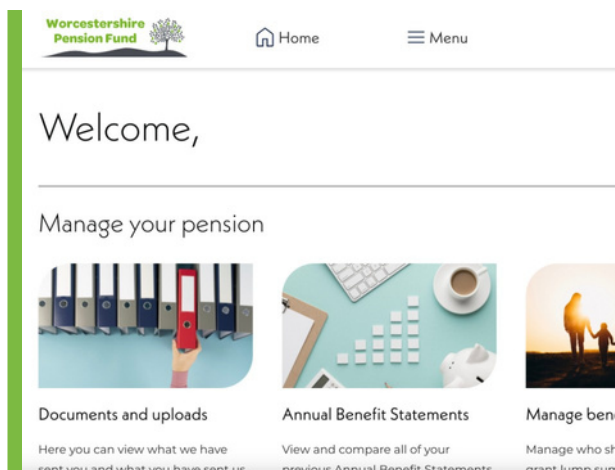


Worcestershire Pension Fund



DEXTER WORCESTERSHIRE PENSION FUND



Welcome to the Worcester Pension Fund Member Portal

Here, you can access and manage your pension details conveniently and securely. Stay informed about your pension benefits, update personal information, and track your retirement benefits all in one place. Our portal is designed to make managing your pension straightforward and accessible, helping you plan for a confident financial future.

GETTING STARTED

To get started you will need the following:

- Access to a PC, Mobile or Tablet Device
- Access to the internet
- A valid email address

Features at a glance

Our Member Portal provides a suite of tools to help you stay on top of your pension. Use the Retirement Planner to map out your future income and retirement goals.

Our **Retirement Planner** allows you to estimate your pension's value. You can also access **online benefit statements** for a clear view of your **Pension Benefits**, along with **P60s** and **pension pay-slips** for a detailed record of your payments and deductions.

These features make planning your retirement easy and accessible from anywhere, anytime.

The Portal is a safe and secure place to manage your Pension, but you should always be wary of giving out personal information



Need help?

Having trouble accessing your account? Send an email to mypension@worcestershire.gov.uk or call **01905 843228** and we can help.

TABLE OF CONTENTS

1: Creating Your Account

2: Documents & Uploads + Manage Beneficiaries

3: Viewing Statements and Taking Your Pension

4: Retirement Planner

5: Payslips, Statements & Bank Details

6: P60s and Additional Contributions

7: Transfers and Change of Circumstance

8: Frequently Asked Questions (FAQs)




Need help?

Having trouble accessing your account? Send an email to mypension@worcestershire.gov.uk or call **01905 843228** and we can help.

Creating Your Account


To set up your account, visit www.worcestershirepensionfund.mypensiondetails.co.uk/login and click "Create an Account." If you didn't receive a code by post, select "Let's Begin." Enter your **Surname**, **Date of Birth**, and **National Insurance number** to get an email link to sign in.

member portal



Please login using your email address and password

Email address

Password 

- Confirm your details and National Insurance Number
- Verify your email address
- Create a new secure password
- Set up 2-step authentication

You will only need to do this once.

Use of personal data

This website uses personal data from your employer to provide the services required to manage your pension. For more information, view our [privacy and personal information](#) page.

I understand this website uses my personal data.

Welcome, Dexter

Manage your pension



Documents and uploads

Here you can view what we have sent you and what you have sent us.

[Go to my documents](#)



Annual Benefit Statements

View and compare all of your previous Annual Benefit Statements in one location.

[View my statements](#)



Manage beneficiaries

Manage who should receive a death grant lump sum if you pass away.

[Manage my beneficiaries](#)

An Overview of the Worcestershire Pension Fund Member Portal

On the Member Portal, you'll find tools to manage and update your personal details with ease. Members can directly update important information, such as beneficiary nominations and addresses, without the hassle of mailing in forms. Additionally, the retirement planner offers a valuable feature for planning your future: by entering your own values, you can receive a forecast tailored to the retirement goals you're aiming for. This allows you to explore different retirement scenarios and make informed decisions about your pension journey, all from one convenient online platform.

Retirement planner

Step 3 of 3

Your predicted income and automatic tax-free lump sum at the selected retirement age are shown below. You can select a different retirement age of your choice, or use the slider to take more tax-free lump sum, to see what benefits you might receive at any age. You can also add other sources of income to your Worcestershire pension income.

