



# **MEMBER HUB ACCOUNT USER GUIDE**

**FOR**

## **ACTIVE MEMBERS**

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## Section 1 Sign Up

### 1.1 How do I sign up to my Pension Account?

In order to sign up to your Pension Account, either ctrl and click on the link below or copy and paste it into your internet browser:

<https://lgssmember.pensiondetails.co.uk/altairMSSWeb/login?cid=73650>

You will then arrive at the LGSS Member Hub home page where you can select the 'Login/Register' button.




Click on the 'request an activation code' link

A screenshot of the login/register form. At the top, it says "Please enter your username and password below. If you haven't got a username and password, you can [request an activation code](#)." Below this, it says "If you have received an activation key, please [complete your registration](#)." There are two input fields: "Username" and "Password", both with red 'X' error icons. Below the fields are links for "Forgotten your password?" and "Forgotten your username?". An orange arrow points from the text above to the "request an activation code" link.

You will then arrive at the 'Sign Up' page. You will need to provide the following information in order to request a Pension Account activation code: Surname, National Insurance reference, Date of birth and E-mail address.

A screenshot of the 'Sign Up' form. The title "Sign Up" is at the top. Below it, the text says "To request an activation key complete the form below and click the Sign Up button" and "Your activation key will be issued to your personal email address if this matches the email address we hold on record or if you have provided an active work email address. If you have not received this within 72 hours, please contact your Pensions Administrator". There are four input fields: "Surname", "NI Number", "Date of Birth", and "Email Address". The "Date of Birth" field has a calendar icon and a red 'X' error icon. The "Email Address" field has a red 'X' error icon. At the bottom, there are two buttons: "Sign Up" (blue) and "Cancel" (white).

All fields on the 'Sign Up' page must be completed before clicking the 'Sign Up' button. The field will turn green once data is entered correctly. Where details cannot be verified or an invalid entry is made e.g. wrong NI, invalid date format, the field will be displayed with an 'X'. The error message also indicates what information is still required. Please re-check your data entered is correct and re-input the information. If you are still unsuccessful, please email [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.gov.uk) providing details of the data you are inputting. It may be that the data you are entering does not match the data we hold on our record for you.

Surname	Smith	✓
NI Number	NZ1316XX	✗
You have entered an invalid NI Number. Please try again.		
Date of Birth	25/12/1972	✓ 
Email Address	JSmith@northamptonshire.gov.uk	✓
<input type="button" value="Sign Up"/> <input type="button" value="Cancel"/>		

If the detail entered by you matches the information held on our database, a notification will be displayed to inform you that your application has been successful.

**✓ Success**

You have successfully completed the first stage of the Member Self-Service signup process. You should receive an email shortly with instructions on how to complete the process.

If the email address you submitted on 'sign up' **MATCHES** the one held on our database, you will automatically be issued with an email that contains a secure registration link. If you click on the link you will be taken directly to the Pension Account registration page. NO activation code will required during the registration process. This link is valid for 24 hours. If it is not convenient for you to complete the registration process during this time then please contact the Pension Account administrators on [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.gov.uk) who can provide you with another link at a more convenient time.

Please see below an 'example' of the e-mail described:

You have successfully been signed up to Member Self Service. Please use the following link to complete the registration process:  
<https://lgssmember.pensiondetails.co.uk/altairMSSWeb/registration?guid=d4df2ee14a31430dbdd5ac824c688d04>

If the email address you submitted on 'sign up' **DOES NOT MATCH** the email address held on our database, one of two things will happen:

- 1) If you submitted a current and valid **WORK email address**, a secure **registration link will be emailed** to your work email address. Please find example email as per previous page.
- 2) If you submitted a **PERSONAL email address**, an **activation code will be posted** to your current postal address held on record. It normally takes between 2-5 working days to receive this code but during busy periods this may take longer.

**1.2 Does the emailed registration link have an expiry time?**

A registration link that is emailed to your work or verified personal e-mail address expires after **24 hours**

**Does the activation key have an expiry time?**

The posted activation key expires **30 days** after the date of issue or immediately following successful registration.

**1.3 What do I do if the emailed registration link issued to me has expired?**

You must request a new fresh link as per section 1.1 or by emailing [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.gov.uk)

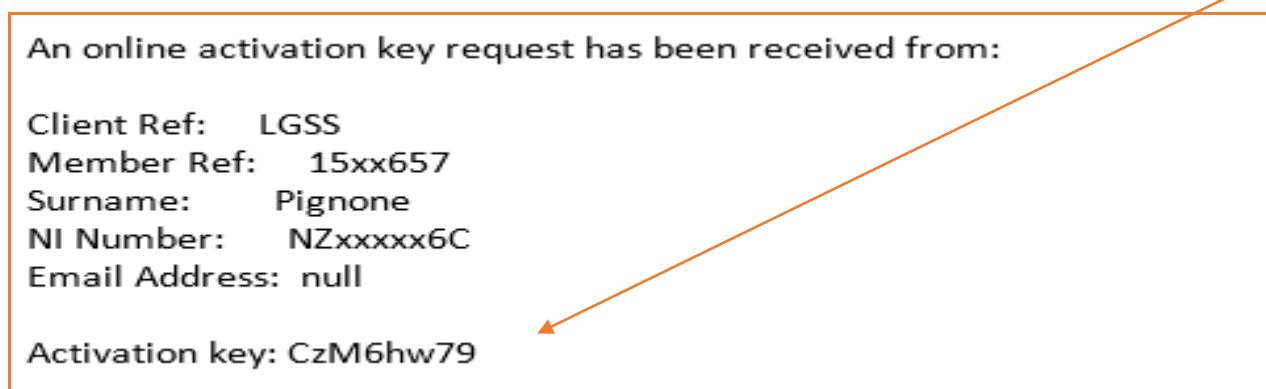
**What do I do if the posted activation key issued to me has expired?**

You must request a new activation key as per section 1.1 or by emailing [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.gov.uk)

## Section 2 Registration

### 2.1 I have received an activation key, how do I complete my registration?

You activation code will be contained in a posted letter or it will be emailed to you as per the example below.



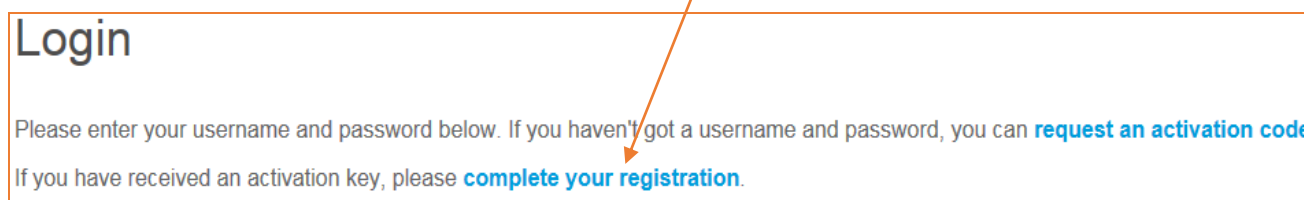
Once you have received your activation code, either ctrl and click on the link below or copy and paste it into your internet browser. This will take you to the LGSS Pensions Hub Website where you can start your registration.

