

# LGSS MEMBER HUB ACCOUNT USER GUIDE

FOR ACTIVE MEMBERS

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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, either ctrl and click on the link below or copy and paste it into your internet browser:

<https://lgssmember.pensiondetails.co.uk/home/registration/>

This takes you to the 'Sign up' page.

Home » [Registration](#)


## Sign Up

All fields on the 'Sign Up' page must be completed. An error message will appear if the data you entered does not match the data we hold on record for you. In this case please email [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.gov.uk)

If the email address you are using to sign up matches with email address held on our database, you will receive a registration link via return email. If we don't currently hold an email address for you on our database, you will receive a registration link within 24 hours Monday – Friday (excluding bank hols).

The registration link is valid for 24 hours. If you do not receive the link after this period you will need to request a fresh link by emailing [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.gov.uk)


If the email address you entered 'Differs' to the one held on our database, no registration link will be sent and we will email your initial address advising you to contact us directly by phone to update your details.

<b>Surname</b>	<input type="text"/>	✘
<b>NI Number</b>	<input type="text" value="NI NUMBER"/>	✘
<b>Date of Birth</b>	<input type="text" value="dd/mm/yyyy"/> ✘ 	
<b>Email Address</b>	<input type="text" value="Email Address"/>	✘

LGSS Pensions takes data security seriously - In order to protect your personal and financial data, please ensure that you do not disclose your log in details with anyone and memorise details in preference to writing them down. If you believe your personal pension data has been compromised, please contact us immediately.


- All boxes on the 'Sign up' page must be filled in before clicking the 'Sign up' button.
- The box will turn green once you've entered the information correctly.
- Where details are wrong you'll notice an 'X' in the box and an error message tells you what information is still needed.
- Please re-check that your information is right and update where needed.

If you're still unsuccessful, please send a secure email to [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.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.

Surname	Smith	✓
NI Number	NZ1316XX	✗
Date of Birth	25/12/1972	✓ 
Email Address	JSmith@northamptonshire.gov.uk	✓

Sign Up
Cancel

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.

 **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.

#### 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 24 hours. If you're unable to register during this time, please get in touch with us at [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.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:

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>

#### 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 [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.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 **24 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 [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.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 e.g.:

An online activation key request has been received from:

Client Ref: LGSS  
Member Ref: 15xx657  
Surname: Pignone  
NI Number: NZxxxxx6C  
Email Address: null


Activation key: CzM6hw79

Then, either ctrl and click on the link below or copy and paste it into your internet browser. This will take you to the 'Activate your Account' page:

<https://lgssmember.pensiondetails.co.uk/home/registration/activate-your-account.html>

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

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.

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

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

### 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.

If the user name is accepted the box will show a tick.

<b>Username</b>	<input type="text" value="Ps2512"/>	✔
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If the user name isn't accepted the box will show a cross.

<b>Username</b>	<input type="text" value="s2512"/>	✘
-----------------	------------------------------------	---

### 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.

### Password

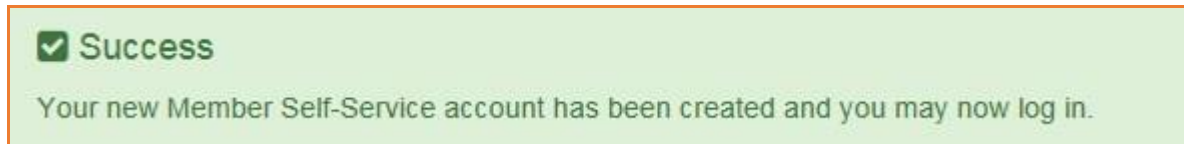
- must be at least 8 characters;
- must include at least one number, one lower case, one upper case and one special character;
- are case sensitive;
- must be different from lifestyle/security question responses;
- mustn't have spaces.

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

## 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:



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

This link is valid for 24 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.

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

So we can look after your 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'.

