

Bedfordshire Pension Fund

A user's guide to My Pension Online

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My Pension Online – User Guide

1. How do I sign up for My Pension Online?

If you have received a letter with an activation code, please see question 2, below.

If you haven't received a letter with an activation code, you will need to request a code, or, if you have already given the Pension Fund your email address, you may be able to sign up straightaway.

Go to <https://mypension.bedspensionfund.org/home/registration/sign-up.html> and fill in your Surname, National Insurance Number, date of birth and your email address.

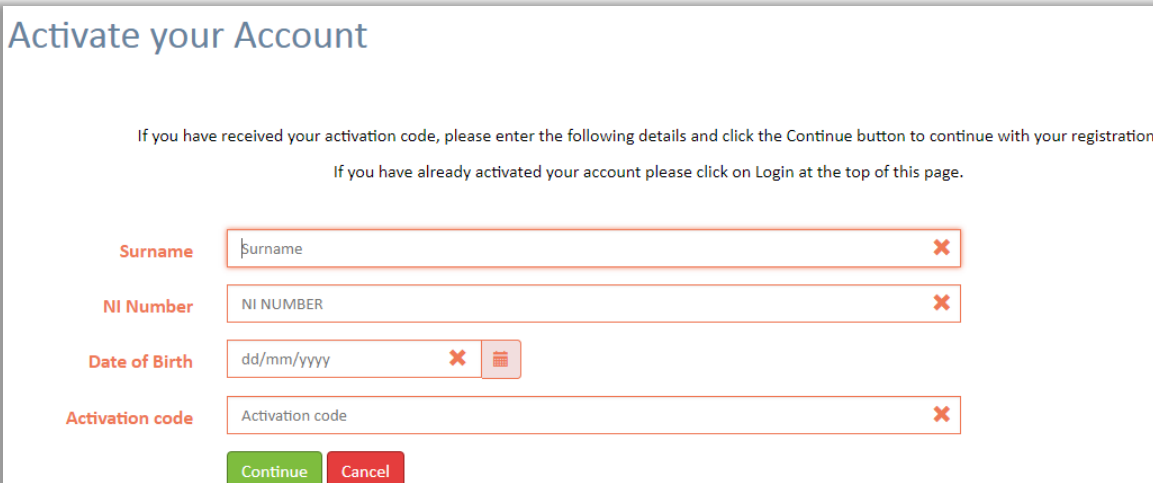
If the email address you have entered is not on the Pension Fund's records, then we will send an activation code to you in the post within 3 - 5 working days. We will send the code to the address that the Pension Fund has on record for you.

If the email address you have entered is on the Pension Fund's records, an activation link will be emailed to you. Check your email account for an email from **pensions@bedford.gov.uk** (remember to check your junk email if there's not an email in your inbox). Click on the link in the email and it will take you to the Registration page where you can set up your account.

2. I've received an activation code, how do I sign up for My Pension Online?

Your activation code (a unique code that is only valid for 60 days) will be on the letter we sent you inviting you to sign up to MSS. To sign up using the activation code, go to <https://mypension.bedspensionfund.org/home/registration/activate-your-account.html>

This will take you to a page headed 'Activate your account'. Fill in your Surname, National Insurance Number, date of birth and the activation code. Please be careful when you enter the activation code because it is case-sensitive.



The screenshot shows a web form titled "Activate your Account". At the top, there are two lines of text: "If you have received your activation code, please enter the following details and click the Continue button to continue with your registration." and "If you have already activated your account please click on Login at the top of this page." Below this, there are four input fields, each with a red border and a red 'x' icon in the top right corner. The fields are: "Surname" with a placeholder "Surname", "NI Number" with a placeholder "NI NUMBER", "Date of Birth" with a placeholder "dd/mm/yyyy" and a calendar icon, and "Activation code" with a placeholder "Activation code". At the bottom of the form, there are two buttons: a green "Continue" button and a red "Cancel" button.

Once you've entered your details and clicked 'Continue' you'll be taken to the registration page to create your own User Account.

3. I've put my details into Activate your Account but I'm getting a message saying "Unable to verify details"

First, please check your activation code is still valid. Activation codes are valid for 60 days.

Please make sure you have typed your surname as it is printed on the letter containing your activation code so we can match you to your pension record. If we hold an incorrect surname for you, you can let us know via the online portal once you've registered.

If you are still unable to register please contact Bedfordshire Pension Fund on 01234 276912.

4. I'm getting an error saying my activation code has expired, what should I do?

Please contact Bedfordshire Pension Fund to request a new one on 01234 276912.

