

# FOR DEFERRED MEMBERS

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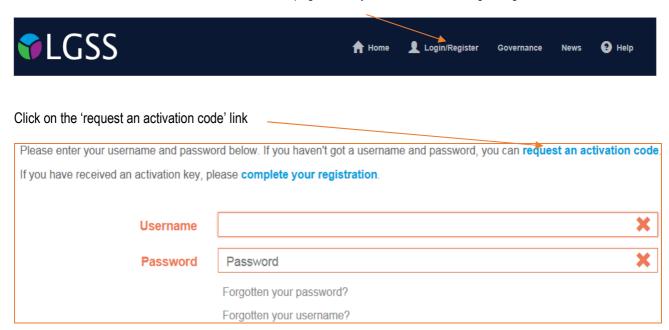
# Section 1 Sign Up

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

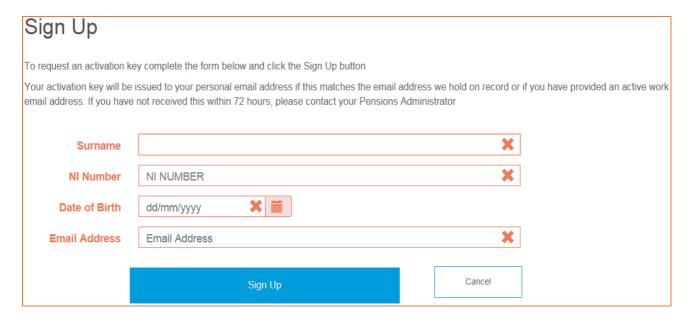
In order to sign up to your Pension Account, either ctrl and click on the link below or copy and paste it into your internet browser:

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

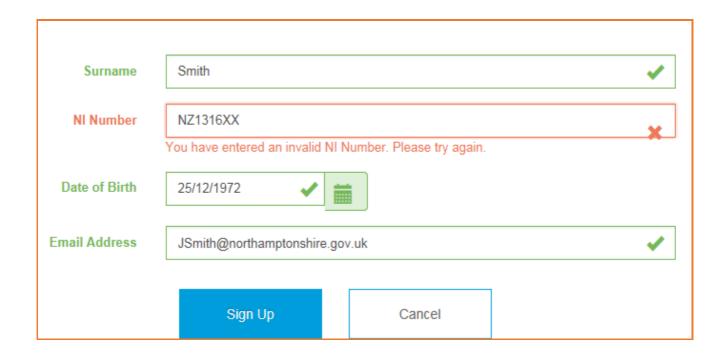
You will then arrive at the LGSS Member Hub home page where you can select the 'Login/Register' button.



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



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



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



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

If the email address you submitted on 'sign up' **MATCHES** with the email address on our database, you will automatically receive a system generated email containing a registration link via return email. If we do not currently hold an email address for you on our database, you will receive a registration link within 24 hours Monday to Friday (excluding bank holidays).

If you click on the registration link you will be taken directly to the Pension Account registration page. NO activation code will required during the registration process. This link is valid for 24 hours. If it is not convenient for you to complete the registration process during this time then please contact the Pension Account administrators on <a href="mailto:mss.@northamptonshire.gov.uk">mss.@northamptonshire.gov.uk</a> who can provide you with another link at a more convenient time.

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

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?guid=d4df2ee14a31430dbdd5ac824c688d04">https://lgssmember.pensiondetails.co.uk/altairMSSWeb/registration?guid=d4df2ee14a31430dbdd5ac824c688d04</a>

If the email address you submitted on 'sign up' <u>DIFFERS</u> to the email address held on our database, no registration link will be sent and we will email your initial address (held on database) advising you to contact us directly by phone to update your details.

If you prefer not to receive a registration link via email but would instead like us to post you an activation code to your home address then please send a 'secure' email containing your personal details (NI, DOB, full name and address) to <a href="mailto:mss@northamptonshire.gov.uk">mss@northamptonshire.gov.uk</a>. Please note a posted activation code is valid for 30 days.