### 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

To find out how we process and handle your personal information, please read our [Privacy Statement](#)



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

Login to your Pension Account using the link below:

<https://lgssmember.pensiondetails.co.uk/home/login/index2.html>

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



You'll then see 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 registered yet, you can do so [here](#)

**SUPPORTED BROWSERS FOR THIS WEBSITE ARE: EDGE, MOZILLA FIREFOX, CHROME & SAFARI**

**For Members of the Fire Pension schemes**, please **DO NOT** use this website to sign up for your on-line Pension Account. Send a 'secure' e-mail to [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.gov.uk), providing your NI, date of birth, full name and email address. A registration link will then be sent directly to you.

If you have received an activation key, please complete your registration.

**Username (not your email address)**

**Password**

[Forgotten your password?](#)

[Forgotten your username?](#)

[On-Line Pension Account User Guide for ACTIVE Members](#)

[On-Line Pension Account User Guide for DEFERRED Members](#)

[On-Line Pension Account User Guide for PENSIONER Members](#)

[On-Line Pension Account User Guide for FIRE Members](#)

Login

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 given 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 more than one job, how do I see each job separately?

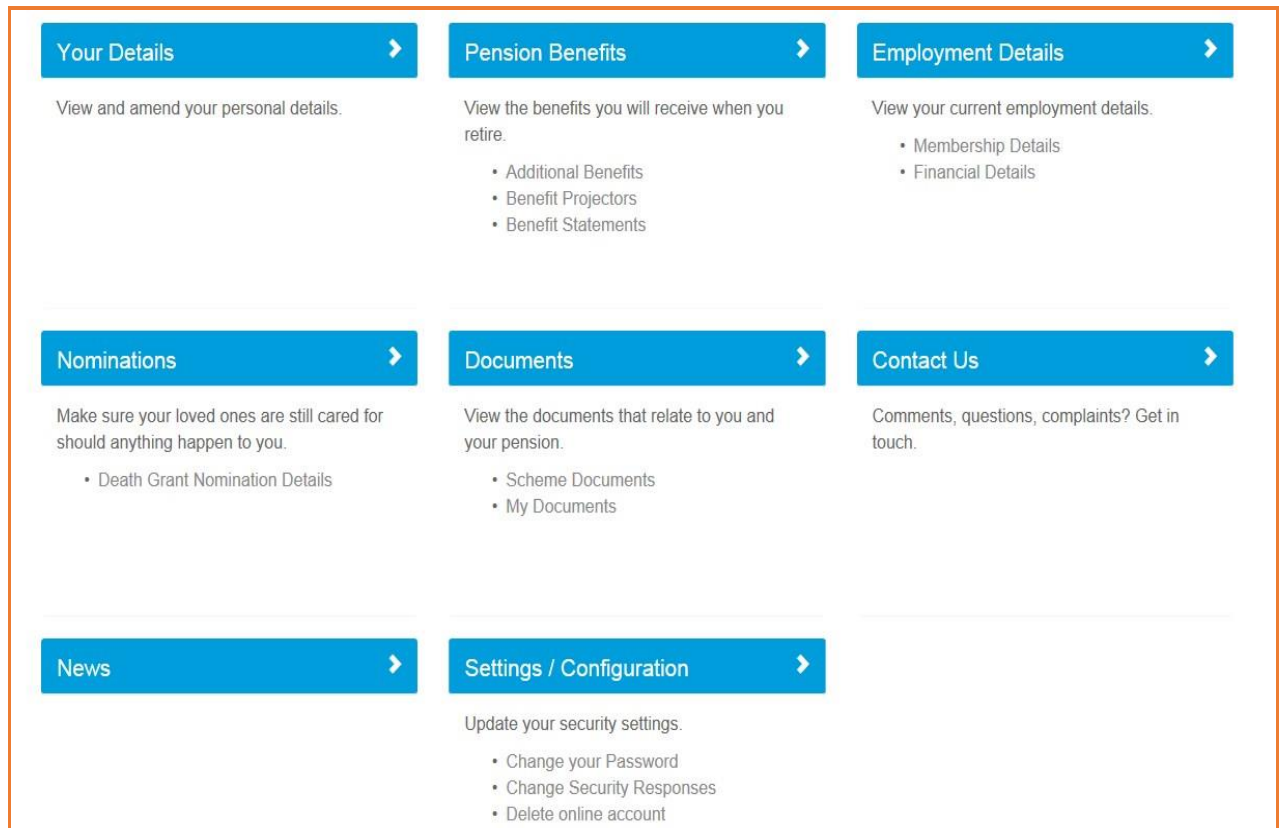
If you have more than one job, you can click on the drop down and see a list of all of your jobs. By clicking on the 'Select' button you can toggle in and out of each of your jobs.