5. I'm having trouble registering

Once we've confirmed your identity with the activation code, we need you to register for an account. These details will be used when you log on to My Pension Online in future.

Registration

Please provide the following details and click the Register button to complete your registration.

Username

Email Address

Confirm E-mail Address

Enter New Password

Confirm New Password

Password Hint

Security Question 1

New Response 1

Confirm New Response 1

Security Question 2

New Response 2

Confirm New Response 2

Username – This is your unique ID for My Pension Online. It must be between 6 and 30 characters long, contain letters and numbers only, and begin with a letter. If the username has

already been taken by another member you will be shown a message saying: “Proposed username is already taken. Please choose a different one”

Email Address – This email address will be stored on your pension record and used if we ever wish to communicate with you via email or you’ve forgotten any of your login details. **We recommend that the email address you provide to us is not a shared address nor linked to your current employment.**

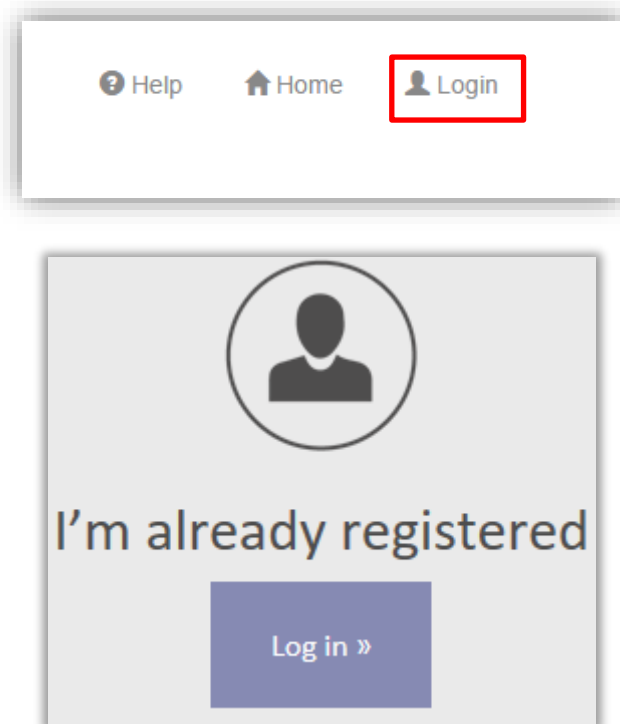
Password – Your password must contain a mixture of lower and upper case characters along with a number and a special character (for example ! @ # \$ % ^ & *) and be more than 8 characters in length.

Password hint – A small phrase that could help you remember your password if you forget it.

Security Questions and responses – Answers to personal questions chosen by you. These questions will be asked when you login to My Pension Online.

6. I’ve registered, how should I login?

Once you’ve completed registration you can login via the ‘Login’ button in the top right of the screen or the “I’m already registered” option on the home page.



From here you can put in your username and password that was set up during registration. You will then be presented with one of your security questions that you picked during registration. After answering the question you’ll be brought to the home page of your account in My Pension Online.

7. I've forgotten my username/password/security question response, what should I do?

My Pension Online provides you with the tools to remind yourself of these, or reset them if you've forgotten. To reset or provide hints navigate to the login page.

From here you'll be able to choose either "forgotten your password" or "forgotten your username".

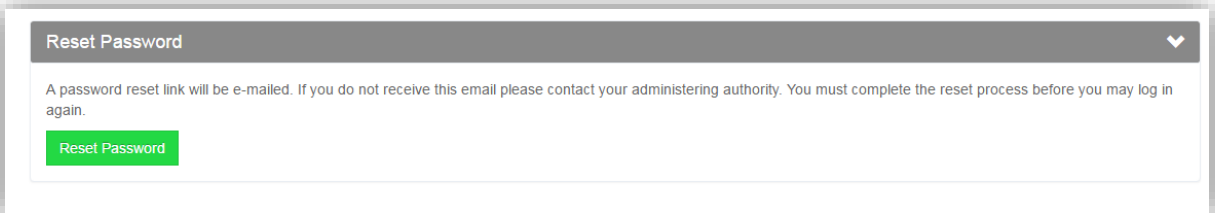


The screenshot shows a login form with the following elements:

- Username**: A text input field with a red 'X' icon on the right.
- Password**: A text input field with a red 'X' icon on the right.
- Forgotten your password?**: A link highlighted with a red box.
- Forgotten your username?**: A link highlighted with a red box.
- Login**: A green button.

If you've forgotten your username you'll need to put in your Surname, National Insurance number and date of birth. On successful verification of your details your username will be shown on screen.