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

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

# Does the posted activation key have an expiry time?

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

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

You must request a new fresh link as per section 1.1 or by emailing mss@northamptonshire.gov.uk

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

You must request a new activation key as per section 1.1 or by emailing <a href="mailto:mss@northamptonshire.gov.uk">mss@northamptonshire.gov.uk</a>

# Section 2 Registration

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

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

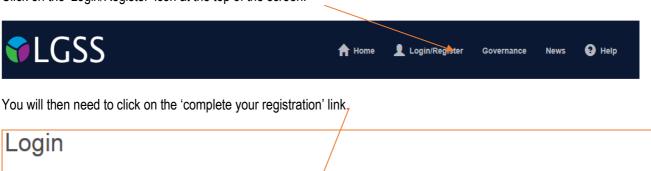


Once you have received your activation code, either ctrl and click on the link below or copy and paste it into your internet browser. This will take you to the LGSS Pensions Hub Website where you can start your registration.

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

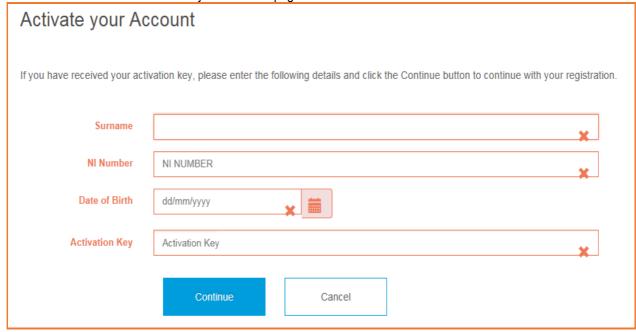
Click on the 'Login/Register' icon at the top of the screen.

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



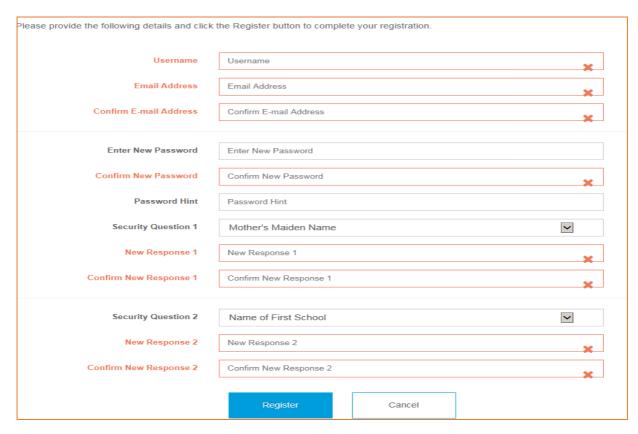
Please enter your username and password below. If you haven't got a username and password, you can request an activation code.

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



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

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



The following information must be entered:

### Username

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

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

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

Username Ps2512

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

Username s2512

### **Email Address**

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

### Password

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

- Passwords must be at least 8 characters in length
- Passwords must include at least one numeric, one lower case, one upper case and one special character
- Passwords are case sensitive.
- Passwords must also be unique from lifestyle/security question responses
- Passwords must not contain spaces.

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

# Security Questions and Responses

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

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



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

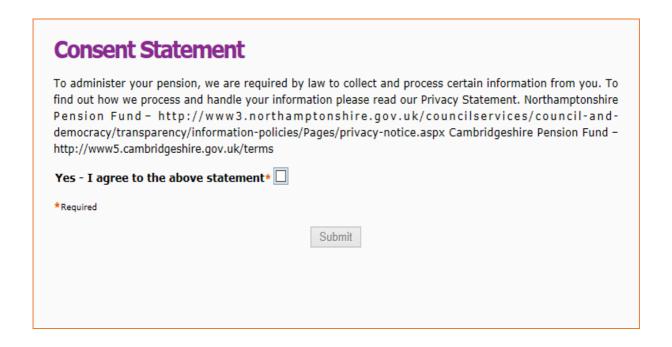
This link is valid for 24 hours. Please click on the link in the email and you will be taken directly to the registration page. The details of how to complete your registration are above. Please note, no activation code is required!

