

## **A quick guide to navigating around my pension portal**

### **How do I log in?**

Please see the [login instructions](#) on the 'instructions for my pension portal' page.

It should be noted that you can only login to My Pension Portal by using the Username that you set up for yourself as part of the initial registration and **not** your email address.

If you are unable to remember your username or password, you should access the following [weblink](#) for assistance.

To reset your password click the "[forgotten my password](#)" link: you can enter either your username or the registered email address on your record and a link will be sent to you: this is time-limited. However, when you log onto the system you can only use the username and not your email address.

If you cannot remember your username, click the "[forgotten my username](#)" link and complete the information requested and a reminder will be sent to the registered email address.

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### **What is the dashboard screen?**

When you have successfully logged in, you will see the dashboard home screen. From here you can access the various areas of the portal.

If you have two or more member records, select the 'active' button at the top of the page to see a list of all your records held by Staffordshire Pension Fund. You can choose which record you want to view by clicking on the 'select' button next to it, in the list.

The dashboard has nine panels:

- [Your Tasks](#)
- [Your Details](#)
- [Employment Details](#)

- [Pension Benefits](#)
  - [Documents](#)
  - [Nominations](#)
  - [Settings / Configuration](#)
  - [Contact Us](#)
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## Your Tasks

This is the first panel on the dashboard.

This function is not currently available. However, Staffordshire Pension Fund are looking to take a more digital approach when communicating with you. Looking ahead, we hope to integrate the portal with our workflow system, so that a certain action is taken or particular feature is used, this will create a 'task' in the pension system database.

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## Your Details

Select the 'your details' panel to view and amend your personal details. It is the second panel on the dashboard. It shows you all the personal information that we have for you.

To change your contact details such as your address or email, select the 'Edit' button.

Note: It is better that any email address we hold for you is a personal one as opposed to a work's email. This will ensure we can continue to contact you should you leave your employment or retire.

If any of the personal details shown have changed, such as your name or marital/partnership status, please notify the fund so we can update your pension account. Please note that we will need to see a copy of the relevant certificate(s) to make the change e.g. a copy of your marriage certificate, civil partnership certificate, decree absolute or deed poll.

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## **Employment details**

This is the third panel on the dashboard. There are 2 options:

- Membership Details
- Financial Details

### **Membership details**

The top section shows your current job details and the bottom section shows any previous jobs or job changes. If you are still active in your current job, there will be no date shown in 'date left scheme'.

### **Financial details**

This will show information relating to your current employer (or last employer if you have ceased membership).

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## **Pension benefits**

This is the fourth panel on the dashboard. There are 4 options:

- Additional Benefits
- Benefit Projectors
- Benefit Statements
- Latest Valuation

### **Additional Benefits**

Data is shown here if you have paid additional pension contributions or have transferred previous pension membership to this record.

### **Benefit Projectors**

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

- Deferred benefits
- Voluntary retirement
- Death in service

### **Deferred Benefits**

Use this option to calculate how much your pension may be worth if you were to defer the date from which you receive your pension.

Enter the date you would like to leave in the 'Leaving Date' field. This should be before your retirement date.

The CARE Pay is your actual (part-time) pensionable salary.

The Final Salary Pay only applies if you have membership before 1 April 2014. If you are a part-time employee, whole-time equivalent pay is used in the assessment of these benefits.

If you wish to use your current salary you may do so when using the benefit projector. However, it should be noted that "final salary" benefits are based on a twelve-month average.

Select the 'calculate' button to estimate the value of your deferred benefits.

### **Voluntary Retirement**

Enter the date you'd like to retire in the 'leaving date' field.

The CARE Pay is your actual (part-time) pensionable salary.

The Final Salary Pay only applies if you have membership before 1 April 2014. If you are a part-time employee, whole-time equivalent pay is used in the assessment of these benefits.

If you wish to use your current salary you may do so when using the benefit projector. However, it should be noted that "final salary" benefits are based on a twelve-month average.

Then select the "calculate" button.

Note if the chosen leaving date is before your normal pension age, the pension figures will be reduced by a percentage to take account of the fact that we are paying them for longer. The pension figures shown in the online calculator will have the appropriate actuarial reduction applied to them.

Under the Conversion Options, you can use the sliders to show the effects of converting part of your annual pension for a lump sum.

### **Death In Service**

Enter a date of death to show how much your pension would be worth if you were to die whilst in service.

You can alter the number of eligible children.

Select the “calculate” button to process the benefit calculation.

## **Benefits Statements**

This allows you to see your annual benefit statements.

## **Latest Valuation**

Here you can see details of your CARE pension.

Select the figure next to 'CARE benefits' to see the details of your CARE benefit account.

On the pension account history you can use the 'select' button to show the pension account transaction history for a specific line.

In the history that comes up, select the 'show all' button to show the full pension account history for every line.

The total revalued CARE pay pension is shown under 'revalued pension'.

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## **Documents**

This is the fifth panel on the dashboard. There are 3 options:

- My Documents
- Scheme Documents
- Document Upload

The 'my documents' option allows you to access certain documents relating to your pension record. You can also securely upload documents and certificates directly to your Pension Record.

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## **Nominations**

This is the sixth panel on the dashboard. Here you can view and update your death grant nominees.

To update your beneficiaries:

- Open the 'Death Grant Nomination Details'
- Click 'Add Dependant'
- Complete the following fields for your nominee:
  - Full name

- Date of Birth
- Proportion (i.e. percentage you wish to allocate) - the total percentage allocation for your nominations must add up to 100%.
- Their relationship to you and Contact Details
- Click 'Submit' to confirm and save these changes

Please note, if you have previously completed a paper version of the Nomination of a Beneficiary for Death Grant form, this will be held on your pension record but it will not show in your online account. If you are unsure of your current 'Nominee(s)' please use this page to inform the Fund of your Nominee(s). The new details will then supersede any previous nomination. You will then be able to view/amend your nominee(s) going forward rather than contacting the Fund.

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## **Settings / Configuration**

This is the seventh panel. Here you can manage your user settings such as:

- Change your password,
  - Change Security Responses
  - Consent Withdrawal
  - Communications Preferences
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## **Contact Us**

Use this panel to get in touch and submit enquires.

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## **News**

This will be used for news items.