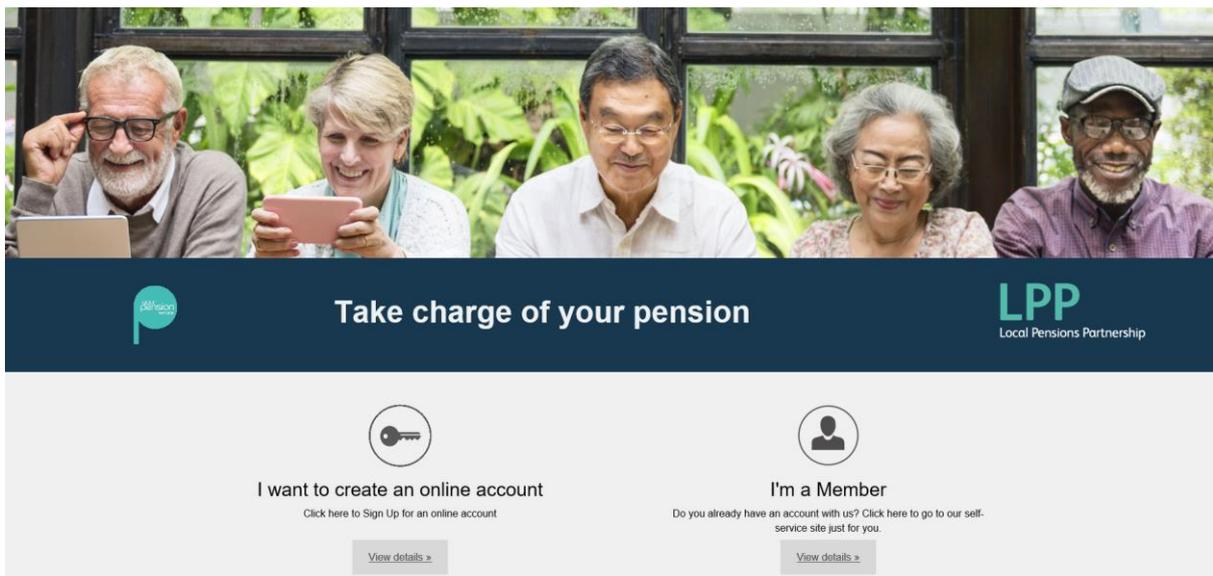


My Pension Online User Guide

Welcome to My Pension Online the secure internet portal for you to access your pension details online. This guide walks you through setting up an account and explains all that you can do on My Pension Online. The guide will show you how to run benefit projections, update your nominations and how to find your Annual Benefit Statements amongst other things.



As of 01/12/2019 support for Internet Explorer 10 and older ended. This means that there are no longer security updates for these versions which could leave your PC vulnerable. You should consider updating/changing your browser to ensure your devices are protected.

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Where do I access My Pension Online?



If you are a member of the above schemes, you will access My Pension Online at

<https://axise.yourpension.org.uk/>



If you are a member of Lancashire County Council, you will access My Pension Online at

<https://lancslive.yourpension.org.uk/>



If you are a member of Cumbria County Council, you will access My Pension Online at

<https://cumbrialive.yourpension.org.uk/>

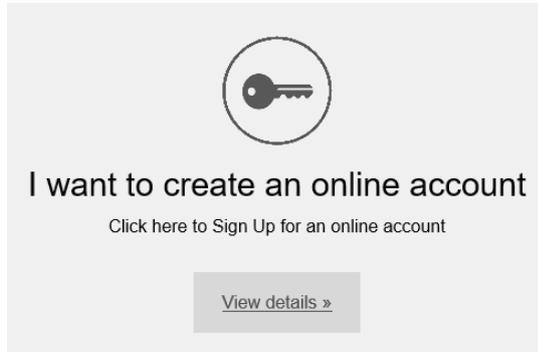


If you are a member of Hertfordshire County Council, you will access My Pension Online at

<https://hertscclive.yourpension.org.uk/>

How to Create an Account

When you first go to the link above you will need to click on the 'view details' link under I want to create an online account on the left side



You will then need to click Sign up here on the right hand side.