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 details

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

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

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

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 our website. Please make sure you send any forms that have personal information back to us using 'secure' email to protect your personal and financial data.

## 4.2 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 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](#)

**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 find more information on transfers on our [website](#)

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

Additional Benefits				
<b>AVCs and Added Years Details</b> <span style="float: right;">▼</span>				
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
<b>Transfer Details</b> <span style="float: right;">▼</span>				
Transferring Scheme	Date	Amount	Service (years/days)	
OXFORDSHIRE COUNTY COUNCIL	10/07/2006	£19,488.00	00/000	

#### 4.4 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

## Benefit Projectors

### Deferred Benefits >

Calculate how much your deferred pension would be worth if you were to leave your employment

### Redundancy Retirement >

Calculate how much your pension would be worth should you be made redundant.

### Voluntary Retirement >

Calculate how much your pension would be worth if you were to voluntarily retire.

### Death in Service >

Calculate how much your pension would be worth if you were to die whilst 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](#) 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@northamptonshire.gov.uk](mailto:pensions@northamptonshire.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](#)

## Deferred Benefits

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

Leaving Date	16/04/2018	✓	📅
CARE Pay	£ 24926.13	✓	
Final Salary Pay	£ 23339.97	✓	
Annual Salary Increase Rate (%)	0.00	✓	%

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](#)

### 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@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk) we can give you an estimate that takes the pension sharing order into account.

## 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.

### 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.

## Redundancy Retirement

<b>Pension</b>	£21,572.54
<b>Lump Sum</b>	£0.00
<b>Spouse's Pension</b>	£6,606.52
<b>Leaving Date</b>	<input type="text" value="24/12/2037"/> ✓
<b>CARE Pay</b>	£ <input type="text" value="18080.27"/> ✓
<b>Annual Salary Increase Rate (%)</b>	<input type="text" value="0.00"/> ✓ %

The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from your employer. For information on amendments to the Local Government Pension Scheme please review the information using the link below.

To process another benefit calculation, click the Calculate button below.

- **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](#)

### 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](#)

<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, 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@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk) we can give you an estimate that takes the pension sharing order into account.