If you've forgotten your password you'll need to enter your Username, Surname, National Insurance number, and date of birth. On successful verification of your details your password hint will be displayed as set up during registration. If this doesn't help you can choose to receive a password reset link. Please note that this secure link is only valid for 24 hours. This will be automatically sent to your email address.



The screenshot shows a 'Reset Password' page with the following elements:

- Reset Password**: Title bar with a dropdown arrow.
- Message**: "A password reset link will be e-mailed. If you do not receive this email please contact your administering authority. You must complete the reset process before you may log in again."
- Reset Password**: A green button.

If you've forgotten your security responses you must first insert your correct username and password. At the point it prompts you for your security question answer you can choose the "Forgotten your response?" option. You'll need to input your Username, Surname, NI Number, Date of Birth and press submit. On successful verification of your details, an email will be sent to you with a link to reset your security response.

Please note that if you fail to input the correct password/security responses 3 times in a row you will be locked out of My Pension Online and will need to contact Bedfordshire Pension Fund to reset your account.

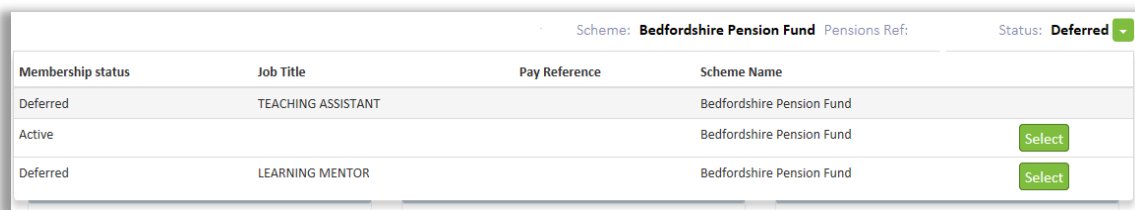
8. I've locked myself out of My Pension Online, what should I do?

Please contact Bedfordshire Pension Fund on 01234 276912.

9. I have LGPS benefits from a previous/another job in Bedfordshire. How do I view them in My Pension Online?

If these benefits have been transferred in to provide extra years of service then these can be seen under Pension Benefits > Additional Benefits and Transfers

If you have multiple employments, such as 2 concurrent jobs or taking a pension from a previous job whilst still working, you'll be able to switch between your 'employments' using the green arrow on the toolbar.



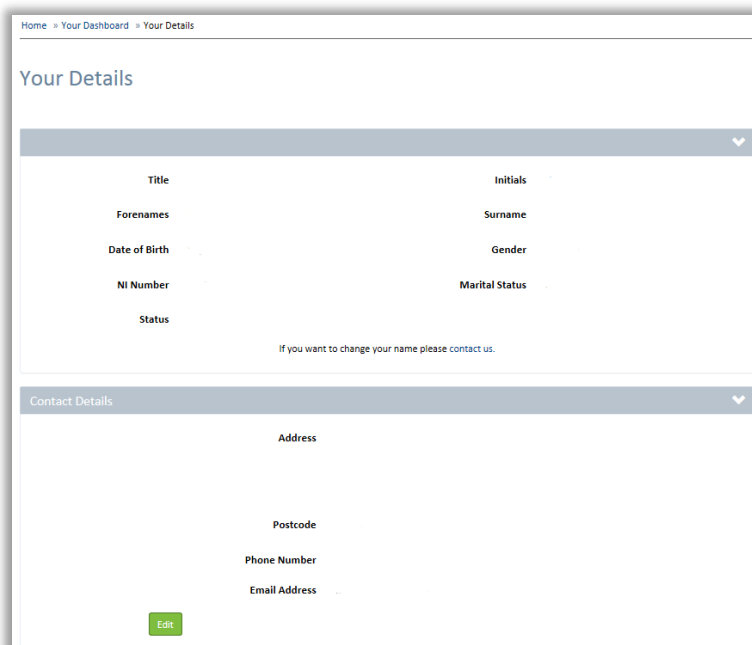
Membership status	Job Title	Pay Reference	Scheme Name
Deferred	TEACHING ASSISTANT		Bedfordshire Pension Fund
Active			Bedfordshire Pension Fund
Deferred	LEARNING MENTOR		Bedfordshire Pension Fund

10. How do I change my address?

If you wish to change your postal address you can do this via My Account > Your Details > Contact Details > Edit. From here insert your new address and click 'submit'. Your changes will then be processed by Bedfordshire Pension Fund and updated shortly.