Sign up here

We will need these details:

- National Insurance number
- date of birth
- email address

To sign up you will need to enter your information as requested, when the information is in the correct format the boxes will go green with a tick next to them, all fields must be completed before you can proceed.

Sign Up

To request an activation key complete the form below and click the Sign Up button

Your activation key will be sent to the email address held on record. If you have not received this within 24 hours please contact your Pensions Administrator. If there is no email on your record you will receive an activation key letter in the post.

Surname	Smith x ✓
NI Number	NI NUMBER x
Date of Birth	dd/mm/yyyy x 📅
Email Address	Email Address x

Sign Up
Cancel

If there is an error message please check the information provided, ensure the format of your date of birth is in dd/mm/yyyy ie 01/01/1970. If the information is correct please contact askpensions@localpensionspartnership.org.uk.

If we have a matching email address you will receive an activation code by email, if we do not hold a matching email address an activation code will be posted to your home address in 3-5 days.

Activation Code Received

Once you have received your code select  Login in the top right corner and then select 'complete your registration' You will then see:

Login

Please enter your username and password below. If you haven't got a username and password, you can [request one](#).

If you have received an activation key, please [complete your registration](#).

You will then need to complete your registration on the Activate your account page

Activate your Account

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

Surname	<input type="text"/>	
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"/>	
<input type="button" value="Continue"/>		<input type="button" value="Cancel"/>

The Activation Key is case sensitive and must be entered exactly as advised.

When the details have been verified against the information on our records you will be asked to create a set of pension account security details as below

Registration

Please provide the following details and click the Register button

Username must be between 6 and 30 characters long, contain only alphanumeric characters (i.e. A-Z, a-z, 0-9) and start with an alphabetical character.

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

You need to

- choose a valid username, your username can only contain alphabetical and numerical characters.
- enter a valid email address, we recommend the use of a personal email address.
- choose a valid password, it must:
 - Be between 8 – 12 characters in length
 - Contain at least one uppercase and one numeric value
 - Not contain any spaces or special characters
 - Passwords are case sensitive.
- select 3 security questions from the drop-down list and provide the corresponding response, the responses cannot be the same for each question and cannot be your password. The responses are case sensitive and will need to be entered the same during log in.

Once all the fields are completed, press the register button and you will receive a success confirmation and you can now login.

How to Log in once registration has been completed

Select the 'Login' button on the top right of the screen. You will then see:

Login

Please enter your username and password below. If you haven't got a username and password, you can [request one](#).

If you have received an activation key, please [complete your registration](#).

Username

Password

[Forgotten your password?](#)

[Forgotten your username?](#)

You will then need to enter your username and password and select login.

You will then need to answer one of your security questions

Login

Fathers Forename

[Forgotten your response?](#)

IMPORTANT: Please note that if your security question is not accepted the first time, please try to login again by returning to the initial log in screen and re-input your username and password. If you have forgotten your security response, please click on the 'Forgotten your response' link.

Use the links below the required fields if you have forgotten your password, username or security response. The first time you log in you will be asked for data protection consent.

Once you have successfully logged in you will then be taken to your Dashboard

My Details >

View and amend your personal details. Please ensure your email address is up to date and amend to a personal email address when you retire or leave your employment.

Scheme Membership Details >

View your current employment details.

- [Service Details](#)
- [Financial Details](#)

Pension Benefits >

View the benefits you will receive when you retire.

- [Benefit Calculators](#)
- [Latest Valuation](#)

Documents >

View the documents that relate to you and your pension.

- [Scheme Documents](#)
- [My Documents](#)

Nominations >

Make sure your loved ones are still cared for should anything happen to you.

- [Death Grant Nomination Details](#)

My Settings >

Update your settings.

- [Change your Password](#)
- [Change Security Responses](#)
- [Consent Withdrawal](#)

Contact Us >

Comments, questions, complaints? Get in touch.

Useful links >

Useful Links

You can select any of the blue boxes or blue links and they will take you to the relevant information.

My Details >

View and amend your personal details. Please ensure your email address is up to date and amend to a personal email address when you retire or leave your employment.

Here you can view the personal information we hold for you on record.

If you select the 'EDIT' button you can update your address, postcode, phone number, email address and privacy preference. Once you select 'SUBMIT' the changes will be made to your Pension Account view and our database.