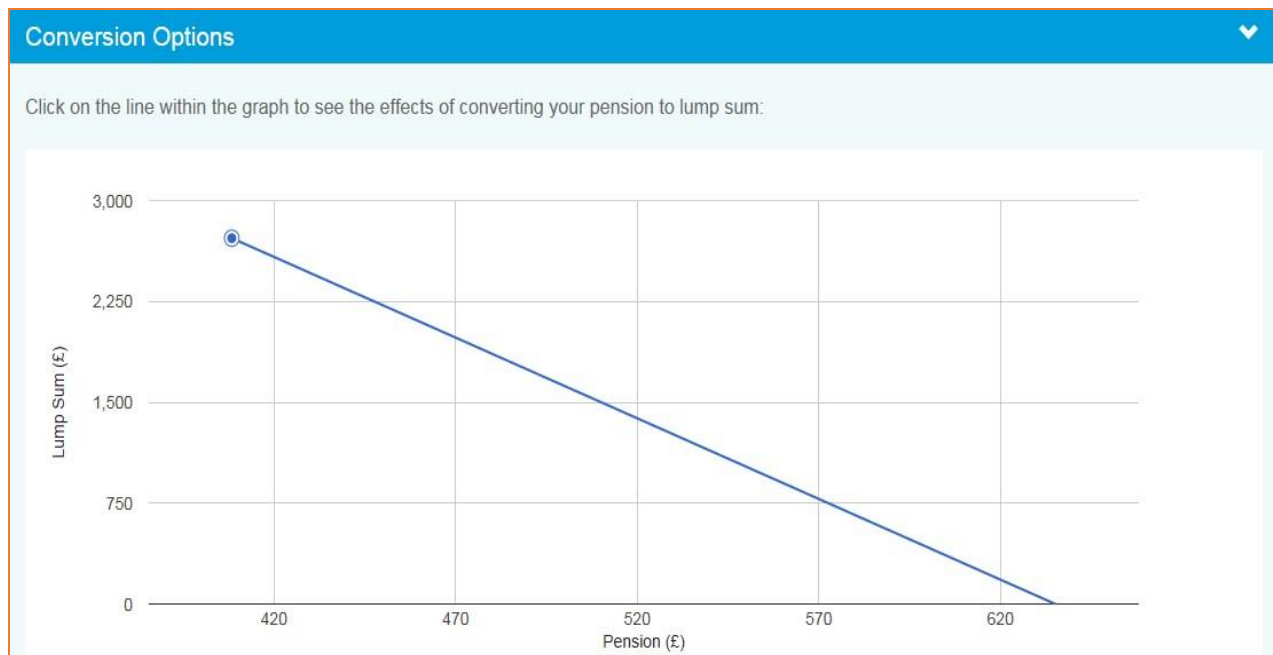
### Voluntary Retirement

▼

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** – 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.

**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.

You can find more information on the 50/50 scheme on our [website](#)

### 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.

You can find more information on how we work out your pension on our [website](#)

<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="button" value="v"/>
<b>Leaving Date</b>	12/04/2018 <input type="button" value="✓"/> <input type="button" value="📅"/>
<b>CARE Pay</b>	£ 24926.13 <input type="button" value="✓"/>
<b>Final Salary Pay</b>	£ 23339.97 <input type="button" value="✓"/>
<b>Annual Salary Increase Rate (%)</b>	0.00 <input type="button" value="✓"/> <input style="background-color: #d3d3d3;" type="button" value="%"/>

### 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@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk) we can give you an estimate that takes the pension sharing order into account.

### Death in Service

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 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 our [website](#)

If you have any queries regarding your annual benefit statement then please get in touch at [pensionsabs@northamptonshire.gov.uk](mailto:pensionsabs@northamptonshire.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@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk) or
- Postal Address: LGSS Pensions, One Angel Square, 4 Angel Street, Northampton NN1 1ED.

#### 4.6 Employment Details – 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.

## Membership Details

<b>Current Employer</b>	Northamptonshire C C	<b>Date Joined Employer</b>	01/05/2014
<b>Full/Part Time</b>	Part	<b>Hours/Full Time %</b>	14.48/37.00
<b>Last date working hours or employment changed</b>	14/09/2015	<b>Date Joined Scheme</b>	01/05/2014
<b>Date Left Scheme</b>			

**Please note:** If your working hours above are classified as 'unknown', this will be because your hours are listed as either 'Modified Retained Fire Fighter' or 'Retained Fire Fighter'.

Service Details				
Employer	Last date working hours or employment changed	End Date	Service (years/days)	Full/Part Time/Transfer
NORTHAMPTONSHIRE C.C	01/05/2014	13/09/2015	00/257	Part Time
PERSONAL PENSION TRANSFER	01/10/1998	28/02/2011	00/000	Transfer

### 4.7 Employment Details – 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.

Home » Your Dashboard » Employment Details » **Financial Details**

Financial Details	
<b>Current Employer</b>	Northamptonshire C C
<b>Last date working hours or employment changed</b>	14/09/2015
<b>Basic Contribution Rate</b>	5.50%
<b>Full-time Equivalent Pensionable Pay as at</b>	31/03/2018
<b>Amount</b>	£29,165.00

## 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.

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

You can find more information on annual allowance on our [website](#)

### 4.8 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.

## Death Grant Nomination Details

Change your nomination details and click the Submit button. The new details will replace the current nomination.

