Pension Fund

**Cambridgeshire** Northamptonshire Pension Fund

# LGSS **MEMBER HUB** ACCOUNT **USER GUIDE**

FOR PENSIONER 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

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	NINUMBER	×
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 <u>mss@northamptonshire.gov.uk</u> 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 <u>mss@northamptonshire.gov.uk</u> 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 <u>mss@northamptonshire.gov.uk</u>. 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 req	uest has been received from:
Client Ref: LGSS	
Member Ref: 15xx657	
Surname: Pignone	
NI Number: NZxxxx6C	
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.

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	

#### 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: <a href="https://lgssmember.pensiondetails.co.uk/altairMSSWeb/registration">https://lgssmember.pensiondetails.co.uk/altairMSSWeb/registration</a>?
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.

# 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, 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	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 S	Security Response?
	tails and click Submit to request a security question response reset. 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
Username	*
Surname	Surname
NI Number	NI NUMBER
Date of Birth	dd/mm/yyyy
	Submit Cancel

#### 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.

٦	GSS		🖆 Admin	Your Account 🕈 Home Governance News
			LP tes	st Scheme: NCC Local Government Scheme Status: Deferred
Status	Job Title	Pay Reference	Scheme Name	
Deferred			NCC Local Government Scheme	
Deferred			NCC Local Government Scheme	Select

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.



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#### 4.1 Your details

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

Personal Details			
Title	Ms	Initials	М
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 <u>Update form</u> 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.

You can also view your bank details on this page:

Bank Details		~
Your banking arrangements are cu	rrently recorded on our records as:-	
Sort Code		
Bank Account		
Building Society Ref.		
Name of Account Holder		
Please follow the link to Change Your	Bank Details	

#### 4.2 Pension benefits – benefit projectors

By using the benefit projector, you can work out the value of your pension if you were to die whilst taking it.

Bene	efit Proj	ectors
Dea	th on Pensio	n 🕨
worth		your pension would be ie whilst in receipt of

#### **Death in pension**

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

	× .
Death Grant	£36,169.10
Spouse's Short Term Pension	£0.00
Spouse's Long Term Pension	£0.00
Children's Pension	£1,704.43 per child
Number of Children	1
	make decisions in respect of your benefits without requesting a formal quotation from your I Government Pension Scheme please review the information using the link below.
To process another be	enefit calculation, click the Calculate button below.

The LGPS provides valuable protections for your family if you die whilst taking your pension. Your benefits are partly down to the regulations that were in force when you left pensionable employment, so this is a particularly complex area. You can find out more information on this on our <u>website</u>

#### 4.3 Employment Details – Financial Details

The Financial Details page shows your last annual allowance information. 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 Al	al 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

#### 4.4 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** 

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		
d Beneficiaries:		
ld Beneficiaries		
Name	Toby Smith	Γ
Date of Birth	dd/mm/yyyy	
Proportion	Proportion 🗶 💿	

#### Dependant Beneficiaries:

Dependant Beneficiaries		.*
Name	Tracey Toby	
Date of Birth	dd/mm/yyyy	
Proportion	25 🖌 %	
Contact Details	Address line 1 and postcode	

#### 4.5 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.

#### 4.6 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	$\checkmark$
Comments		
	Submit	

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.

#### 4.7 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.

LGSS		🔒 Home	Login/Register	Governance	News	6
Home » Registration » New Passwor	d					
New Password						
Enter a new password and confirm, and	then click the Submit button. You may leave a	password hin	t if you would like a re	minder of your n	iew passwo	rd.
Enter New Password			×			
Confirm New Password	Confirm New Password		×			
Password Hint	Password Hint					
	Submit					

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 <u>mss@northamptonshire.gov.uk</u>. 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.

Enter Current Password		
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	;
	Submit Cancel	

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.

Your Details	>
View and amend your personal det	ails.

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

Linur Address	Email Address	×
---------------	---------------	---

Change vour email address and click the submit button.

Submit	Cancel	
--------	--------	--

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.

Login		
Please enter your username and passw If you have received an activation key, p	ord below. If you haven't got a username and password, you can <b>reques</b> lease <b>complete your registration</b> .	t an activation code.
Username		×
Password	Password Forgotten your password? Forgotten your username?	×
	Login	

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

Forgotten your Passwor	d?	
Please enter the following details and click S	ubmit to see your password hint.	
Username		×
Surname	Sumame	×
NI Number	NI NUMBER	×
Date of Birth	dd/mm/yyyy	
	Submit Cancel	

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:
    - $\circ$  numeric
    - $\circ \quad \text{lower case} \quad$
    - o upper case
    - o 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.

Login		
Please enter your username and passw	ord below. If you haven't got a username and password, you can request an activation co	de.
If you have received an activation key, p	please complete your registration.	
Username	×	5
Password	Password	
	Forgotten your password? Forgotten your username?	
	Login	

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:

Login		
	Name of First School	×
		Forgotten your response?

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 <u>mss@northamptonshire.gov.uk</u>

#### 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 <u>pensions@northamptonshire.gov.uk</u> 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

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 or write to us using the address at the bottom of this page.

Delete online account

Submi