Scheme Membership Details

Service Details >

Details about your membership including employment, scheme information and details about any temporary absences or part-time arrangements.

Financial Details >

View details about your contributions, pay and annual allowance.

Here you can see your service details and financial details.

Service details will show you your current employment details at the top and then any previous employment or any changes for this membership, such as change of hours.

Financial Details shows details of

- Your current employer
- Start date with your current employer or the date you last changed your hours
- Your contribution rate
- Your full-time equivalent salary as advised by your employer

Annual Allowance

The Annual Allowance (AA) is the amount by which the value of your pension benefits may increase in any one year without you having to pay a tax charge, this is currently £40,000.00. This possibly effects high earners and those who have received a large increase in salary. We will contact you directly if this applies to you.

Annual Allowance ▾

What is this? Annual Allowance is a calculation to ensure the value of your pension savings in any year, haven't exceeded the amount set by HMRC which is currently £40,000. This calculation is automated by the system and possibly affects high earners and those who have received a large increase in salary in the previous year. We will contact you directly if this applies to you.

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
06/04/2017	£40,000.00	£836.48	£1,358.44	£0.00	£0.00	£0.00	£8,351.36	£31,648.64	£31,648.64	£0.00
06/04/2016	£40,000.00	£379.69	£828.20	£0.00	£0.00	£0.00	£7,176.16	£32,823.84	£32,823.84	£0.00
06/04/2015	£80,000.00	£389.57	£379.69	£0.00	£0.00	£0.00	£6,081.12	£35,287.56	£35,287.56	£0.00

Pension Benefits >

View the benefits you will receive when you retire.

- [Additional Benefits](#)
- [Benefit Projectors](#)
- [Latest Valuation](#)

The Additional Benefits page shows any additional benefits such as AVCs, APCs or Added Years.

Additional Benefits

AVCs and Added Years Details				
Contract Type	Percentage	Contract Start Date	Completion Date	Service Purchase (years/days)
In-House AVC	N/A	01/01/2014	26/12/2049	N/A

If you do not have any additional benefits you will not see the Additional Benefits link and the Pension Benefits will look like the below

Pension Benefits
➤

View the benefits you will receive when you retire.

- [Benefit Calculators](#)
- [Latest Valuation](#)

On the Benefit Calculators page, you can run benefit projections for different circumstances.

Benefit Calculators

Deferred Benefits
➤

Calculate how much your pension would be worth if you were to defer the date from which you receive your pension.

Redundancy Retirement (for leavers under age 55, the pension is deferred until Retirement Age.)
➤

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

Ill Health Retirement (Tier 2 quotation - there are 3 possible tiers of Ill Health pension)
➤

Calculate how much your pension would be worth if you were to take early retirement due to ill health.

Voluntary Retirement
➤

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

Death Benefits
➤

Calculate how much your death grant and pension would be worth if you are employed and making contributions to the scheme at the time of your death.

You may not see all the options above, such as Redundancy and ill health retirement, and for these you will need to contact your employer.

Deferred Benefits

A deferred benefits calculation will give you an estimate of what benefits you could receive if you were to leave the scheme and not claim your benefits until your normal retirement date.

You will need to enter your preferred leaving date and your career averaged revalued earnings (CARE) pay. Your CARE pay is the actual annual salary NOT your full-time equivalent pay.

Press 'Calculate' and the pension information will be listed at the top.

Deferred Benefits

	Pension	Lump Sum	Spouse's Pension
Deferred Pension payable from 28/11/2059	£2,034.97	£0.00	£688.83

Leaving Date

CARE Pay

The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from us. SCHEME PAYS - Please note Scheme Pays are not taken into account in any calculation, you must request a formal quotation if this applies to you.
To process another benefit calculation, change the date of leaving and/or pay and click the Calculate button below.

[Calculate](#)

Voluntary Retirement

This calculation will show you the pension, lump sum and any spouse's pension you will receive if you voluntarily retire. It automatically shows you the amounts you will receive at your normal pension date.

You can amend the date to your desired leaving date between age 55 and age 75. If you enter a date before your 55th birthday it will give you an error message.