<https://lgssmember.pensiondetails.co.uk/altairMSSWeb/login?cid=73650>

Click on the 'Login/Register' icon at the top of the screen.




You will then need to click on the 'complete your registration' link.



You will then arrive on the 'Activate your Account' page.

## Activate your Account



If you have received your activation key, please enter the following details and click the Continue button to continue with your registration.

Surname	<input type="text"/>	X
NI Number	<input type="text" value="NI NUMBER"/>	X
Date of Birth	<input type="text" value="dd/mm/yyyy"/> 	X
Activation Key	<input type="text" value="Activation Key"/>	X

All fields on the 'Activate your Account' page must be completed before clicking the 'Continue' button. If a field is left blank an error message will be displayed, which indicates what information is still required or it may be that you have entered the data in an incorrect format. Please note that the activation key is case sensitive and must therefore be entered exactly as advised. **The activation key provided will expire after 30 days.**

These details are then validated against the information held on our database and an error message will be displayed if there are discrepancies. After successful validation you will be asked to create a set of Pension Account credentials on the following page:

Please provide the following details and click the Register button to complete your registration.

Username	<input type="text" value="Username"/>	X
Email Address	<input type="text" value="Email Address"/>	X
Confirm E-mail Address	<input type="text" value="Confirm E-mail Address"/>	X
Enter New Password	<input type="text" value="Enter New Password"/>	
Confirm New Password	<input type="text" value="Confirm New Password"/>	X
Password Hint	<input type="text" value="Password Hint"/>	
Security Question 1	<input type="text" value="Mother's Maiden Name"/> 	
New Response 1	<input type="text" value="New Response 1"/>	X
Confirm New Response 1	<input type="text" value="Confirm New Response 1"/>	X
Security Question 2	<input type="text" value="Name of First School"/> 	
New Response 2	<input type="text" value="New Response 2"/>	X
Confirm New Response 2	<input type="text" value="Confirm New Response 2"/>	X

The following information must be entered:

### Username

You must choose a valid username and the criteria for a valid username are as follows:

- It must start with an alphabetic character, which can be upper or lower case.
- Apart from the first character it can contain any alphanumeric characters.
- It must not contain spaces.
- It must be between 6 and 30 characters in length.

If the user name you created is accepted the field will show a green tick symbol.

Username	Ps2512	✓
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If the user name you created is not accepted the field will remain with a red cross symbol.

Username	s2512	✗
----------	-------	---

### Email Address

You must enter a valid email address. If the email address is different to the address stored on our database or if there is no email address stored on our database, your 'Address' data view will be updated on successful registration.

### Password

You must choose a valid password. The correct format (complexity) for a valid password is as follows:

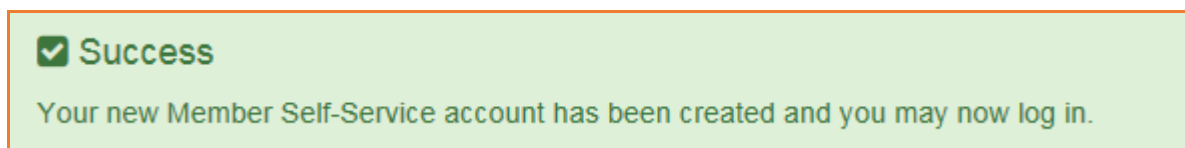
- It must contain at least one uppercase and one numeric value.
- It must not contain spaces.
- It must be between 8 and 12 characters in length

It is recommended that you provide a password hint to jog your memory.

### Security Questions and Responses

You must select two security questions from the drop-down lists and provide the corresponding responses. Please be aware that responses to security questions are case sensitive and must be re-entered 'exactly the same' during log in. Once all fields are populated, please click on the 'Register' button.

Please note, registration must be completed **within 30 minutes or the session will timeout** and you will have to start again. After a successful registration, the message below will be displayed on the screen:



## 2.2 I have received a registration link via e-mail, how do I complete my registration?

If you provided a current work email address or if the email address you provided on sign up matches with what is held on our database for you, you will be provided with an e-mail containing a registration link. This link is valid for 24 hours. Please click on the link in the email and you will be taken directly to the registration page. The details of how to complete your registration are above. Please note, no activation code is required!

You have successfully been signed up to Member Self Service. Please use the following link to complete the registration process: <https://lgsmember.pensiondetails.co.uk/altairMSSWeb/registration?guid=5c6bf989222643d995908b5ae169175b>



## Section 3 Login Procedure

### 3.1 Consent

In order to administer your pension, we are required by law to collect and process certain information from you. During the 'initial' login process, you will be asked if you consent to us doing this. You will need to tick the consent box and click 'submit'.

### Consent Statement

To administer your pension, we are required by law to collect and process certain information from you. To find out how we process and handle your information please read our Privacy Statement. Northamptonshire Pension Fund – <http://www3.northamptonshire.gov.uk/councilservices/council-and-democracy/transparency/information-policies/Pages/privacy-notice.aspx> Cambridgeshire Pension Fund – <http://www5.cambridgeshire.gov.uk/terms>

**Yes - I agree to the above statement\***

\*Required

Submit

To find out how we process and handle your personal information, please refer to our Privacy Statement. The URL detail is shown above.

### 3.2 I have registered, how do I login?

Login to your Pension Account using the link below:

<https://lgssmember.pensiondetails.co.uk/altairMSSWeb/login?cid=73650>

At the home page, click on the following 'Login/Register' button at the top of the screen.



You will then arrive at the Login screen. Enter the username and password that you created during the registration process.

## Login

Please enter your username and password below. If you haven't got a username and password, you can [request an activation code](#).  
If you have received an activation key, please [complete your registration](#).

**Username**

**Password**

[Forgotten your password?](#)

[Forgotten your username?](#)

The Security Question page is then displayed. One security question, chosen during the registration process, is randomly selected and displayed. You will be asked to provide the correct response to the selected question. If you have forgotten your security question response, click on the 'forgotten your security response' link. You will then be provided with the details of your security question response 'hint'

## Forgotten your Security Response?

Please enter the following details and click Submit to request a security question response reset.

A security question response reset link will be e-mailed to you. If you do not receive this email please contact your administering authority. You must complete the reset process before you may log in again.

