



# Member Self-Service

## User Guide

November 2023

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# Member Self Service

Dear Member

Thank you for your interest in using our online Member Self-service system.

Access to the service is granted through a simple registration process which this guide will take you through.

**Important Note:** the web browser '**Internet Explorer**' is no longer officially supported, and you might encounter problems while using Member Self Service. Therefore, It is recommended to use its replacement '**Microsoft Edge**' or an up to date version of '**Google Chrome | Firefox | Safari**'.

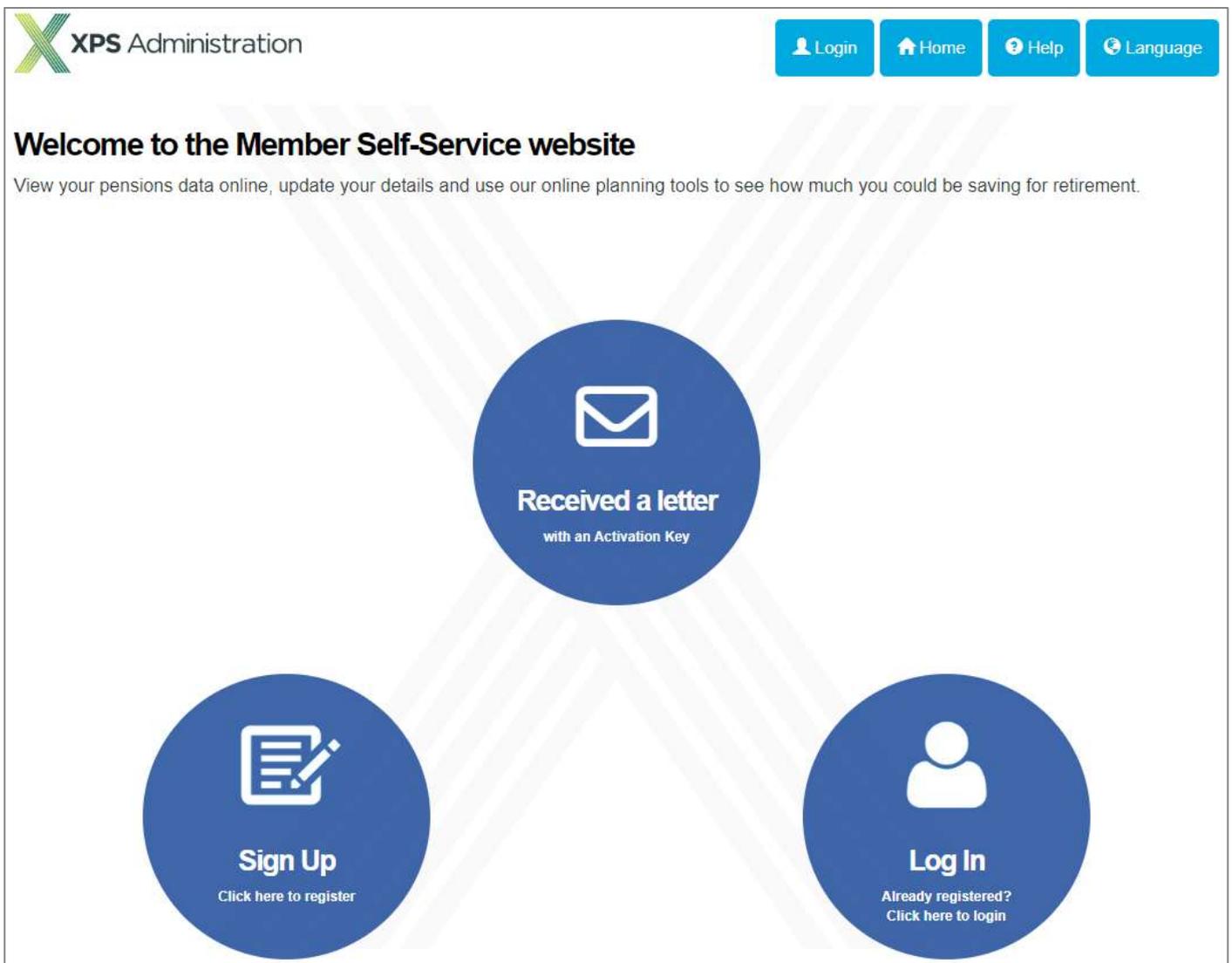
- **Member Self-Service - Getting Started**

Please click the following web link:

<https://www.myownpension.org.uk>

We recommend you add this page to your '**Favourites**' if using Edge or '**Bookmarks**' if using Chrome.