You have successfully been signed up to Member Self Service. Please use the following link to complete the registration process: <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

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



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

# 3.2 I have registered, how do I login?

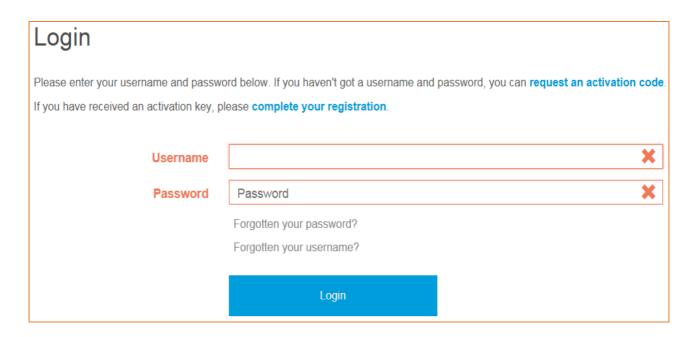
Login to your Pension Account using the link below:

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

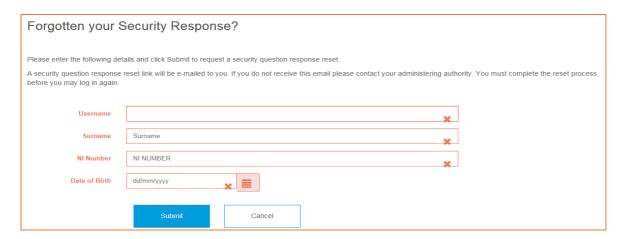
At the home page, click on the following 'Login/Register' button at the top of the screen.



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

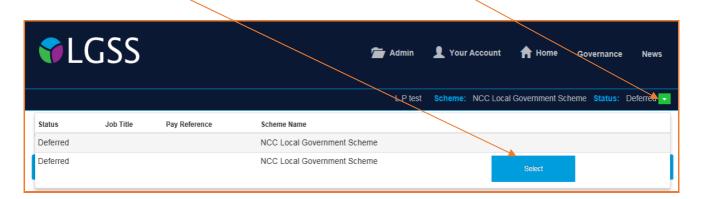


The Security Question page is then displayed. One security question, chosen during the registration process, is randomly selected and displayed. You will be asked to provide the correct response to the selected question. If you have forgotten your security question response, click on the 'forgotten your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



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

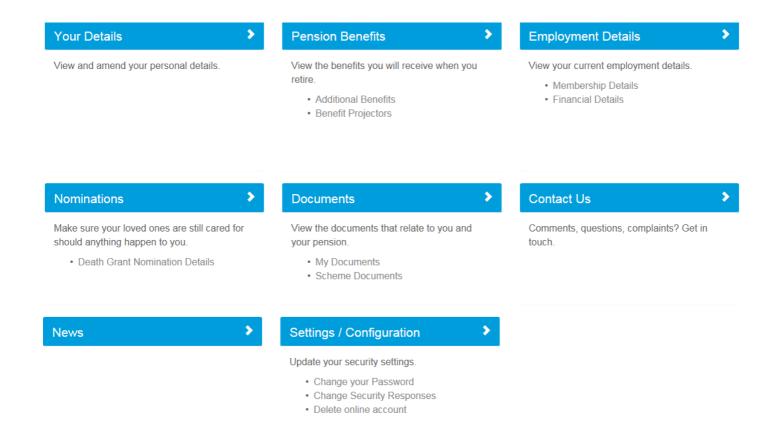
If you have multiple employments you can click on the drop down and see the list of all of your employments. If you click on the 'Select' button you can toggle in and out of your employment records.



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

# Section 4 Your Dashboard

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



# 4.1 Your Details

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





You can edit your address, postcode, phone number, e-mail address and privacy preference by clicking the 'EDIT' button.

You can also let us know if you live outside the UK by ticking the overseas member' box. Please take care to enter your postcode is a valid national standard format as this will ensure that we can contact you by post if necessary.

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

If you would like to update any additional information then please complete the Update form that is available on the LGSS website. Please ensure you send any forms containing personal information back to us using 'secure' email. This will ensure your personal and financial data is protected.