**Username**

**Surname**

**NI Number**

**Date of Birth**

### 3.3 I have multiple employments, how do I view each separate employment?

If you have multiple employments you can click on the drop down and see the list of all of your employments. If you click on the 'Select' button you can toggle in and out of your employment records.



The employment list includes the employment status, job title, pay reference and scheme name to assist you in selecting the correct employment. You can move between employments without having to logout and then login again.

## Section 4 Your Dashboard

Once you have logged in to your account, you will have visibility of your Pension Account 'Dashboard'. By clicking on any of the blue boxes, you will be taken to the relevant information.

<b>Your Details</b> >	<b>Pension Benefits</b> >	<b>Employment Details</b> >
View and amend your personal details.	View the benefits you will receive when you retire. <ul style="list-style-type: none"><li>• Additional Benefits</li><li>• Benefit Projectors</li><li>• Benefit Statements</li></ul>	View your current employment details. <ul style="list-style-type: none"><li>• Membership Details</li><li>• Financial Details</li></ul>
<b>Nominations</b> >	<b>Documents</b> >	<b>Contact Us</b> >
Make sure your loved ones are still cared for should anything happen to you. <ul style="list-style-type: none"><li>• Death Grant Nomination Details</li></ul>	View the documents that relate to you and your pension. <ul style="list-style-type: none"><li>• Scheme Documents</li><li>• My Documents</li></ul>	Comments, questions, complaints? Get in touch.
<b>News</b> >	<b>Settings / Configuration</b> >	
	Update your security settings. <ul style="list-style-type: none"><li>• Change your Password</li><li>• Change Security Responses</li><li>• Delete online account</li></ul>	

#### 4.1 Your Details

Your Details



You are able to view the personal information that we currently hold on record for you.

Personal Details			
<b>Title</b>	Ms	<b>Initials</b>	M
<b>Forenames</b>	Minnie	<b>Surname</b>	Mouse
<b>Date of Birth</b>	20/01/1955	<b>Gender</b>	Female
<b>NI Number</b>	TN200155F	<b>Marital Status</b>	
<b>Status</b>	Active		

Contact Details	
<b>Address</b>	1 Angel Square Northampton
<b>Postcode</b>	NN1 1ED
<b>Phone Number</b>	
<b>Email Address</b>	kescudier@northamptonshire.gov.uk

You can edit 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 take care to enter your postcode is a valid national standard format as this will ensure that we can contact you by post if necessary.

Once you have made your changes, select 'SUBMIT' and the changes will be made in both your Pension Account view and our main central database.

If you would like to update any additional information then please complete the Update form that is available on the LGSS website.

Scheme	UPDATE1 web address
Cambridgeshire	<a href="http://pensions.cambridgeshire.gov.uk/wp-content/uploads/2013/09/UPDATE1-Update-Form-LGSS.pdf">http://pensions.cambridgeshire.gov.uk/wp-content/uploads/2013/09/UPDATE1-Update-Form-LGSS.pdf</a>
Northamptonshire	<a href="http://pensions.northamptonshire.gov.uk/wp-content/uploads/2013/09/UPDATE1-Update-Form-LGSS.pdf">http://pensions.northamptonshire.gov.uk/wp-content/uploads/2013/09/UPDATE1-Update-Form-LGSS.pdf</a>

## 4.2 Pension Benefits

Within this section, you can view your additional benefits such as AVC's and any transfers in of previous pension rights from a previous pension provider. You can also run benefit calculations and view your Annual Benefit Statements (ABS). Please note the figures in all benefit calculation are for illustration purpose only. Do not make any financial decisions without receiving a formal quotation from us.

## 4.3 Additional Benefits



The AVCs and Added Years Details drop down displays the following information:

- The type of contract.
- The percentage rate of the additional contribution.
- The date on which the contract commenced.
- The date on which the contract finished or is due to finish.
- The amount of service purchased in years and days, if applicable.

The Transfer Details drop down displays details of up to three transfer values and includes the:

- Name of the transferring scheme.
- Date on which the transfer was received.
- Amount of transfer value.
- Service purchased from the transfer. Please note, service years/days details will only appear if member joined the pension fund prior to April 2014 before new scheme rules.

**Please note, the transfer of your pension rights from other pension providers will not be displayed in your Pension Account until the process has been finalised.**

Additional Benefits				
AVCs and Added Years Details 				
Contract Type	Percentage	Contract Start Date	Completion Date	Service Purchase (years/days)
AVC - Service Credit	N/A	01/04/2017	31/03/2019	N/A
Transfer Details 				
Transferring Scheme	Date	Amount	Service (years/days)	
OXFORDSHIRE COUNTY COUNCIL	10/07/2006	£19,488.00	00/000	

## 4.4 Benefit Projectors

By using the benefit projector, you can calculate the value of your pension considering the following scenarios:

- Deferred Benefits
- Voluntary Retirement
- Death in service

### Benefit Projectors

<b>Deferred Benefits</b> >	<b>Voluntary Retirement</b> >	<b>Death in Service</b> >
Calculate how much your deferred pension would be worth if you were to leave your employment	Calculate how much your pension would be worth if you were to voluntarily retire.	Calculate how much your pension would be worth if you were to die whilst in service.

## Deferred Benefits Calculation

This calculation shows how much your pension would be worth if you were to leave employment at a particular date and defer your pension. The calculation gives the option to show a pension, lump sum and spouse's pension at a particular leave date.

- **Enter your desired LEAVE date.** This is not your retirement date but the date you may choose to leave employment or opt out of the scheme and defer your pension. You will be unable to receive the pension in full until the date shown on 'Deferred Pension payable from xx/xx/xxxx'. If you want to retire earlier than this date then please refer to the 'early retirement calculation'.
- **Enter your CARE pay.** This is your actual pay (not the full time equivalent). Please find more information on CARE below\*\*\*
- **Enter your Final Salary pay.** This is your pre April 2014 salary. Please find more information on Final Salary Pay below\*\*\*
- **Enter your Annual Salary increase % rate or leave at 0%**
- Select the 'Calculate' button

\*\*\*The LGPS changed on 1 April 2014. It is now a career average scheme for any benefits built up after 1 April 2014. This is also known as CARE and if you had any pre April 2014 service you will find both your CARE pay and FINAL SALARY PAY displayed on this screen. Both the Final pay and CARE salaries displayed are estimated based on benefits previously recorded. These benefits can be updated throughout the year and are provided by your employer. You have the option to amend these figures for the purpose of the calculation.