Your retirement goal is

£1,150

per month before tax

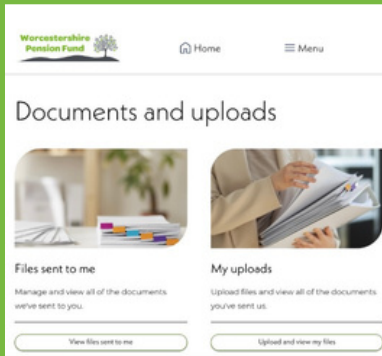
Your predicted income is

£2,101

per month before tax

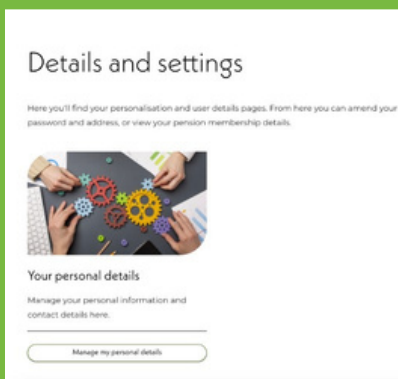
[How is my predicted income calculated?](#)

Documents and Uploads



We will occasionally send you Documents that will appear here. You can also use this section to upload files such as completed forms, Marriage Certificates and other proof of ID.

Updating Personal Details



By clicking “menu”, you will see the “details and settings” link. Clicking this will enable you to update personal information such as email, address and phone number.

Managing Beneficiaries

Managing your beneficiaries is now easier than ever through the portal. With this streamlined online system, there's no need for form filling or printing—simply log in, update your beneficiary details, and save your changes directly. This ensures that your information is always current, giving you peace of mind that your records are up-to-date without the hassle of paperwork.

Manage beneficiaries

We know it's not something you want to think about, but it's good to know your loved ones are properly cared for after you're gone. Here you can edit existing, or nominate additional beneficiaries to let us know who you would like to receive a death grant lump sum in the event of your death.

Your beneficiaries

Please make sure the total percentage allocated adds up to 100%.



How To Add a Beneficiary

To add a beneficiary head to the Manage Beneficiaries page. Click the Add New beneficiary button, and fill out the form. Once you have done, **click Continue**, finally, confirm the % allocated is correct and click **Confirm and Submit**

Full name	Ensure the name fits within 25 characters. You have the option to use initials for either the first or last name. <small>Full name</small> <input type="text"/>
Relationship	Select your relationship to the beneficiary: Child, Spouse (if married), or Other (for anyone else, including charities). <small>Please select</small> <input type="text"/>
Date of birth	<small>Date of birth</small> DD/MM/YYYY <input type="text"/>
Percentage allocated	<input type="text" value="0"/> %
Contact details	Add your beneficiary's email address, phone number, and address below. <input type="text"/>

Note: Only whole percentage numbers can be added. It is not currently possible to add 33.5% etc

Pension Fund Home Menu Logout

Your 2024 deferred pension update

Employment: ICT Statement date: 08 April

Pension value Death benefits

Name: Dexter Date of leaving: 18

Your pension value

Your benefits will become payable at an unreduced rate on: 09 November

Your current annual pension value: £281.51 a year before tax

Detailed info and breakdowns

Tip: If you can't find the information you're looking for, there's a dropdown box.

Employment
Business
Business
2024 - Present
Employment
7th March - 31st May
ICT

Viewing Your Statements

Members can view their benefit statements organised by year and by specific job or role. New statements are automatically added each year as they're released, ensuring you always have the latest information at your fingertips. Both active and deferred members can easily access and review their statements, allowing them to stay updated on their pension benefits over time.

To view statements

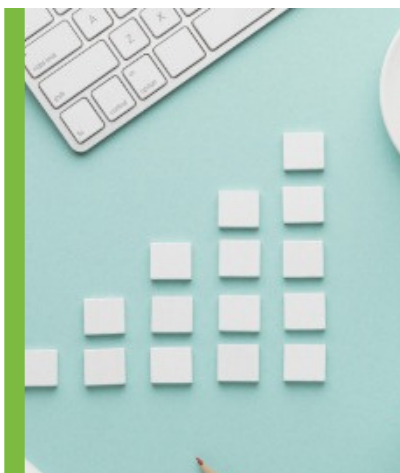
- Click **Annual Benefit Statements**
- **Select the statement year** you would like to view.
- **Select the correct employment or post.** See information to the right.

Scrolling down on a statement page enables you to access a more detailed breakdown, and gives you the ability to download the selected Statement.