Scheme	UPDATE1 web address
Cambridgeshire & Northamptonshire	https://lgssmember.pensiondetails.co.uk/home/members/UpdateForm-UPDATE.pdf

# Pension Benefits

# 4.2 Pension Benefits

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

### 4.3 Additional Benefits

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

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

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

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



# 4.4 Pension Benefits - Benefit Projectors

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

- Death in Deferment
- Deferred Pension Payment

# **Benefit Projectors**

# Death in Deferment

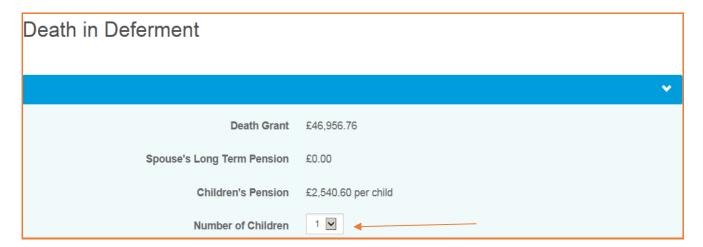
Calculate how much your pension would be worth if you were to die whilst having deferred your pension.

# **Deferred Pension Payment**

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

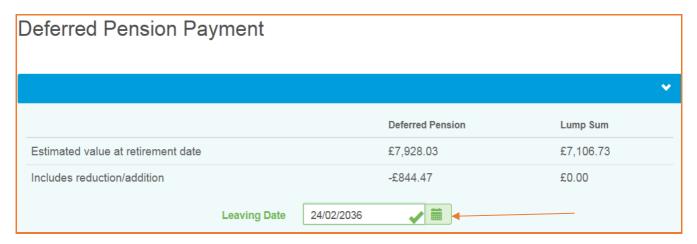
# **Death in Deferment**

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



# **Deferred Pension Payment**

You can calculate here how much your pension would be worth if you were to take your deferred benefits into payment. Amend the date you wish to take your pension and click the 'calculate' button to see the revised deferred pension and lump sum figures. You can also view any reductions/additions associated with date.



# Pension Sharing Orders

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

You can also see more details about your pension and divorce on our website link below: <a href="https://lgssmember.pensiondetails.co.uk/home/members/lgps/deferred-members/managing-my-pension/divorce.html">https://lgssmember.pensiondetails.co.uk/home/members/lgps/deferred-members/managing-my-pension/divorce.html</a>

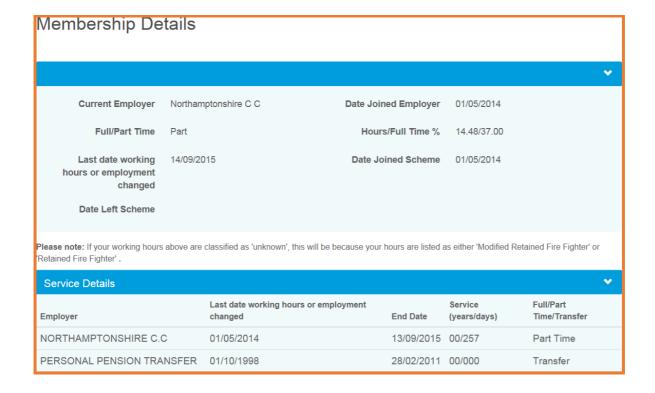
Please note that a pension sharing order exists, which has not been taken into account during the calculation. Please contact the Pensions Section for further details.

4.5



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

# Membership Details



# 4.6 Employment Details - Financial Details

The Financial Details page displays the following financial information:

- Your Current Employer.
- The Last date working hours or employment changed This is the latest date either you joined the fund, 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 advised by your employer.

- Amount – Full-time Equivalent Pensionable Pay.



# **Annual Allowance**

Also in the 'employment details//financial details' section, you will find your previous 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 employment. The figures displayed will only be shown for the tax year(s) **prior** to your employment leave date

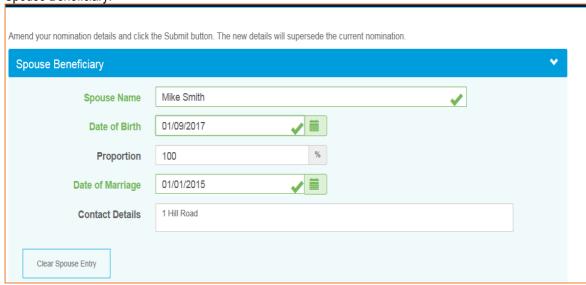
Please be aware that the Annual Allowance details shown on this page are only relevant if you are currently an active Member for this employment. Annual Allowance Opening Closing Unused Adjusted Taxable Tax Year Annual Opening Closing Lump Lump DC Pension Annual **Unused Annual** Pension Contributions Input Allowance Pension Pension Sum Sum Allowance Allowance 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