For more information on this please visit the LGSS Pensions website - <http://pensions.northamptonshire.gov.uk>

### Deferred Benefits

	Pension	Lump Sum	Spouse's Pension
Deferred Pension payable from 20/01/2020	£307.74	£0.00	£364.85

**Leaving Date**  ✓

**CARE Pay**  ✓

**Final Salary Pay**  ✓

**Annual Salary Increase Rate (%)**  ✓ %

The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from us.  
To process another benefit calculation, click the Calculate button below.

## Pension Sharing Orders

If you have a pension sharing order, as a result of a divorce settlement, the following warning message is displayed with the results of all benefit calculations. The benefit calculator does not consider pension sharing orders and you will need to contact the pension's team directly for this calculation/estimate. The email address is [pensions@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk)

### Deferred Benefits

Please note that a pension sharing order exists, which has not been taken into account during the calculation. Please contact the Pensions Section for further details.




## Voluntary Retirement

The Voluntary Retirement calculation will show you how much pension, lump sum and any spouse's pension you will receive if you choose to take early retirement voluntarily.

- **Enter your desired RETIREMENT date.** The Voluntary Retirement calculation is initially performed with the event date set to the earliest date on which you can retire without a reduction but you can amend this to your desired retirement date.
- **Enter your CARE pay.** This is your actual pay (not the full time equivalent). Please find more information on CARE below\*\*\*
- **Enter your Final Salary pay.** This is your pre April 2014 salary. Please find more information on Final Salary Pay below\*\*\*
- **Enter your Annual Salary increase % rate** or leave at 0%
- Select the 'Calculate' button

\*\*\*The LGPS changed on 1 April 2014. It is now a career average scheme for any benefits built up after 1 April 2014. This is also known as CARE and if you had any pre April 2014 service you will find both your CARE pay and FINAL SALARY PAY displayed on this screen. Both the Final pay and CARE salaries displayed are estimated based on benefits previously recorded. These benefits can be updated throughout the year and are provided by your employer. You have the option to amend these figures for the purpose of the calculation.

For more information on this please visit the LGSS Pensions website - <http://pensions.northamptonshire.gov.uk>

<b>Leaving Date</b>	19/01/2021	✓	
<b>CARE Pay</b>	£ 24926.13	✓	
<b>Final Salary Pay</b>	£ 23339.97	✓	
<b>Annual Salary Increase Rate (%)</b>	0	✓	%

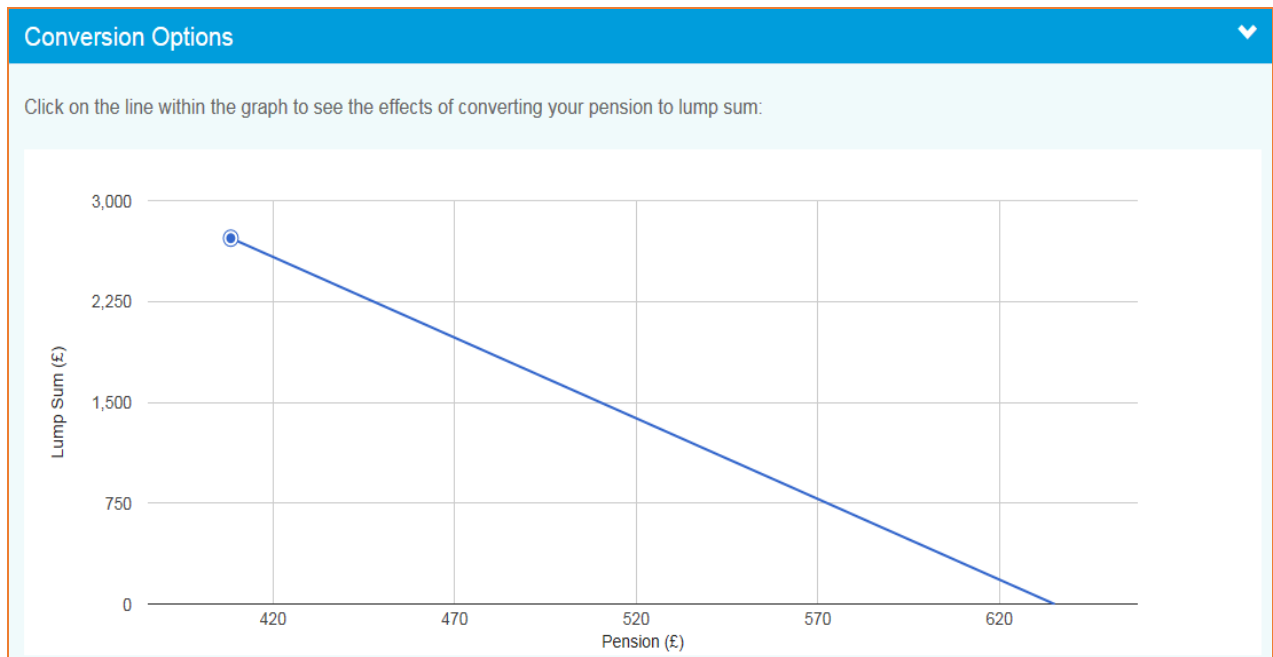
## Pension Sharing Orders

If you have a pension sharing order, as a result of a divorce settlement, the following warning message is displayed with the results of all benefit calculations. The benefit calculator does not consider pension sharing orders and you will need to contact the pension's team directly for this calculation/estimate. The email address is [pensions@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk)

## Voluntary Retirement

Please note that a pension sharing order exists, which has not been taken into account during the calculation. Please contact the Pensions Section for further details.

**Voluntary 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 Additional Options** – You have the option in this section to factor in any inflation % into your calculation. You can also choose to switch your benefit type to the 50/50 scheme. You can input a date you would like this change to be made and a timespan in years and months that you would like the new benefit to revert back to the current type.

**Additional Options**

**Inflation (%)**  %

**Current Benefit** MAIN

If you want to perform a calculation based on switching your benefit type, please enter the date of change below.

**Date of Change**

**New Benefit** 50/50

If you wish to change back at a future date, please enter the timespan after which the benefit will revert back to its current type.

**Years**  **Months**

The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from us.  
To process another benefit calculation, click the Calculate button below.

**Calculate**

Further information on the 50/50 scheme is available on the LGSS website:  
<http://pensions.cambridgeshire.gov.uk/index.php/current-scheme-members/5050-section/>

### 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 leave date.** Date of death
- **Enter your CARE pay.** This is your actual pay (not the full time equivalent). Please find more information on CARE below\*\*\*
- **Enter your Final Salary pay.** This is your pre April 2014 salary. Please find more information on Final Salary Pay below\*\*\*
- **Enter your Annual Salary increase** % rate or leave at 0%
- Select the 'Calculate' button

\*\*\*The LGPS changed on 1 April 2014. It is now a career average scheme for any benefits built up after 1 April 2014. This is also known as CARE and if you had any pre April 2014 service you will find both your CARE pay and FINAL SALARY PAY displayed on this screen. Both the Final pay and CARE salaries displayed are estimated based on benefits previously recorded. These benefits can be updated throughout the year and are provided by your employer. You have the option to amend these figures for the purpose of the calculation.