11. How do I change my email address?

From time to time we will use your email address to communicate with you. If you wish to change your email address you can do this via My Account > Your Details > Contact Details > Edit. From here you can insert a new email address. This will be used for when we communicate to you by email, assuming your communication preference is set to email, and will replace your current email on your pension record.



Home > Your Dashboard > Your Details

Your Details

Title	Initials
Forenames	Surname
Date of Birth	Gender
NI Number	Marital Status
Status	

If you want to change your name please contact us.

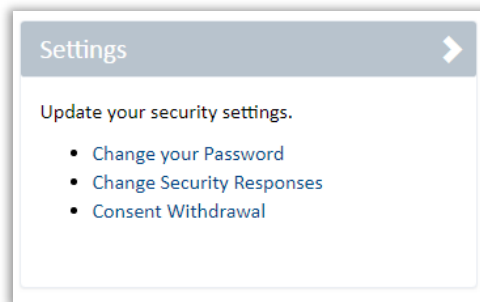
Contact Details

Address
Postcode
Phone Number
Email Address

Edit

12. How do I change my security questions/password?

Once you are logged in you can change your security questions/password by navigating to Settings from the My Account home page.



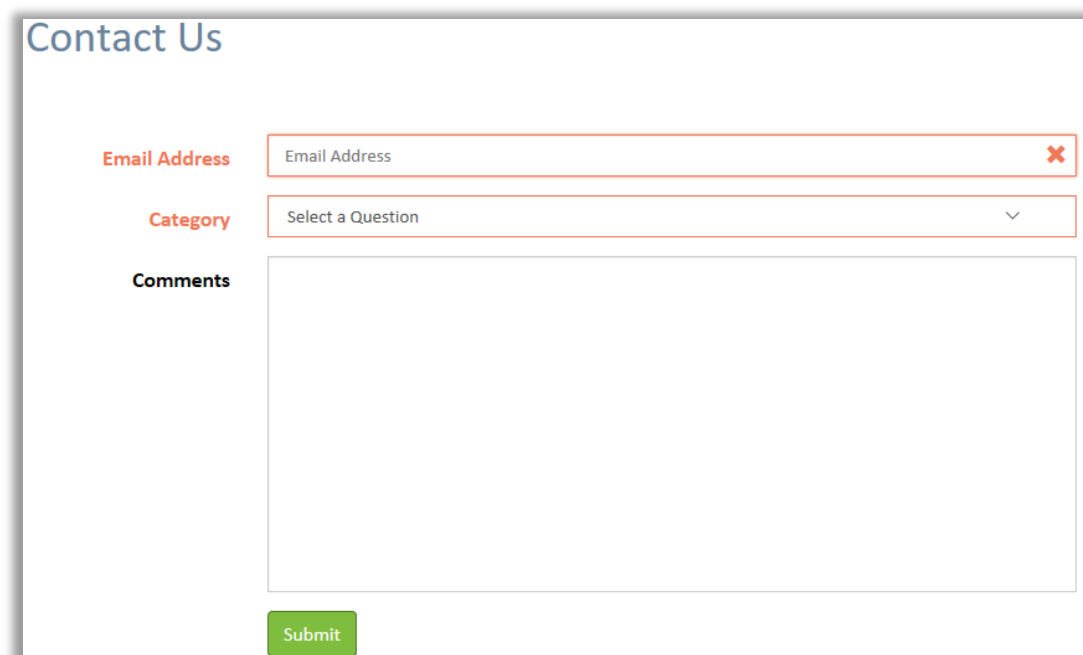
Click the relevant link and follow the on screen prompts and guidance to make the changes.

13. Where can I calculate estimates of my future pension benefits?

From the My Account home page navigate to Pension Benefits > Benefit Calculators. From here you will be able to see a variety of calculators depending on your status in the scheme. When you click on each calculator a help page is available to explain the benefit calculator in more detail.

14. There is incorrect information on my record, what should I do?

Please use the tools online to update your address or contact us to correct any information via the contact us page within My Pension Online.

A screenshot of a 'Contact Us' form. The form has a title 'Contact Us' at the top left. Below the title, there are three input fields: 'Email Address' with a red 'x' icon, 'Category' with a dropdown arrow, and 'Comments' with a large text area. At the bottom of the form is a green 'Submit' button.

15. I understand I can update who receives the lump sum death grant benefit that may be payable in the event of my death. How do I do this?

You can update your expression of wish details by using the Death Grant – Expression of Wish screen as shown below. Select the category of beneficiary you want by clicking on the arrows on the right:

Death grant expression of wish details

Click on the categories below to view your expression of wish details. To make changes, amend your expression of wish details and click the Submit button. The new details will replace the current expression of wish.