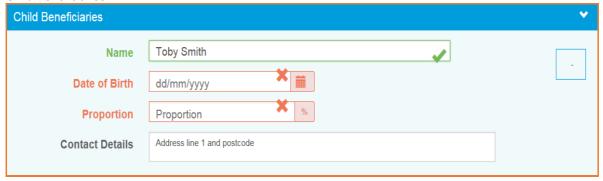
**Nominations** 

You can view and amend your death grant nomination details held on our database. You can select to update spouse, child and/or dependant beneficiaries. Once you have made your amendments click on the submit button.

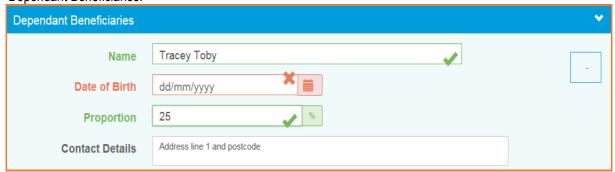
Spouse Beneficiary:



# Child Beneficiaries:



# Dependant Beneficiaries:

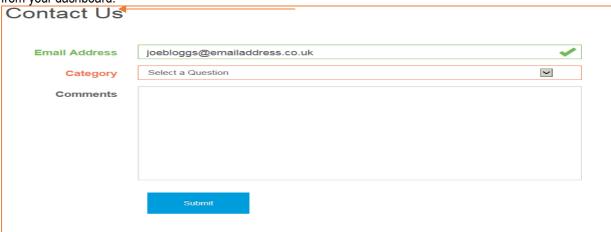


You can view the following document types:

- Scheme documents These are general documents relating to the pension scheme.
- My documents These are personal documents in relation to your own pension record.
  - Annual Benefit Statements for deferred members Will be found under the 'my documents section'.
     Double click on the document name to see the Annual Benefit Statement or the covering letter. You can then choose to view or save a copy of the document.
  - o You will find **Annual Benefit Statement guidnance notes** in the 'scheme documents' section.

# 4.9 Contact Us

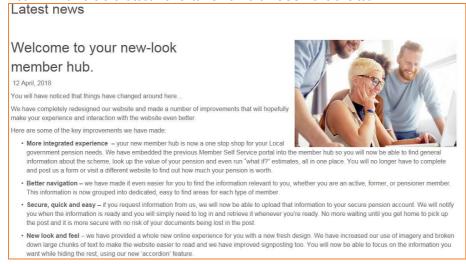
If you would like to contact us with Pension Account query, question or complaint, please select the 'contact us' option from your dashboard.



We endeavour to respond to all emails within 24 to 48 hours Monday to Friday (excluding bank holidays) but at busy times this may increase. If your email is regarding other pension matters, we will forward your email to the relevant pension's team who will respond to you directly.



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



# 4.11 Settings & Configurations - Password Maintenance and Security Options

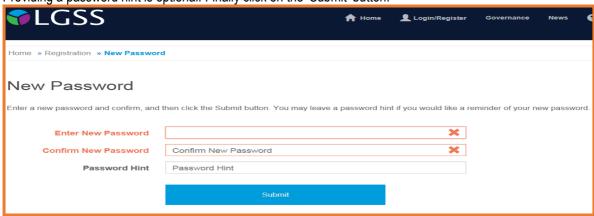
# How do I change my password?

You can change your own password by logging into your Pension Account and selecting the 'Settings / Configuration' option on your dashboard.



Select to 'Change Your Password' and you will then be asked to enter your new password. Please then re-enter the new password. New passwords should be at least 8 characters in length and must include at least one numeric, one lower case, one upper case and one special character. Passwords are case sensitive and must differ to your security/lifestyle question response.

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



Error messages are displayed if any of the required fields are not completed. Similarly, inconsistent entries will create an error message e.g. the new password and the confirmation of the new password do not match. Once you have successfully changed your password, you will receive a confirmation that 'Your password has successfully been changed'.