**Beneficiary (people you want to benefit from your pension when you die)**

**Beneficiary name**

**Date of birth**

**Proportion**  %

**Date relationship started**

**Contact details**

### Child Beneficiaries:

**Child Beneficiaries**

**Name** Toby Smith ✓

**Date of Birth** dd/mm/yyyy ✗

**Proportion** Proportion ✗

**Contact Details** Address line 1 and postcode

### Dependant Beneficiaries:

**Dependant Beneficiaries**

**Name** Tracey Toby ✓

**Date of Birth** dd/mm/yyyy ✗

**Proportion** 25 ✓ %

**Contact Details** Address line 1 and postcode

## 4.9 Documents

You can look at:

- Scheme documents – These are general documents about the pension scheme.
- My documents – These are personal documents about your pension record.

## 4.10 Contact Us

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

### Contact Us

**Email Address** joebloggs@emailaddress.co.uk ✓

**Category** Select a Question ▼

**Comments**

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.

#### 4.11 News

This is where you'll find 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.



## 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.

### Settings / Configuration

Update your security settings.

- Change your Password
- Change Security Responses
- Consent Withdrawal

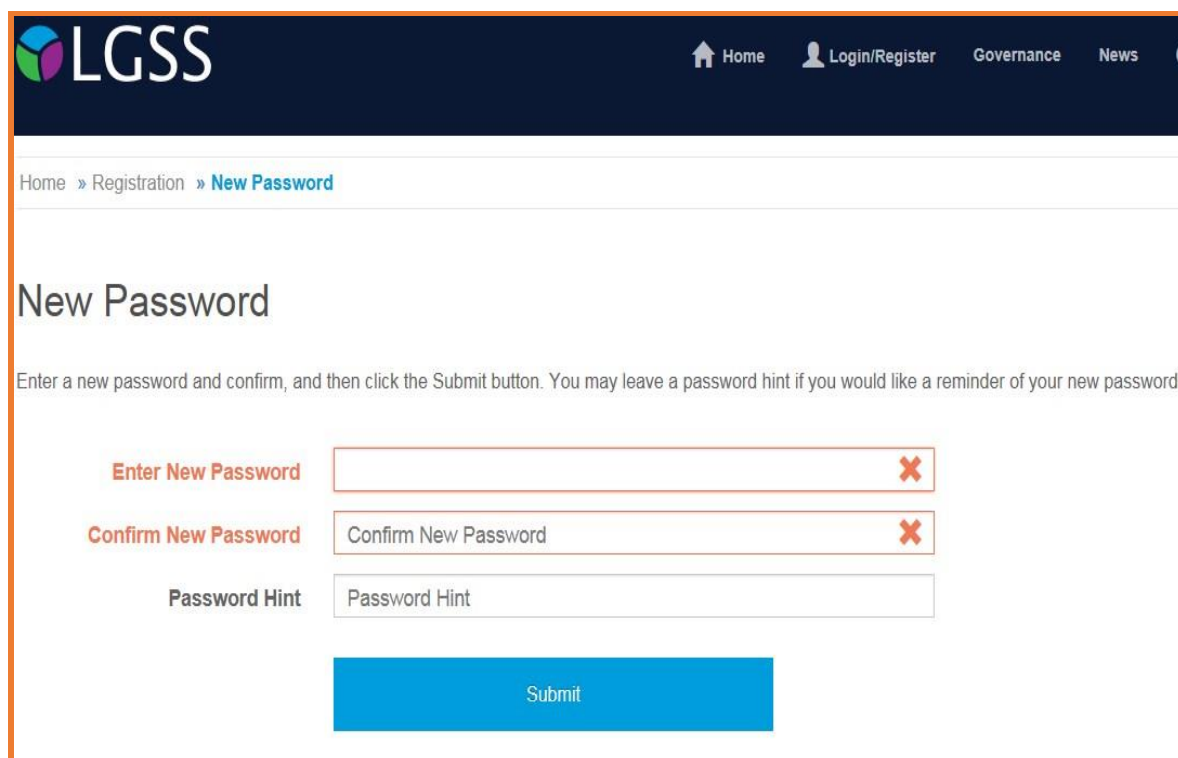


Select 'Change Your Password' and you'll be asked to enter a new password. Please re-enter the new password.

