# LGSS MEMBER HUB ACCOUNT USER GUIDE

## FOR DEFERRED MEMBERS

| Version: | 6 |
|---|---|
| Created/amended by: | **S Grimshaw** |
| Date: | **October 2019** |

# Contents

# 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.

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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

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

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.

| | |
|---|---|
| **Surname** | ✖ |
| **NI Number** | NI NUMBER ✖ |
| **Date of Birth** | dd/mm/yyyy ✖ 📅 |
| **Email Address** | Email Address ✖ |

| Sign Up | Cancel |
|---|---|

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 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 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. 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

# 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** | |
| **NI Number** | NI NUMBER |
| **Date of Birth** | dd/mm/yyyy |
| **Activation Key** | Activation Key |

[Continue]    [Cancel]

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.

| | |
|---|---|
| Username | Username |
| Email Address | Email Address |
| Confirm E-mail Address | Confirm E-mail Address |
| Enter New Password | Enter New Password |
| Confirm New Password | Confirm New Password |
| Password Hint | Password Hint |
| Security Question 1 | Mother's Maiden Name |
| New Response 1 | New Response 1 |
| Confirm New Response 1 | Confirm New Response 1 |
| Security Question 2 | Name of First School |
| New Response 2 | New Response 2 |
| Confirm New Response 2 | Confirm New Response 2 |

[ Register ]    [ Cancel ]

### 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.

| Username | Ps2512 ✔ |
|---|---|

If the user name isn't accepted the box will show a cross.

| Username | 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:

> ☑ **Success**
>
> Your new Member Self-Service account has been created and you may now log in.

### 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://lgssmember.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
>
> Submit

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.



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'.

### 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.

**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).

## 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

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

- death in deferment
- deferred pension payment

# Benefit Projectors

**Death in Deferment** ❯

Calculate how much your pension would be worth if you were to die whilst having deferred your pension.

**Deferred Pension Payment** ❯

Calculate how much your pension would be worth if you were to take your deferred benefits into payment.

### Death in Deferment

This calculation shows how much your pension would be worth if you were to die whilst taking your deferred pension. You can see your death grant figure plus any beneficiaries pension. Using the drop down you can change the number of children, press the 'calculate' button to see the revised figures (per child).



### Deferred pension payment

This calculation shows you how much your pension would be worth if you were to take your deferred benefits. You can change the date you'd like to take your pension and click the 'calculate' button to see the revised deferred pension and lump sum figures. You can also see any reductions or additions.

**Pension to lump sum conversion option**

In this section you can work out the minimum pension and maximum lump sum you could take. Use the scroll bars to see how the pension amount you take affects the lump sum or how the lump some you want to take affects your pension.

## Deferred Pension Payment

| | Deferred Pension | Lump Sum |
|---|---|---|
| Estimated value at retirement date | £1,651.92 | £1,249.49 |
| Includes reduction/addition | -£384.35 | £0.00 |

**Leaving Date** 05/01/2035 ✓ 📅

*Important Notice: If you left your employment before 01/04/1998, please contact LGSS Pensions by emailing Pensions@northamptonshire.gov.uk for an estimate and do not use this calculator.*

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 or if you are a Deferred or Pensioner Member please contact the Pensions team directly on pensions@northamptonshire.gov.uk

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

[Calculate]

Amendments to the Local Government Pension Scheme

### Pension to Lump Sum Conversion Option

Standard Deferred Pension: £1,651.92

Standard Lump Sum: £1,249.49

[Calculate Maximum Lump]

Select pension amount:

Reduced Pension: £1128.89

Select Lump Sum amount:

Increased Lump Sum: £7525.90

### 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 we can give you an estimate that takes the pension sharing order into account.

You can find out more information about your pension and divorce on our website

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      Employment details – membership details

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

## Membership Details

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

**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 |

### 4.6 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.

## Financial Details

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

You can also find your last annual allowance information in the 'employment details/financial details' section. This is for information only as the annual allowance details shown on this page are only relevant if you are currently an active member for this job. The figures are only shown for the tax year(s) before you left your job.

| 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 |

## 4.7      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 | Beneficiary name ✔ |
| Date of birth | dd/mm/yyyy ✔ 🗓 |
| Proportion | Proportion % |
| Date relationship started | dd/mm/yyyy ✔ 🗓 |
| Contact details | Address line 1 and postcode for beneficiary |

Clear beneficiary entry

## Child Beneficiaries:

| Child Beneficiaries | ⌄ |
|---|---|

| | |
|---|---|
| Name | Toby Smith ✔ |
| Date of Birth | dd/mm/yyyy ✖ 🗓 |
| Proportion | Proportion ✖ % |
| Contact Details | Address line 1 and postcode |

Dependant Beneficiaries:



**4.8** **Documents**

You can look at:

- **Scheme documents** – These are general documents about the pension scheme. You can find your '**Annual benefit statement guidance notes'** here
- **My documents** – These are personal documents about your pension record. You can find your 'Annual benefit statement for deferred members' and covering letter here. If you double click on the document name you can choose to view or save a copy of the document.