- Spouse Beneficiary >
- Child Beneficiaries >
- Other Beneficiaries >

Then add the details requested in each section:

Death grant expression of wish details

Click on the categories below to view your expression of wish details. To make changes, amend your expression of wish details and click the Submit button. The new details will replace the current expression of wish.

Spouse Beneficiary ▾

Spouse Name

Date of Birth

Proportion %

Date of Marriage

Contact Details

Child Beneficiaries ▾

No child beneficiaries found. Click the + button to add one.

Other Beneficiaries ▾

Name

Date of Birth

Proportion %

Contact Details

16. I can't see a document that the pensions team has made available to me on My Pension Online. Where is it?

Any personal documents that the pension team release to you will be available from 'My documents' pages.

My Documents

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

Document	Date	Type
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There may also be scheme documents e.g. scheme booklet or pension forms available from MSS via the scheme documents page. From here you'll be able to find a number of useful documents about the scheme.

Scheme Documents

Filter by document category

All

Guides to the LGPS

Title

Date

Brief guide to the LGPS

13/02/2018

Detailed guide to the LGPS

13/02/2018

17. I want to update my privacy preferences

You can update your privacy preferences under the 'Your details' section of the site. Under 'Contact details', click on the 'edit' button.

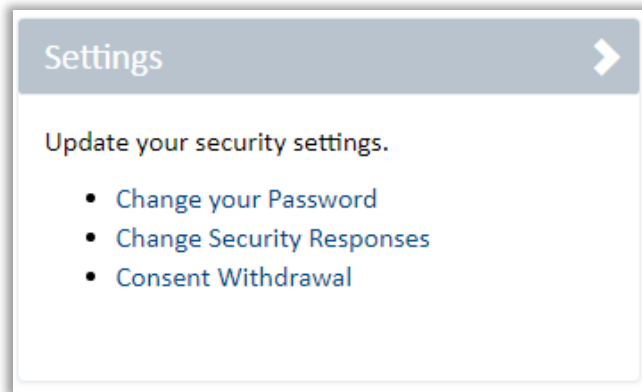
The screenshot shows a user profile page with two main sections: 'Your Details' and 'Contact Details'. The 'Your Details' section contains a grid of fields: Title, Initials, Forenames, Surname, Date of Birth, Gender, NI Number, Marital Status, and Status. Below these fields is a note: 'If you want to change your name please [contact us](#).' The 'Contact Details' section contains fields for Address, Postcode, Phone Number, and Email Address. A green 'Edit' button is located at the bottom left of the 'Contact Details' section.

Click on the arrow at the end of the 'Privacy preference' field to choose your preference, then click submit.

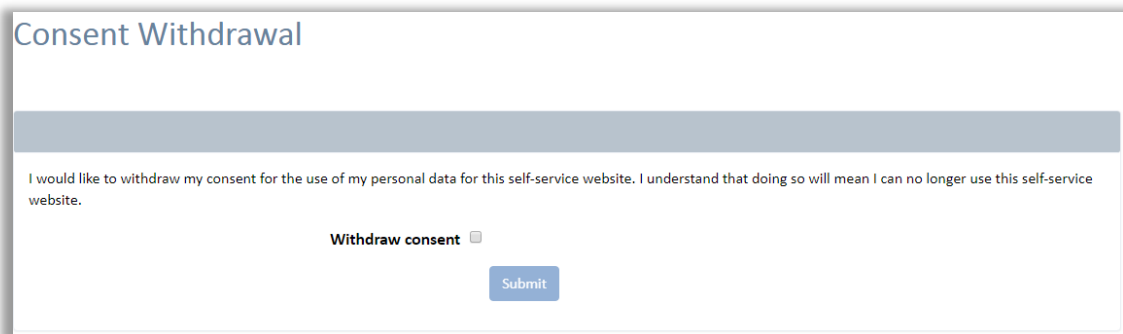
This close-up shows the 'Privacy Preference' field, which is a dropdown menu currently displaying 'Please keep me informed by e-mail.' Below the dropdown are two buttons: a green 'Submit' button and a red 'Cancel' button.

18. I want to withdraw my consent for my data to be used for My Pension Online

You can withdraw your consent for your data to be used for My Pension Online by going to the 'Settings' section of the site and clicking on 'Consent Withdrawal'.



If you tick the 'withdraw consent' box and click submit you will be logged out of the site immediately as you are not able to access the site if you haven't given your consent.



If you want to access the site again then you can do so through the usual log in page, but you will get a message asking you to provide your consent if you want to proceed.