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 [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.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.

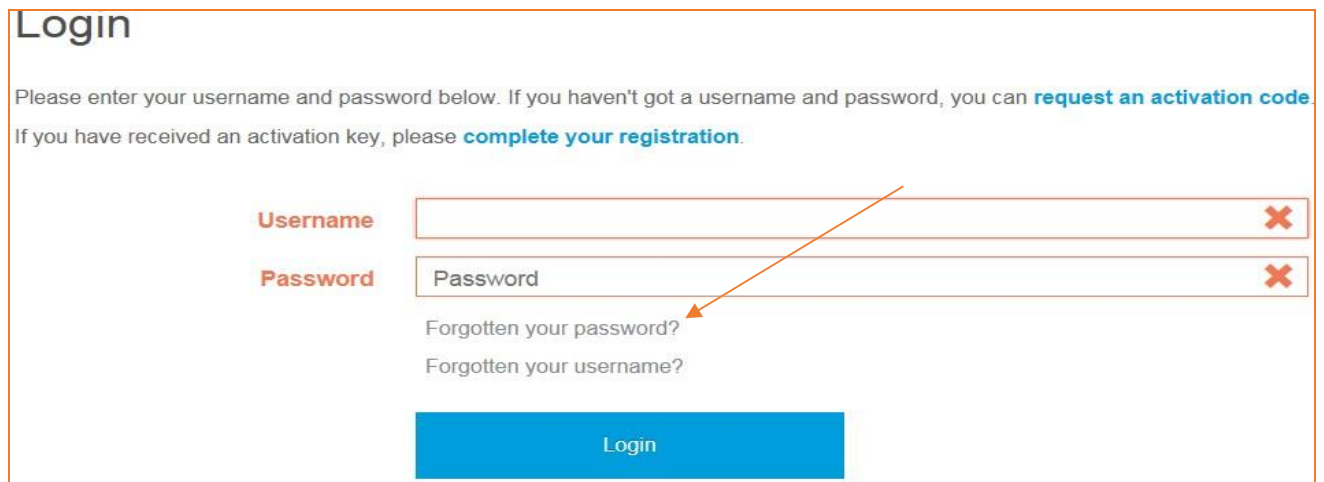
You'll see a screen showing your contact details including your email address.

Change your email address and click the submit button.

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

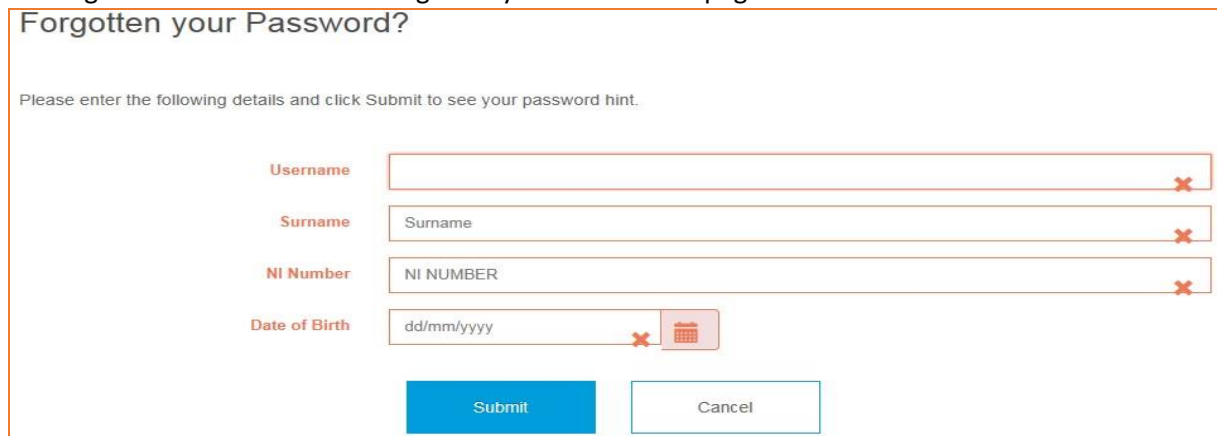
## 5.4 What should I do if I forget my password?