**4.9** **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.



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.

## 4.10    News

This is where you'll find the latest news items from the LGSS Pensions team



# 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:
  o numeric
  o lower case
  o upper case
  o 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. 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.
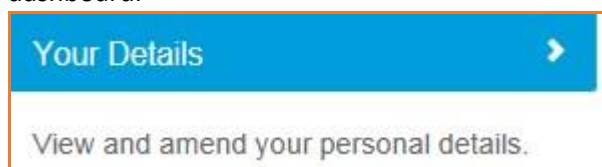


You'll see a screen showing your contact details including your email address.



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.

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 (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.
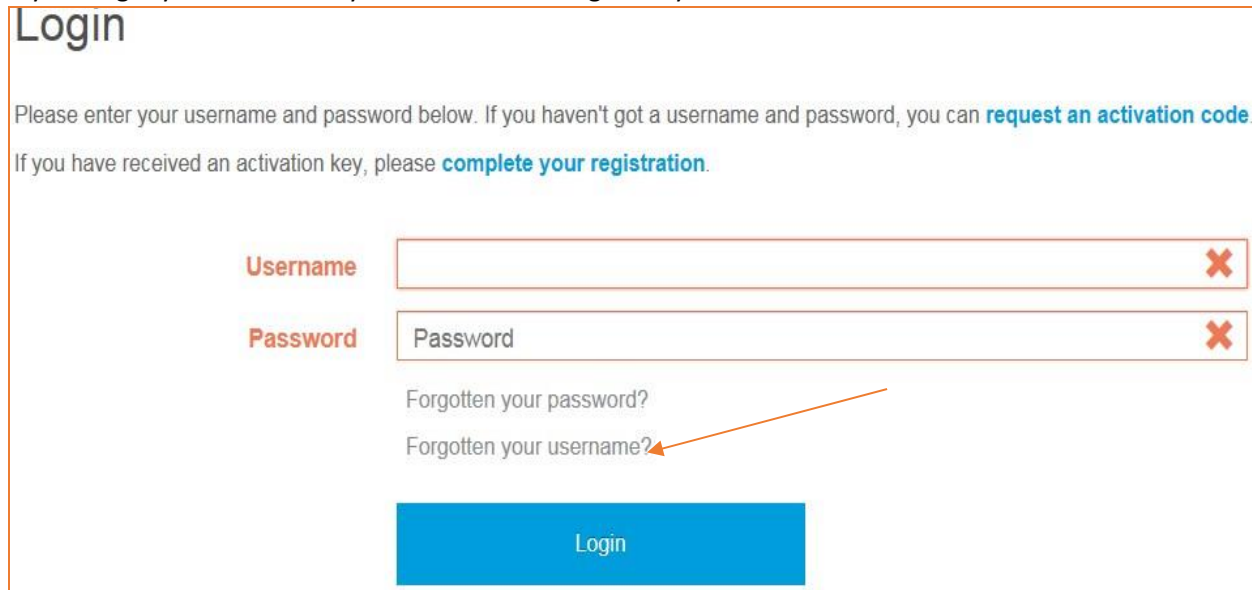
New passwords should:
- be at least 8 characters in length
- must include at least one:
  - numeric
  - lower case
  - upper case
  - special character

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.



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 user name 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 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.
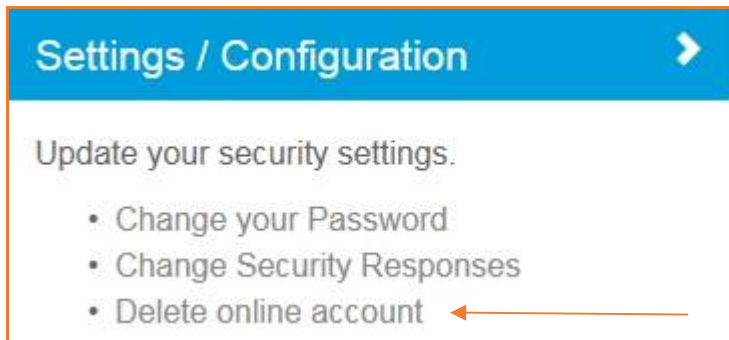


By ticking the 'Delete online account' box, you'll no longer be able to see your pension record, Annual Benefit Statements (ABS), and other pension communications online. You'll also need to let us know at pensions@northamptonshire.gov.uk that you no longer want to see your ABS online and that you'd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