Pension	£10,384.10
Lump Sum	£0.00
Spouse's Pension	£5,857.37
Projected Salary to Retirement	£20,500.00

You have the option of converting some of your pension into additional Lump Sum. Expand the Conversion Options panel below to see more details.

Lump Sum Options (click here to expand this section and see pension conversion graph)

Leaving Date

CARE Pay

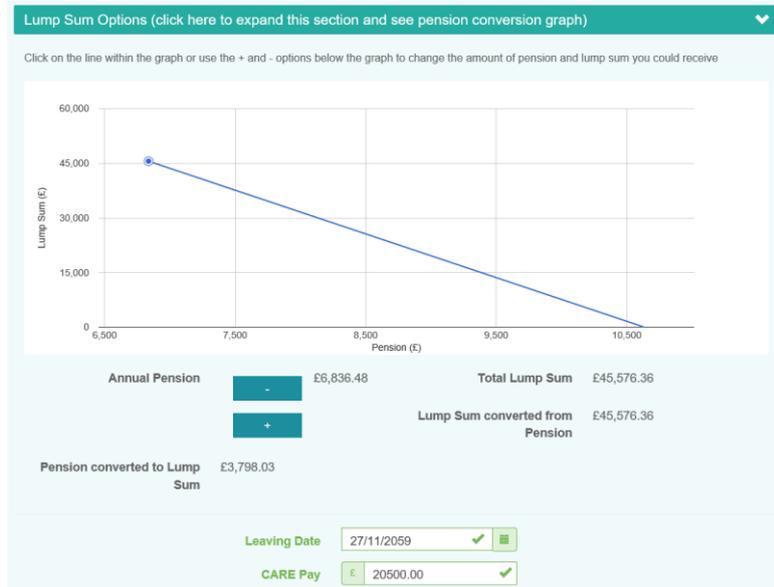
Additional Care Scheme Options (click to expand)

The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from us. SCHEME PAYS - Please note Scheme Pays are not taken into account in any calculation, you must request a formal quotation if this applies to you.
To process another benefit calculation, change the date of leaving and/or pay and click the Calculate button below.

[Calculate](#)

You can then see the lump sum options you have to increase your lump sum by clicking Lump Sum Options (click here to expand this section and see pension conversion graph).

You can click anywhere on the line to see the effects of converting some of your pension to lump sum. The line is the maximum or minimum lump sum and pension you can receive.



Death Benefits

This calculation will show you the benefits that will be payable if you die whilst a contributing member of the scheme.

Death Benefits

▼

Death Grant	£61,500.00
Spouse/partner Short Term Pension	£0.00
Spouse/Partner Long Term Pension	£0.00
Children's Pension	£3,896.00 per child
Number of Children (defaults to 1, change using the drop down arrow)	1 <input type="text"/>
Leaving Date	04/10/2019 x ✓ <input type="text"/>
CARE Pay	£ 20500.00 ✓ <input type="text"/>

The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from us. SCHEME PAYS - Please note Scheme Pays are not taken into account in any calculation, you must request a formal quotation if this applies to you.

To process another benefit calculation, change the date of leaving and/or pay and click the Calculate button below.

You can change

- the leaving date – which would be the date of death.
- The CARE pay – the actual annual pay you receive
- The number of children – if you change the number of children the children’s pension amount will reduce if it is 3 or more.

If you have a pension sharing order these projections will not take this into account and you will need to contact the helpdesk directly.

Latest Valuation

This page gives you a breakdown of your current pension value and includes both your CARE and final salary benefits.

Latest Valuation

Latest Valuation	
Current Pension Value	£1,840.27
Lump Sum	£0.00
Your total pension valuation includes both your Final Salary benefits and CARE benefits. Please click on the figures below for a detailed breakdown of the CARE part of your pension.	
CARE Benefits	£1,840.27
Final Salary Benefits	£0.00

If you select the blue CARE Benefits amount it will show breakdown of the CARE pension you have accrued year by year (south members) monthly (north members) and in which section of the scheme. This will start from 01/04/2014 or the date you joined the scheme if it is after 01/04/2014.