View other employments

Employment
Business
Business
2024 - Present
Employment
7th March - 31st May
ICT

On the statements page there's a dropdown that can sometimes be tricky to spot. Clicking on the text of the employment e.g. "Business" will show other records.



Taking Your Pension

While there is no "Take my Pension Now" button on the portal, it is important to know that once you have made your employer aware, they will contact us.

Although your employer should contact us, it can help to let us know by contacting pensions@worcestershire.gov.uk

The Retirement Planner

The Retirement Planner predicts your monthly pension at retirement age, and is incredibly easy to use. You can create a retirement goal, and save it within the portal.

There are a variety of options you can change to enable you to create a plan that works for you. These include:

- The age you wish to retire at
- Other pensions
- Whether you wish to take a lump sum
- Additional income

Save The Plan For Later



Essentials covered
£1050 - £1350 per month

This target ensures all your basic needs are covered, with some left over for fun and social occasions.

- Basic utility bills are covered
- £200 a month for food shopping
- Using public transport instead of a car
- 1 week holiday abroad every year
- £50 a month spending money

Choose essentials covered

Living comfortably
£1350 - £1300 per month

This gives you more flexibility in retirement and gives you more to spend on leisure activities.

- Basic utility bills are covered
- £300 a month for food shopping
- Enough to run and maintain your own car
- 2 weeks abroad on holiday every year
- £100 a month spending money

Choose living comfortably

Luxurious retirement
£1300+ per month

This target lifestyle that allows you to be more spontaneous with your money and go on more holidays.

- Basic utility bills are covered
- Roughly £550 a month for food shopping
- Enough to buy a new car every 5 years
- 3 weeks abroad on holiday every year
- £150 a month spending money

Choose luxurious retirement

The Retirement Planner is simple to use. Just run through the 3 page set-up.

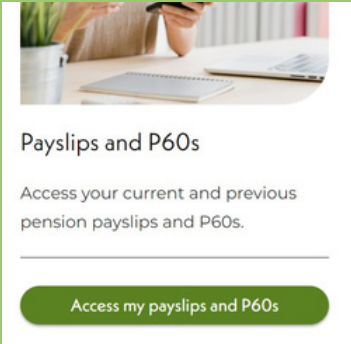


The first page is where you select the type of lifestyle you aim to have in retirement, the 2nd is where you fine tune that with specifics on the kind of lifestyle you'd like, while the 3rd gives you a forecast and allows you to save your goal.

Viewing Pension Payslips Online

If you are claiming your pension you will be able to view both payslips and P60s via the Online Member Portal

Look for the section pictured below and click **Access My Payslips & P60s**



Payslips will display like the image on the left. Clicking the eye icon pictured below will give you more detail on a given statement.

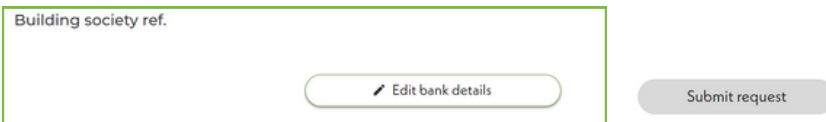
Net pension	Action
£1,159.92	

My payslips

Month	Payment date	Gross pension
March	31/03/2024	£1,438.52
February	29/02/2024	£1,438.52
January	31/01/2024	£1,438.52
December	31/12/2023	£1,438.52
November	30/11/2023	£1,438.52
October	31/10/2023	£1,438.52

Updating Bank Details

The ability to update your bank details can be found in the details and settings section. Simply click **“Manage My Bank Details”** scroll down to the bottom of the next page, and click **“edit bank details”**. When you’re finished adding the new details, click the **“submit request”** button.

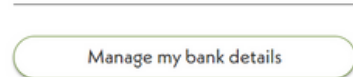


Please note that for security reasons, updates to bank details are not instant, and requests are reviewed. This means that your old details may still appear in the Portal



Bank details

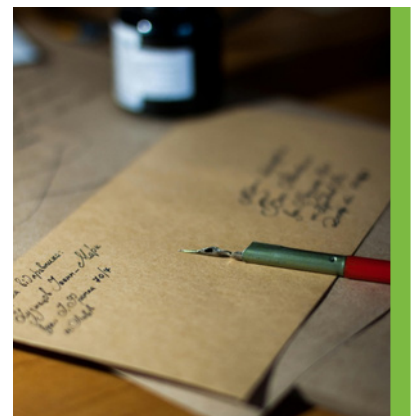
Manage and update your bank details for your pension income



Will I still receive paper statements and payslips?