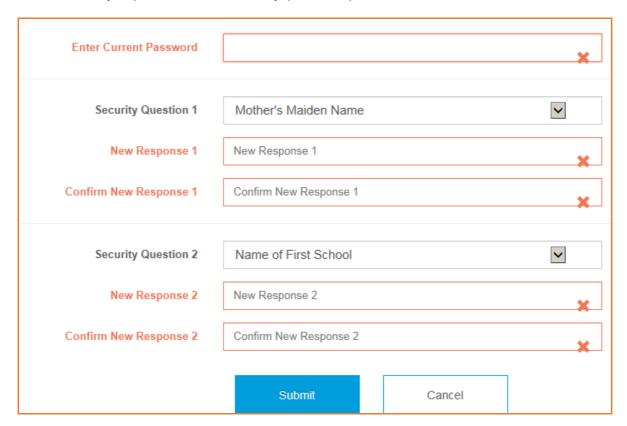
# 4.12 How do I change my security responses?

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



Enter your Current Password. If you enter an incorrect password an error message will appear. If you enter an incorrect password more than 3 times your Pension Account may become disabled and you will need to contact the system administrator using e-mail address <a href="mass@northamptonshire.gov.uk">mss@northamptonshire.gov.uk</a>. The system administrator will reset this for you and supply you with a password reset link.

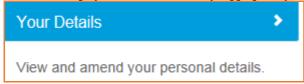
Please be aware that the entries in the 'New Response' and 'Confirm Response' fields must match exactly. If they do not an error message will appear once you submit the changes. You must also ensure your security question responses are not the same as your password and both security question responses differ from each other.



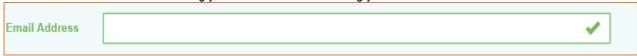
Once you have successfully changed your security responses, you will receive a confirmation message on the screen that 'Your security questions and responses have been successfully changed'.

# 4.13 How do I update my email address?

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



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



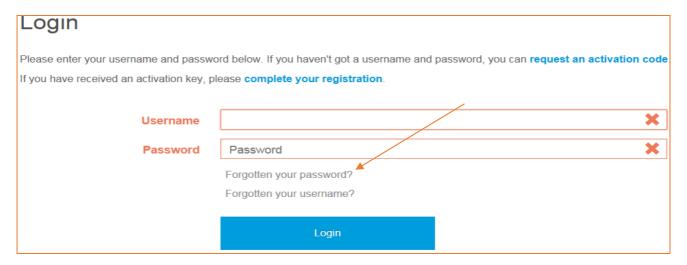
Amend your email address and click on the submit button.



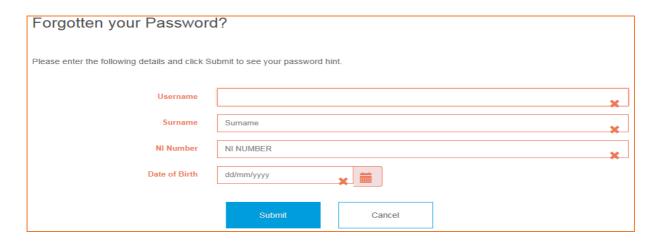
On submission of this page you will receive a confirmation message on the screen that 'Your E-Mail address has been updated successfully'.

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

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



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



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

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

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

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

Please remember the new passwords must contain be at least 8 characters in length, must include at least one numeric, one lower case, one upper case and one special character. Passwords are case sensitive and must differ to your lifestyle/security guestion response. You will receive confirmation that you password has been successfully updated.

# 4.15 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 password below. If you haven't got a username and password, you can request an activation code

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

Username

Password

Password

Forgotten your password?

Forgotten your username?

Login

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

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

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

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



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

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

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

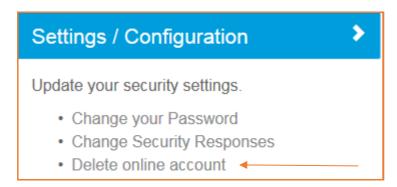
In order to re-enable your account for use, you must enter your details on the screen displayed immediately after locking the account. You will need to enter the following information:

- Username
- Surname
- NI Reference
- Date of Birth

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

# 4.18 Delete Online Pension Account

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



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

One Angel Square Angel Street Northampton NN1 1ED

Delete online account		
Delete chimie 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 □		
Submit		