Pension Account History

▼

CARE Pension Value	£1,840.27
Current Salary	£22,555.00
Date Updated	18/06/2019

Your pension builds up in a new way from April 2014. For each year you get a pension that's equal to a 49th of your pay (or half that rate if you are in the 50/50 section of the scheme) added into your pension account PLUS inflation increases, so your pension keeps up with the cost of living.

▼

Year	Main	50/50	
01/08/2018 - 31/03/2019		£230.15	Select
01/04/2018 - 31/07/2018	£246.16		Select
01/04/2017 - 31/03/2018	£490.67		Select
08/04/2016 - 31/03/2017	£432.49		Select
01/04/2016 - 07/04/2016	£7.82		Select
01/05/2015 - 31/03/2016	£380.07		Select

If you select each year or month it will give a more detailed breakdown.

Pension Account Transaction History

Back
Show All
▼

Start Date	End Date	Section	Opening Balance	Pensionable Salary	Pension Build Up Rate	Earned Pension	Additional Credit	Closing Balance	Inflation	Pension Revaluation
01/04/2017	31/03/2018	Main	£828.20	£24,042.84	49.00	£490.67	£0.00	£1,318.87	3.00	£1,358.44

Documents
➔

View the documents that relate to you and your pension.

- [Scheme Documents](#)
- [My Documents](#)

You can view the following on the Documents section -

Scheme Documents – these are general documents relating to the pension scheme. This will be where newsletters and FAQs will be stored.

Scheme Documents

Filter by document category

Privacy Notice	
Title	Date
LPFA Summary Privacy Notice	13/03/2019

Scheme Documentation	
Title	Date
Benefit Statement FAQs 2019	27/08/2019
How pre April 2014 part time membership is calculated - 2019	12/07/2019
Benefit Statement Quick Guide 2019	12/07/2019
Produce your own Estimates	24/05/2019

My Documents – These are personal documents relating to your pension benefits including your Annual Benefit Statements and P60s.

My Documents

Please select the document you wish to view from the list below.

Document	Date	Type
2019 Annual Benefit Statement	15/08/2019	
ABS SERVICE HISTORY	15/08/2019	
2018 ABS SERVICE HISTORY	29/08/2018	
2018 Annual Benefit statement	29/08/2018	
ABS for MSS	25/08/2017	
ABS for MSS	26/08/2016	

Nominations
➔

Make sure your loved ones are still cared for should anything happen to you.

- [Death Grant Nomination Details](#)

You can view your death grant nominations held on our record and update your nominations. When you select Death Grant Nomination Details you will see the following

Death Grant Nomination Details

Amend your spouse/child/dependent nomination details in the relevant boxes below and click the Submit button. The new details will supersede current nominations.
Please note that this does not affect any partners/dependants entitlement to pension benefits. The information only relates to the nomination of a death grant payment.

Spouse Beneficiary
▼

Spouse Name x ✓

Date of Birth ✓ ■

Proportion %

Date of Marriage ✓ ■

Contact Details

Clear Spouse Entry

Child Beneficiaries
▼

Name ✓ -

Date of Birth ✓ ■

Proportion %

Contact Details

+

Dependant Beneficiaries
▼

Name ✓ -

Date of Birth ✓ ■

Proportion %

Contact Details

+

Submit
Cancel

You can then add/edit your nominations, please ensure all nominations total 100%. If you wish to nominate a charity etc. you will need to add a dummy date of birth such as

01/01/1901 as this is a mandatory field. If you wish to remove a nomination, the - button

will remove the nomination, the + button will allow you to add another nomination line if needed. We advise you to regularly check your nominations and update if your circumstances change.

Pensioner Information

If you are currently receiving a pension your My Pension Online dashboard will look slightly different.