The plan is for Worcestershire Pension Fund to go paperless, this helps us become more sustainable, while having access to the portal enables our members to find everything in one easy place - no more misplaced forms.

If you do require a printed statement, it will still be possible to request one

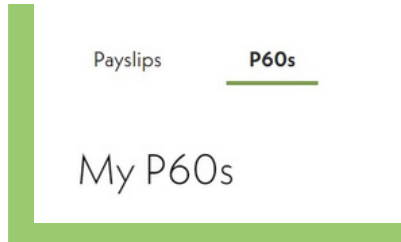


Viewing P60s

If you have any P60s, you will be able to view them via the Online Member Portal

Look for the section pictured below and click **Access My Payslips & P60s**

If you have received payslips, they will be selected by default, simply click on **P60s** to see a screen resembling the image on the right. You can select a drop down to order by year.



My P60s

Tax year	Gross earnings
2023 - 2024	£17,222.66
2022 - 2023	£15,665.78
2021 - 2022	£15,205.36
2020 - 2021	£15,141.93
2019 - 2020	£14,930.36
2018 - 2019	£14,639.87



Making Additional Contributions

You cannot make additional contributions to your pension directly through the member portal, but if you wish to make additional contributions, then you may find the links below useful.

Calculate what pension you could earn by making additional contributions:

www.lgpsmember.org/more/apc/index.php

Make Additional Pension Contributions (APCs) to the LGPS:

www.lgpsmember.org/arm/already-member-extra.php

Pay Additional Voluntary Contributions (AVCs) via Scottish

Widows: www.scottishwidows.co.uk/worcestershire



I have another query, who can I contact?

Pensions can sometimes be difficult to understand, but we're here to help!

If you're having an issue with the portal, please contact:

mypension@worcestershire.gov.uk

For more general pension queries, please contact:

pensions@worcestershire.gov.uk



7

Transfers in and out

The Portal does not currently offer breakdown of **Transfers In**. However, you can always contact us to double check that your transfer is included in your pension figures.

For more information regarding **Transfers In**, please go to: www.worcestershirepensionfund.org.uk/transfers

If you would like to **Transfer Out** of Worcestershire Pension Fund, then please contact your new Pension Provider to start the process.

Marriage, Name and Address changes

While address changes can be easily made via the Portal, changing Marital Status, or name currently isn't. However, by using the **Document Upload** feature, you can upload documents such as those that correspond to **Name Change**, and **Marriage Certificates**. Doing so enables us to process your request quicker, and give you **more security** when sending us sensitive information.

Need help?

Having trouble accessing your account? Send an email to mypension@worcestershire.gov.uk or call **01905 843228** and we can help.



FAQs

8

I can't sign in / sign up. What do I do?

- If it is your first time signing in, you will need to click the **“Create Account”** button.
- If you have recently joined the pension scheme, then we might not have set you up yet. Please try again in a few weeks.
- If you have recently left a role or had a role change, we may not have updated your record. Please try again in a few weeks.



Why has my Registration Email not been received?

- Please check your junk folder.
- Please ensure the email address you are checking matches the email address linked to your member portal account.
- If you are still having issues with the registration email, please contact us.

What do I do if I get “Oops that's not right / details do not match”?

- Check your Name, National Insurance number and Date of Birth are input correctly.
- If they are all correct, please contact us.

Why is my Annual Benefit Statement (ABS) pension is lower than expected?

- Annual Benefits Statements are based on pay information for the previous scheme year running from 1st April to 31st March and published in the August of that year. i.e. your 2023 ABS was based on pay from 01/04/2022 – 31/03/2023 and sent out to you in August 2023.
- The Annual Benefit Statements page may split up different employments into different records, you can switch between these by using the drop down list after clicking on your employment.

Figures used to produce the Annual Benefit Statements are provided by your employer/payroll, if you believe these are incorrect, please contact your employer.

How much does my employer contribute?

- Typically, employers contribute an amount that matches approximately 15-20% of your gross salary. However, you don't need to factor this in, as this pension is a Defined Benefit scheme it is calculated based on your gross salary rather than the total contribution.

It's easy to get in touch!

Having trouble accessing your account? Send an email to mypension@worcestershire.gov.uk or call **01905 843228** and we can help.

More information on our pension can be found on the
Worcestershire Pension Fund website:
www.worcestershirepensionfund.org.uk