For more information on this please visit the LGSS Pensions website - <http://pensions.northamptonshire.gov.uk>

<b>Death Grant</b>	£74,778.39
<b>Spouse's Short Term Pension</b>	£0.00
<b>Spouse's Long Term Pension</b>	£796.79
<b>Children's Pension</b>	£398.38 per child
<b>Number of Children</b>	1 <input type="text"/>
<b>Leaving Date</b>	12/04/2018 <input type="checkbox"/>
<b>CARE Pay</b>	£ 24926.13 <input type="checkbox"/>
<b>Final Salary Pay</b>	£ 23339.97 <input type="checkbox"/>
<b>Annual Salary Increase Rate (%)</b>	0.00 <input type="checkbox"/> %

### Pension Sharing Orders

If you have a pension sharing order, as a result of a divorce settlement, the following warning message is displayed with the results of all benefit calculations. The benefit calculator does not consider pension sharing orders and you will need to contact the pension's team directly for this calculation/estimate. The email address is [pensions@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk)

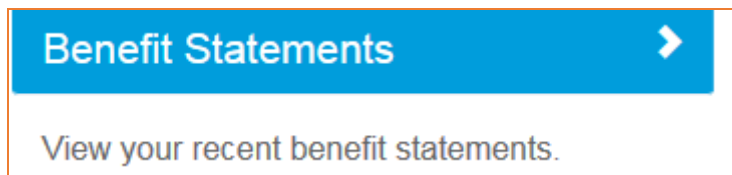
### Death in Service

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Please note that a pension sharing order exists, which has not been taken into account during the calculation. Please contact the Pensions Section for further details.

#### 4.5 **Pensions Benefits - Benefit Statements**

You can view your most recent Annual Benefit Statement here.



By using the 'previous' and next buttons at the bottom of the page, you can view any previous years statements if they are available.

Annual Benefit Statement guidance notes are available on the LGSS Pensions website (link below):

[http://pensions.northamptonshire.gov.uk/#\\_ga=1.265609679.1902802434.1459757953](http://pensions.northamptonshire.gov.uk/#_ga=1.265609679.1902802434.1459757953)

If you have any queries regarding your annual benefit statement then please email [pensionsabs@northamptonshire.gov.uk](mailto:pensionsabs@northamptonshire.gov.uk)

If you prefer to receive a paper copy of your Annual Benefit Statement rather than view the details on your Pension Account, then please advise us in writing:

- E-mail - [pensions@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk)
- Postal Address: LGSS Pensions, One Angel Square, 4 Angel Street, Northampton NN1 1ED.

#### 4.6 Employment Details – Membership Details

Employment Details



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

Home » Your Dashboard » Employment Details » **Membership Details**

## Membership Details

<b>Current Employer</b>	Northamptonshire C C	<b>Date Joined Employer</b>	22/02/2016
<b>Full/Part Time</b>	Full	<b>Hours/Full Time %</b>	
<b>Start Date</b>	01/03/2016	<b>Date Joined Scheme</b>	22/02/2016
<b>Date Left Scheme</b>			

### Service Details

Employer	Start Date	End Date	Service (years/days)	Full/Part Time/Transfer
NORTHAMPTONSHIRE C.C	22/02/2016	29/02/2016	00/007	Full

## 4.7 Employment Details – Financial Details

The Financial Details page displays the following financial information:

- Your Current Employer.
- The Start Date – the date you joined the pension fund
- Your Contribution Rate – as a percentage of your salary
- Pensionable Pay as at – This is your full time salary as at the date shown as advised by your employer.
- Amount – Pensionable Pay.

Financial Details	
<b>Current Employer</b>	Disney Primary School
<b>Start Date</b>	01/04/2016
<b>Basic Contribution Rate</b>	5.80%
<b>Pensionable Pay as at</b>	31/03/2018
<b>Amount</b>	£23,339.97

### Annual Allowance

Also in the 'employment details//financial details' section, you will find your Annual Allowance information. 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.

Annual Allowance										
Tax Year Start	Annual Allowance	Opening Pension	Closing Pension	Opening Lump Sum	Closing Lump Sum	DC Contributions	Pension Input	Unused Annual Allowance	Adjusted Unused Annual Allowance	Taxable Pension Input
06/04/2016	£40,000.00	£44.30	£79.96	£0.00	£0.00	£0.00	£570.56	£39,429.44	£39,429.44	£0.00
06/04/2015	£80,000.00	£12.30	£44.30	£0.00	£0.00	£0.00	£512.00	£39,624.63	£39,624.63	£0.00
06/04/2014	£40,000.00	£0.00	£12.00	£0.00	£0.00	£0.00	£192.00	£39,808.00	£39,808.00	£0.00

For further information on Annual Allowance please visit the LGSS Pensions Website:

<http://pensions.northamptonshire.gov.uk/wp-content/uploads/2016/07/Annual-Allowance-LGPS-factsheet-July-2016.pdf>

#### 4.8 **Death Grant Nomination Details**

Nominations



You can view a copy of your latest death grant nomination details held on our database.

### Death Grant Nomination Details

Spouse Beneficiary



If you would like to amend your nominees, please download an EOW1: Death Grant – Expression of Wish Form from the LGSS Website:

<http://pensions.northamptonshire.gov.uk/wp-content/uploads/2014/03/Death-Grant-Expression-of-Wish-form-EOW1.pdf>

Please forward the completed form to LGSS Pensions Service. The address details are provided on the bottom of the form.

#### 4.9 Documents

Documents >

You can view the following document types:

- Scheme documents – These are general documents relating to the pension scheme.
- My documents – These are personal documents relation to your own pension record.

#### 4.10 Contact Us

If you would like to contact us with Pension Account query, question or complaint, please select the 'contact us' option from your dashboard.

### Contact Us

**Email Address**  ✓

**Category**  ▼

**Comments**

We endeavour to respond 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 regarding other pension matters, we will forward your email to the relevant pension's team who will respond to you directly.



#### 4.11

You will find here the latest News items from the LGSS Pensions team

Latest news

### Welcome to your new-look member hub.


12 April, 2018

You will have noticed that things have changed around here...

We have completely redesigned our website and made a number of improvements that will hopefully make your experience and interaction with the website even better.