<p>My Details</p> <p>View and amend your personal details. Please ensure your email address is up to date and amend to a personal email address when you retire or leave your employment.</p>	<p>Scheme Membership Details</p> <p>View your current employment details.</p> <ul style="list-style-type: none"> Financial Details 	<p>Pension Benefits</p> <p>View the benefits you will receive when you retire.</p> <ul style="list-style-type: none"> Pension Details Benefit Calculators
<p>Documents</p> <p>View the documents that relate to you and your pension.</p> <ul style="list-style-type: none"> My Documents Scheme Documents 	<p>Nominations</p> <p>Make sure your loved ones are still cared for should anything happen to you.</p> <ul style="list-style-type: none"> Death Grant Nomination Details 	<p>My Payments</p> <p>View your payslips and P60s. A printable P60 can be found in the My Documents section.</p> <ul style="list-style-type: none"> P60 End of Year Certificates Payslip
<p>My Settings</p> <p>Update your settings.</p> <ul style="list-style-type: none"> Change your Password Change Security Responses Consent Withdrawal Communication Preferences 	<p>Useful Links</p> <p>Useful Links</p>	<p>Contact Us</p> <p>Comments, questions, complaints? Get in touch.</p>

If you are receiving your pension you can view your P60s online, to view your P60 please select P60 End of Year Certificates on the My Payments tab.

My Payments

View your payslips and P60s. A printable P60 can be found in the My Documents section.

- [P60 End of Year Certificates](#)
- [Payslip](#)

When you are on the My Payments tab you will be able to view your P60s and download your 2020 P60.

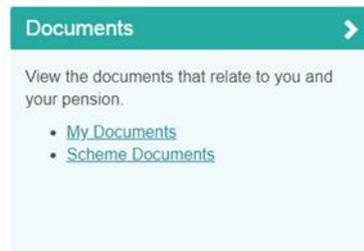
[Home](#) » [My Dashboard](#) » [My Payments](#) » P60 End of Year Certificates

P60 End of Year Certificates

P60 Certificates		05 Apr 2020	
Tax Year	Version	Gross for Year	Tax Office Name
2020	1	£21,275.16	HMRC
2019	1	Tax for Year	Tax District/Ref. No.
2018	1	£1,753.20	083/LPOLP
		Gross Previous	Pay Reference
		£0.00	05M9062381A
		Tax Previous	Final Tax Code
		£0.00	1250L
		Gross this Employment	
		£21,275.16	
		Tax this Employment	
		£1,753.20	

[Download your P60 document here](#)

To print a P60 from a previous year you will need to go to the documents area on the dashboard and select My Documents.

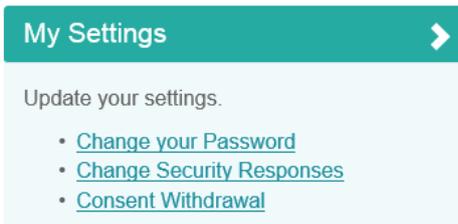


Here you will see the previous year's P60s and you will be able to print and save them, as necessary.

My Documents

Please select the document you wish to view from the list below.

Document	Date	Type
P60 2019	25/04/2019	
P60 2018	06/05/2018	



On this page you can change the following security settings

- Your password
- Your security questions and responses

You will need to know your current password to update these.

Consent Withdrawal

If you wish to withdraw your consent for the use of your personal data for the member self-service website, you need to check the box and select 'Submit'

Consent Withdrawal

I would like to withdraw my consent from the use of my personal data for this member self-service website.

Withdraw consent

Submit

This will then delete your My Pension Online account and you will no longer be able to access My Pension Online.

Contact Us

If you would like to contact us, you can send a secure email from this page and we will respond to you directly.

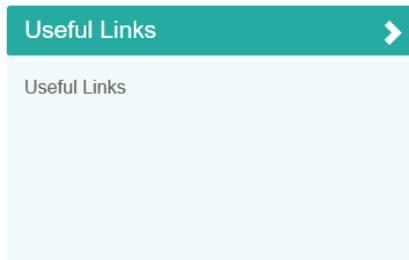
Contact Us

Email Address x ✓

Category ▼

Comments

Submit



You will find a list of useful Pension related website links

Useful Links

- [HM Revenue & Customs - Income Tax](#)
- [HM Revenue & Customs - National Insurance Contributions Office](#)
- [HM Revenue & Customs - Pension Tracing Service](#)
- [Money and Pensions Service](#)
- [Pensions Ombudsman](#)
- [Pensionwise](#)
- [The Pensions Regulator](#)
- [Workplace Pensions](#)
- [Your Pension Website](#)

Should you have a query relating to My Pension Online, please contact Askpensions@localpensionspartnership.org.uk