This will make it easier to login again in the future.



**XPS Administration**

Login Home Help Language

## Welcome to the Member Self-Service website

View your pensions data online, update your details and use our online planning tools to see how much you could be saving for retirement.

**Received a letter**  
with an Activation Key

**Sign Up**  
Click here to register

**Log In**  
Already registered?  
Click here to login

- **Member Self-Service - Signing Up**

There are two ways that you can “**Sign Up**” for our member self-service.

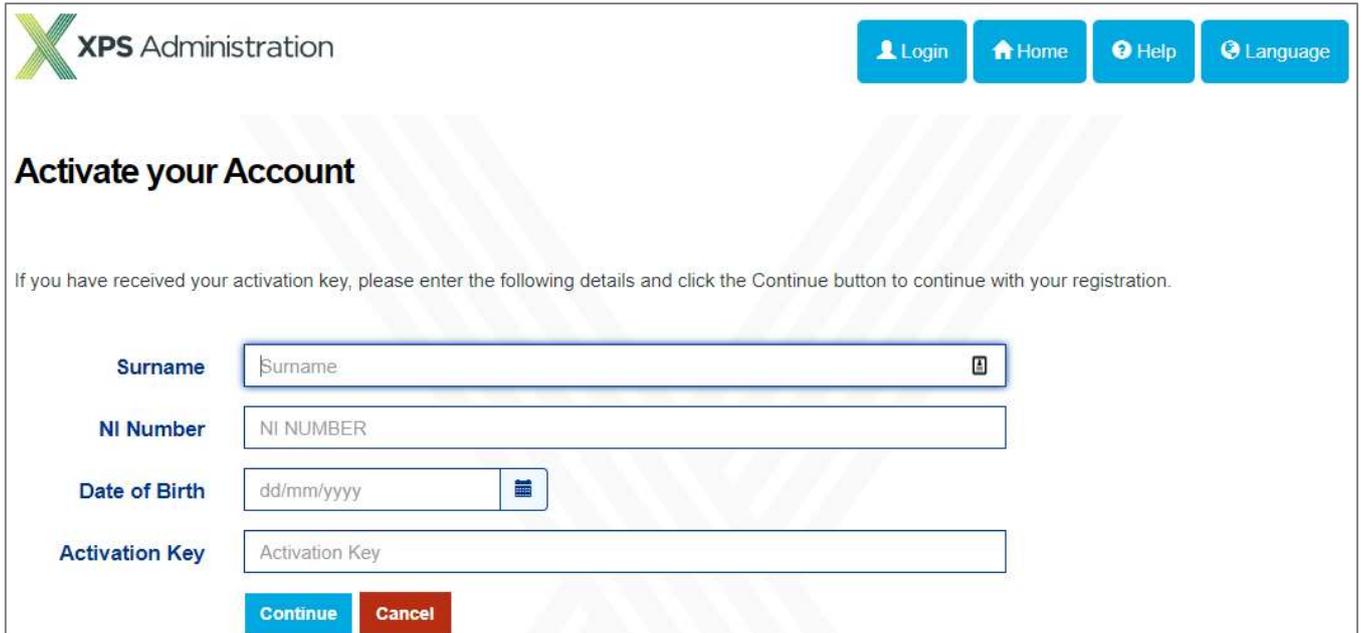


Choose either the “**Sign Up**” button or the “**Received a letter with an activation key**”.

If you have received a letter with an activation key, you need to click on the blue “**Received a letter**” icon.

You will be presented with the following screen. Enter the information below and ensure that you enter the **activation key** exactly as it appears in your letter.

When you are done, click on the blue continue button.



You will now be shown the registration form (link)

- If you have not been sent a letter you can click icon as show above on the left side of the screen. You will now be presented with the ‘**Benefits of Signing Up**’ page.