Here are some of the key improvements we have made:

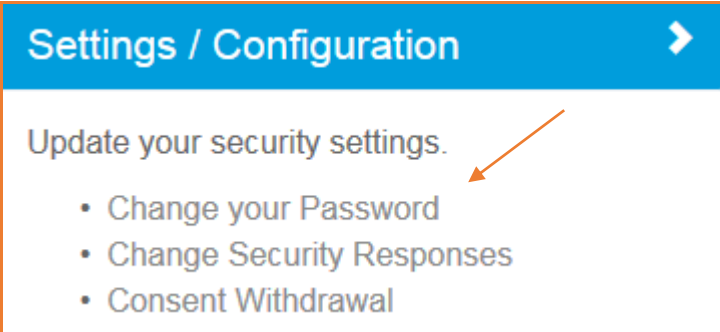
- **More integrated experience** – your new member hub is now a one stop shop for your Local government pension needs. We have embedded the previous Member Self Service portal into the member hub so you will now be able to find general information about the scheme, look up the value of your pension and even run "what if?" estimates, all in one place. You will no longer have to complete and post us a form or visit a different website to find out how much your pension is worth.
- **Better navigation** – we have made it even easier for you to find the information relevant to you, whether you are an active, former, or pensioner member. This information is now grouped into dedicated, easy to find areas for each type of member.
- **Secure, quick and easy** – if you request information from us, we will now be able to upload that information to your secure pension account. We will notify you when the information is ready and you will simply need to log in and retrieve it whenever you're ready. No more waiting until you get home to pick up the post and it is more secure with no risk of your documents being lost in the post.
- **New look and feel** – we have provided a whole new online experience for you with a new fresh design. We have increased our use of imagery and broken down large chunks of text to make the website easier to read and we have improved signposting too. You will now be able to focus on the information you want while hiding the rest, using our new 'accordion' feature.



#### 4.12 Settings & Configurations - Password Maintenance and Security Options

#### 4.13 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 to 'Change Your Password' and you will then be asked to enter your current password and a new password. Please then re-enter the new password.

New passwords should be between 8 – 12 characters in length and must include at least one numeric, one lower case and one upper case. Passwords are case sensitive.

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

## Change your Password

To change your password complete the form below and click Submit.

Note that passwords are case-sensitive: you can use upper, lower or mixed case passwords.

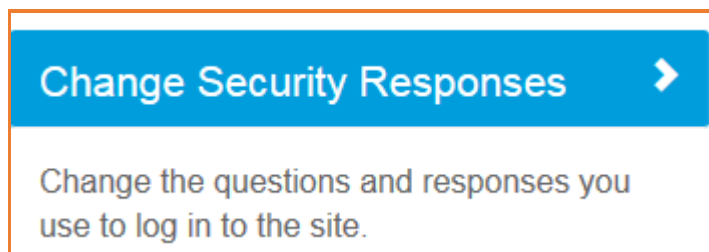
<b>Enter Current Password</b>	<input type="text" value="Enter Current Password"/>
<b>Enter New Password</b>	<input type="text" value="Enter New Password"/>
<b>Confirm New Password</b>	<input type="text" value="Confirm New Password"/>
<b>Password Hint</b>	<input type="text" value="Password Hint"/>

Error messages are displayed if any of the required fields are not completed. Similarly, inconsistency entries will create an error message e.g. the new password and the confirmation of the new password do not match.

Once you have successfully changed your password, you will receive a confirmation that 'Your password has successfully been changed'.

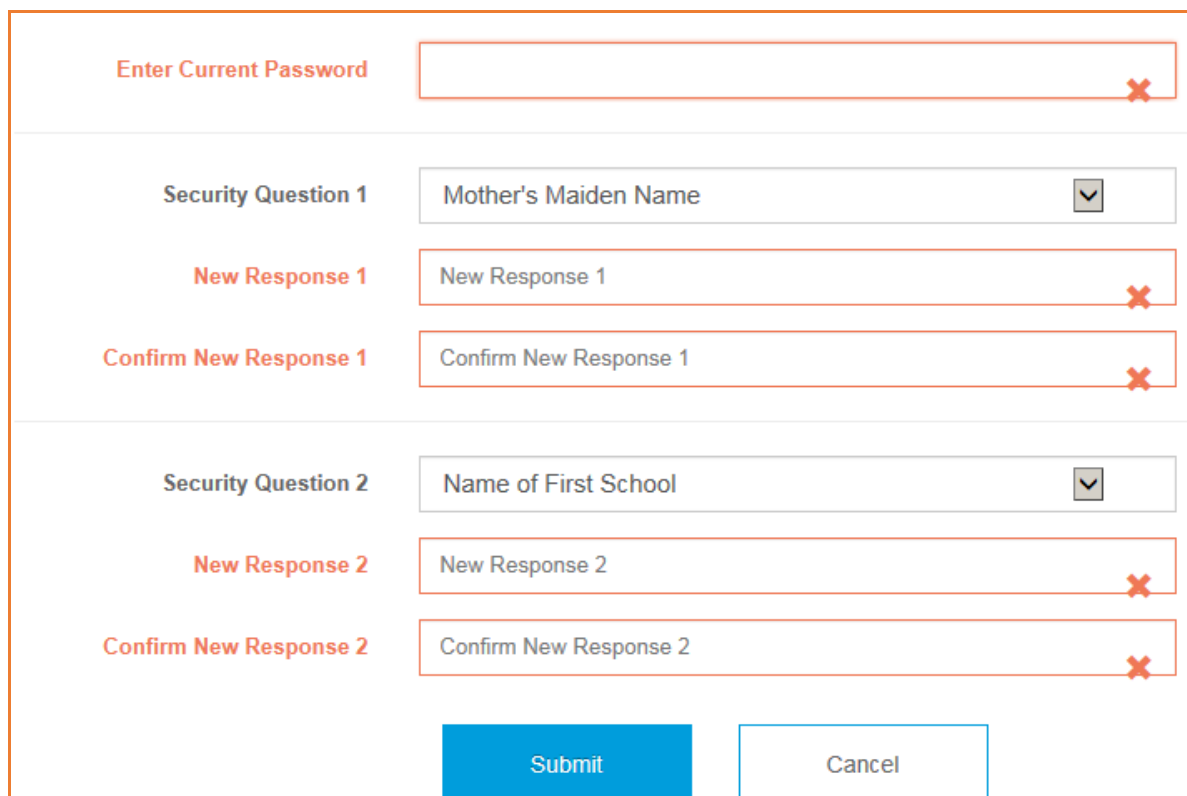
#### 4.14 How do I change my security responses?

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 an error message will appear. If you enter an incorrect password more than 3 times your Pension Account may become disabled and you will need to contact the system administrator using e-mail address [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.gov.uk). The system administrator will reset this for you and supply you with a password reset link.