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



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

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



The screenshot shows a form titled "Forgotten your Password?". It contains four input fields: "Username", "Surname", "NI Number", and "Date of Birth". The "Date of Birth" field has a calendar icon. There are "Submit" and "Cancel" buttons at the bottom.

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 ([mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.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:

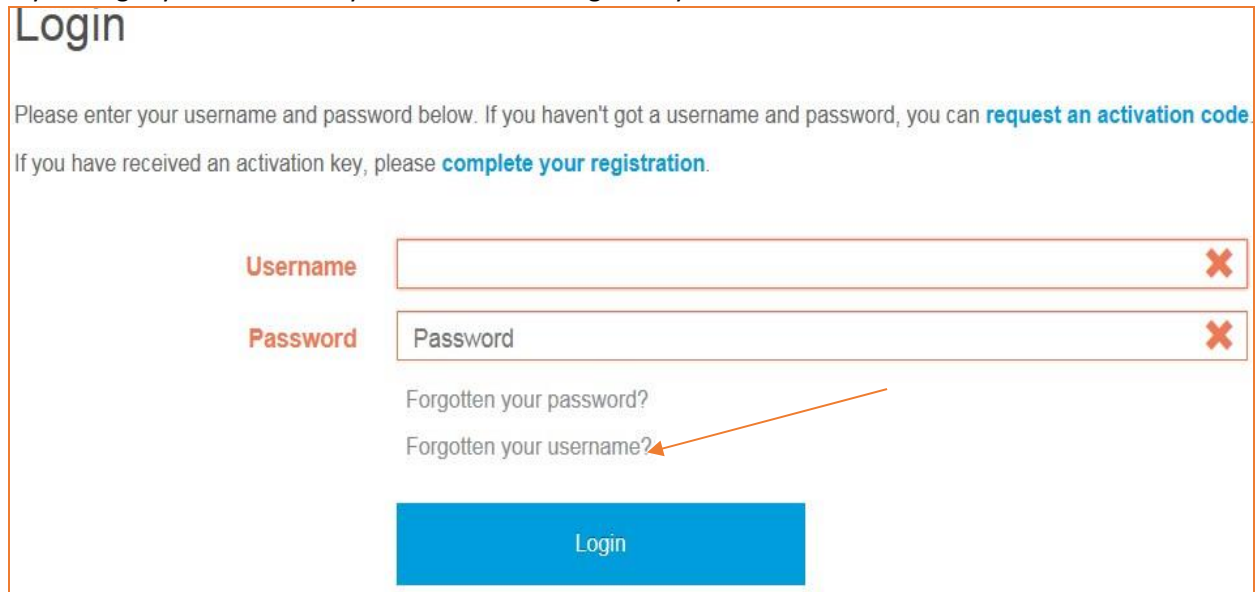
- be at least 8 characters in length
- must include at least one:
  - numeric
  - lower case
  - upper case
  - special character

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.



The screenshot shows a login form with the following elements:

- Username** field with a red 'X' icon on the right.
- Password** field with a red 'X' icon on the right.
- Links for [Forgotten your password?](#) and [Forgotten your username?](#).
- A blue **Login** button.

An orange arrow points from the 'Forgotten your username?' link to the right.

You'll be asked to enter your surname, NI number and date of birth. If the information is correct, we'll send you 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 user name and password:



The screenshot shows a page with the following elements:

- Name of First School** field with a red 'X' icon on the right.
- A link for [Forgotten your response?](#).

An orange arrow points from the 'Forgotten your response?' link to the right.

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 [mss@northamptonshire.gov.uk](mailto:mss@northamptonshire.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@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk) that you no longer want to see your ABS online and that you'd like future communications to be posted to you. If you'd rather, you can write to us at:

One Angel Square  
Angel Street  
Northampton  
NN1 1ED

### Delete online account

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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**