This page will provide you with some information about the benefits of signing up and covers what content is currently available to **Active**, **Deferred** and **Pension** members.

## Benefits of Signing Up

### Active Members

As an active member, you can perform your own benefit calculations from the data held on your pension record, so that you can actively plan for your retirement. You are able to perform as many calculations as you wish and won't have to wait for your annual benefit statement to arrive to find out what you can expect to receive when you retire.

In Summary:

- View your personal details
- View financial details
- Perform benefit calculations
- View your Annual Benefit Statements

### Deferred Members

As a deferred member, you can check the value of your deferred pension so you won't have to wait for your annual benefit statement to arrive to find out what you can expect to receive when you retire.

In Summary:

- View your personal details
- View your deferred pension value

### Pensioner Members

You will have direct access to your payment history and P60 statements and your tax code, making it easier to manage your affairs. You will be able to inform us of changes of address and contact details.

In Summary:

- View your personal details
- View your P60 history
- View your payment history

### Sign Up

You will need to have with you the below details:

- National Insurance Number
- Date of birth
- Email address

Sign Up

When you have read the information and are ready to continue, click on the blue 'Sign Up' button which is located inside the grey 'Sign Up' box.

You will now be presented with the below 'Sign up' page. All four boxes must be completed using your, 'Surname', 'National Insurance Number', 'Date of Birth' and 'Email address'.

### **IMPORTANT PLEASE NOTE:**

#### **Local Government Pension Scheme:**

**Active members** - Please use your work email address when registering.

**Deferred members & Pension members** – in most cases we will not hold an email address for you so please contact us by phone to update your record.

#### **Firefighters Pension Scheme:**

**Active members** - Please use your work email address when registering.

*E.g. @fire.gov.uk*

**Deferred members & Pension members** – in most cases we will not hold an email address for you so please contact us by phone to update your record.

#### **Police Pension Scheme:**

**Active members** - Please use your work email address when registering.

*E.g. @policeforce.pnn.police.uk or @policeforce.police.uk – depending on which format your force is using.*

**Deferred members & Pension members** – in most cases we will not hold an email address for you so please contact us by phone to update your record.

This will be used to match the information held on our system and will determine whether your registration will be successful or not.

# Sign Up

## Have you received a letter through the post from your employer with an activation key?

If so please click [here](#) to register with that key

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

Your activation link will be sent to the email address held on our records. If you have not received an email from [mss@xpsgroup.com](mailto:mss@xpsgroup.com) within five minutes, please check your junk/spam folder. If the activation link is not in your junk/spam folder, please contact website support on 01642 030695.

A step by step 'Registration Guide' is available [here](#) to walk you through the registration process.

<b>Surname</b>	<input type="text" value="Surname"/>
<b>NI Number</b>	<input type="text" value="NI NUMBER"/>
<b>Date of Birth</b>	<input type="text" value="dd/mm/yyyy"/> 
<b>Email Address</b>	<input type="text" value="Email Address"/>
	<input type="button" value="Sign Up"/> <input type="button" value="Cancel"/>

When you have completed all four boxes, you can click on the blue **'Sign Up'** button to continue.

If successful, you should see the below message, and then receive an **'Activation Email'** from [mss@xpsgroup.com](mailto:mss@xpsgroup.com) which contains the activation link you need to complete the final stage of the registration process.

 **Success** ✕

You have successfully completed the first stage of the Member Self-Service sign up process. You should receive an email shortly to the email address [nea\\*\\*\\*\\*\\*@x\\*\\*\\*\\*\\*.com](mailto:nea*****@x*****.com), with instructions on how to complete the process. If you cannot locate this email, which may be in a junk or spam folder of the email account shown above, please call 01642 030695 for support.

### Note:

The message will show you the address the email is being sent to and will be partially masked for security reasons. If we hold a different email address in the system for you then, this one will be used instead of the one entered.

**Please ensure you check the email account shown in this message.**

If the below **'Error'** message is shown, then some of the information you have entered has not matched what we hold in our system, or you may already be registered on the site.

 **Validation Errors**

Sorry you have encountered an error.