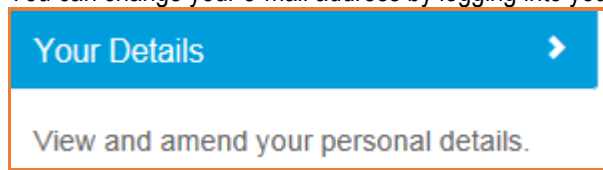
Please be aware that the entries in the 'New Response' and 'Confirm Response' fields must match exactly. If they do not an error message will appear once you submit the changes.

A screenshot of a web form titled "Change Security Responses". The form is divided into two sections. The first section is for "Security Question 1" with a dropdown menu set to "Mother's Maiden Name". Below it are three input fields: "Enter Current Password" (with a red 'x' error icon), "New Response 1" (with a red 'x' error icon), and "Confirm New Response 1" (with a red 'x' error icon). The second section is for "Security Question 2" with a dropdown menu set to "Name of First School". Below it are three input fields: "New Response 2" (with a red 'x' error icon), "Confirm New Response 2" (with a red 'x' error icon), and "Enter Current Password" (with a red 'x' error icon). At the bottom of the form are two buttons: "Submit" (blue) and "Cancel" (white with blue border).

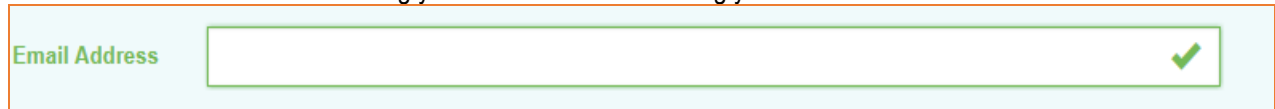
Once you have successfully changed your security responses, you will receive a confirmation message on the screen that 'Your security questions and responses have been successfully changed'.

#### 4.15 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 will be taken to a screen showing your contact details including your email address.



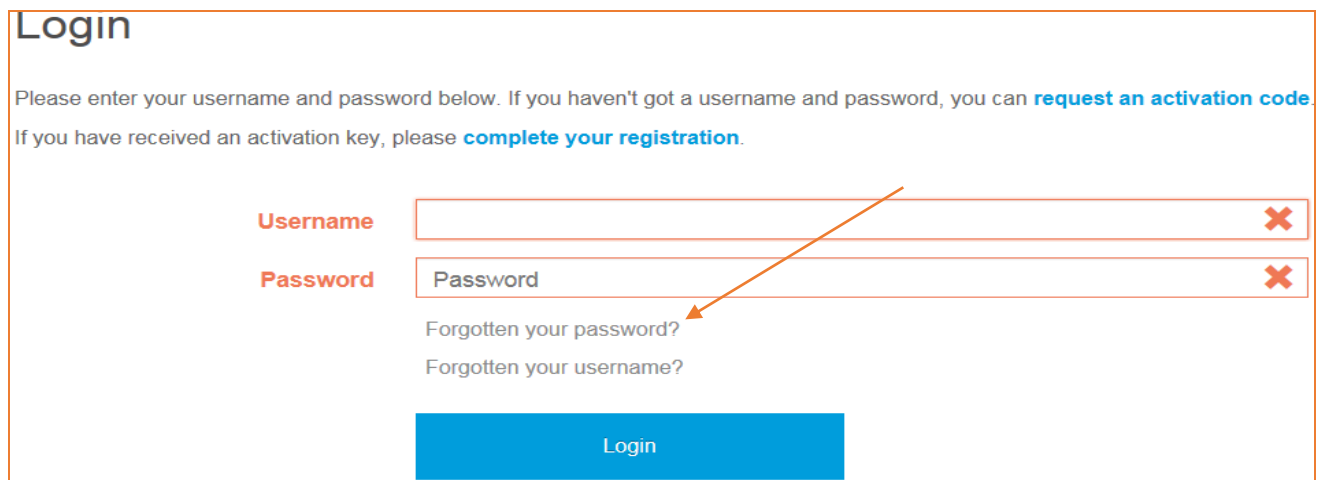
Amend your email address and click on the submit button.



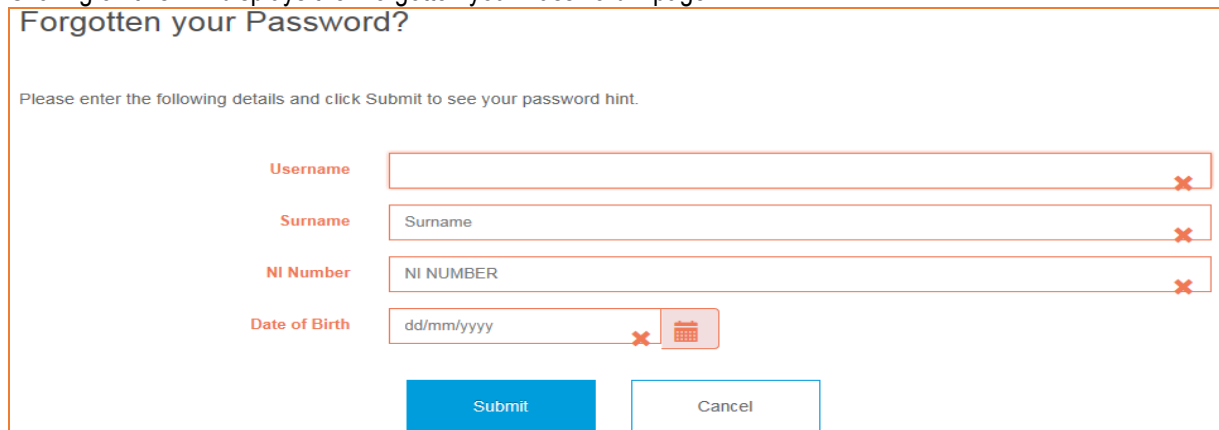
On submission of this page you will receive a confirmation message on the screen that 'Your E-Mail address has been updated successfully'.

#### 4.16 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 displays the 'Forgotten your Password?' page.



You will be prompted to provide your username, surname, NI number and date of birth

If a password hint was provided by you when you first registered, this screen prompts you to recall your password.

If the password hint does not help, you can click the 'Request Password Reset' button, from the login page. You will receive confirmation that your request for a password reset has been successful. If your current contact details include an e-mail address, the password reset link will be email to this address, otherwise you will need to contact the system administrator ([mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.gov.uk)) to provide an e-mail address.

