered your username and password:



This shows the ‘Forgotten your Security Response?’ page. If you’ve entered the information correctly, we’ll send you an email with a secure hyperlink where you can reset your security questions and answers.

## 5.7 What should I do if my login is disabled?

If you enter a wrong password or security response three times after another, your account will be disabled, and you’ll see a message saying that **‘Access has been disabled’**.

To get back in, you’ll need to enter your:

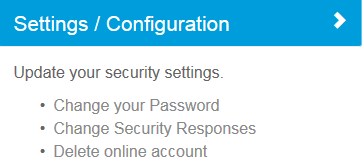
* Username
* Surname
* NI Reference
* Date of Birth

We’ll then send you an email with a secure password reset link.

If we don’t have an email address for you, please get in touch at MyPension@westnorthants.gov.uk

## 5.8 Delete Online Pension Account

If you’d like to delete access to your online pension account, please select ‘Settings/Configurations’ from your dashboard.



By ticking the ‘Delete online account’ box, you’ll no longer be able to see your pension record, Annual Benefit Statements (ABS), and other pension communications online. You’ll also need to let us know at pensions@westnorthants.gov.uk that you no longer want to see your ABS online and that you’d like future communications to be posted to you.