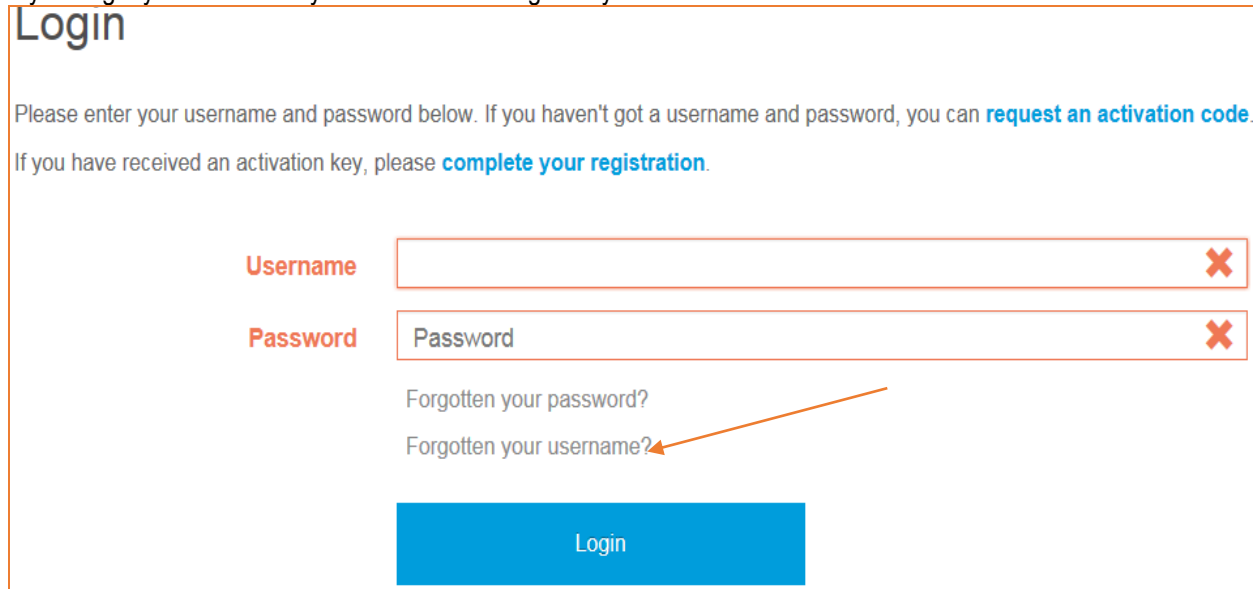
A secure password reset hyperlink will be sent to the email address recorded on our database. This link is only valid for 24 hours and it is for a single use only. By clicking on the secure link you will be taken to a webpage on which you can reset your password.

Please remember the new password must contain between 8 and 12 characters in length and must include at least one numeric, one lower case and one upper case character. Passwords are case sensitive.

You will receive confirmation that you password has been successfully updated.

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

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



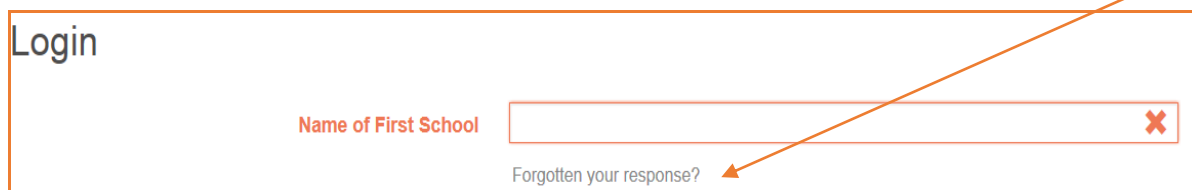
The screenshot shows a login form titled "Login". It contains two input fields: "Username" and "Password", both with red 'X' icons indicating they are required. Below the fields are two links: "Forgotten your password?" and "Forgotten your username?". An orange arrow points to the "Forgotten your username?" link. At the bottom is a blue "Login" button.

You will then be prompted to input your surname, NI number and date of birth. If the information entered is validated, an email will be sent to the email address as recorded on our database. The email will contain no personal information other than the username.

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

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

This option will appear after you have entered your user name and password as per example below:



The screenshot shows a login form titled "Login". It contains one input field: "Name of First School", with a red 'X' icon indicating it is required. Below the field is a link: "Forgotten your response?". An orange arrow points to the "Forgotten your response?" link.

This displays the 'Forgotten your Security Response?' page. If the information entered by you is validated, you will be emailed a secure hyperlink with which you can reset your security questions and responses.

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

If you enter an invalid password or security response on three consecutive occasions, your account will be disabled and you will see a message advising you that **'Access has been disabled'**.

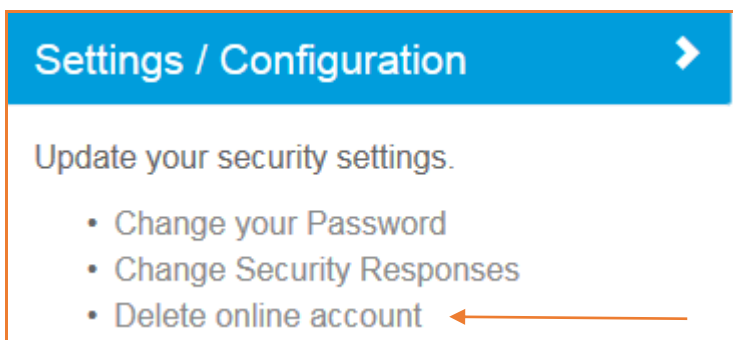
In order to re-enable your account for use, you must enter your details on the screen displayed immediately after locking the account. You will need to enter the following information:

- Username
- Surname
- NI Reference
- Date of Birth

Inputting this data, generates a secure password reset link which is sent to the email address recorded on our database. Alternatively you can contact the system administrators for assistance using e-mail address [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.gov.uk)

#### 4.20 Delete Online Pension Account

If you would like to delete the access to your online pension account select 'Settings/Configurations' from your dashboard



By ticking the 'Delete online account' box, you will no longer have access to your pension record online and you will no longer be able to access your Annual Benefit Statements (ABS) and other pension documentation using on-line Pension service. You will need to contact the Pensions team separately to advise that you no longer want to view your ABS electronically via the on-line service and that you require future documentation to be posted to the address held on record. The email address to send this request to is [pensions@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk) or if you prefer, you can post this request to the address below:

One Angel Square  
Angel Street  
Northampton  
NN1 1ED

### Delete online account

I would like to delete online access to my pension account. I accept that by deleting my account I will be logged out immediately and will no longer be able to view my pension record online or use the self-service tools on this website. Please note that deleting your online account does not opt you out of receiving electronic communications. You will need to send us a separate notification to ensure that you receive communications from us, by post, including your annual benefit statement. If you do not send us a separate communication to opt out of electronic communications, you will not be able to view your annual benefit statement. Please send an email to [pensions@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk) or write to us using the address at the bottom of this page.

Delete online account

Submit