Here are some reasons why you might be seeing this message:

-  **The details you have entered cannot be verified**  
Please check these details are correct.
-  **You may already be registered**  
If you are not sure if you have previously registered, [Click here](#) to request a username reminder.  
If no username reminder comes through, please contact us on 01642 030695.

- **Member Self-Service - Activation E-mail**

The email should look very similar to the one below and contains the link to the website shown in the **blue** writing. You need to click on the link, which will take you to the '**Registration Page**' where you are can complete your registration.



- **Member Self-Service - Complete Your Registration**

This is the page where you will create your **Username** & **Password** and setup your two **Security Responses**. Complete each of the boxes as required.

## Registration

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

<b>Username</b>	<input type="text" value="Demouser"/>	The username can be anything you like and <b>CANNOT</b> be your email address. <b>Note: Usernames are <u>NOT</u> Case sensitive</b>
<b>Email Address</b>	<input type="text" value="test@gmail.com"/>	
<b>Confirm E-mail Address</b>	<input type="text" value="test@gmail.com"/>	
<b>Enter New Password</b>	<input type="password" value="....."/>	<b>Password must be:</b> At least 8 characters long and include one numeric, one lower case, one UPPER case and one special character. (eg.\$^#/.@*) <b>Note: Passwords <u>ARE</u> Case sensitive</b>
<b>Confirm New Password</b>	<input type="password" value="....."/>	
<b>Security Question 1</b>	<input type="text" value="Favourite Food"/>	
<b>New Response 1</b>	<input type="text" value="pizza"/>	<b>Security responses 1 should be:</b> lower case and less than 30 characters and contain no blanks
<b>Confirm New Response 1</b>	<input type="text" value="pizza"/>	
<b>Security Question 2</b>	<input type="text" value="Favourite Colour"/>	
<b>New Response 2</b>	<input type="text" value="orange"/>	<b>Security responses 2 should be:</b> lower case and less than 30 characters and contain no blanks
<b>Confirm New Response 2</b>	<input type="text" value="orange"/>	

When finished, click the blue '**REGISTER**' button. This will update your record with your username, password, and security responses, which will be checked each time you log on to the member self-service site.

You will now be presented with the '**Consent Statement**' screen shown below. The consent purely relates to your personal data being used on the Member Self-Service site.

## Consent Statement

I consent to the use of my personal data for this member self-service website. Without your consent we are unable to process the data required to provide the member self-services and we are therefore not able to let you access the member area of the website. Your consent can be withdrawn at any time through this website on the Consent Withdrawal page.

Yes - I agree to the above statement

Submit

If you agree, tick the **“Yes – I Agree”** box and press then press blue **‘Submit’** button. You will then be automatically logged in.

- **Member Self-Service - Logging back in**

Each time you want to log in to the site, click the **“Log in”** button on the home page which will take you to the **“login”** page.

The screenshot shows the XPS Administration Member Self-Service website. At the top left is the XPS Administration logo. At the top right are navigation buttons for Login, Home, Help, and Language. The main heading is "Welcome to the Member Self-Service website" with a sub-heading "View your pensions data online, update your details and use our online planning tools to see how much you could be saving for retirement." Below this are three large blue circular buttons: "Received a letter with an Activation Key" (with an envelope icon), "Sign Up" (with a document and pencil icon, and sub-text "Click here to register"), and "Log In" (with a person icon, and sub-text "Already registered? Click here to login").

## Login

Please enter your username and password below.

### Not Registered?

[Click here to Sign Up](#)

**Username**

**Password**

[Forgotten your password?](#)

[Forgotten your username?](#)

Enter your **username** and **password** in the boxes and click on the blue '**Login**' button.

You will now be prompted to supply **one** of the two security responses that you setup during the registration process.

## Login

**Favourite Colour**

[Forgotten your response?](#)

Type your answer in the box and click on the blue '**Continue**' button to complete the login.

## Login

**Favourite Colour**

[Forgotten your response?](#)

- **Member Self-Service – Your Dashboard**

You will land on the “**Your Dashboard**” screen, which will look like the one shown below.

The screenshot shows the XPS Administration Member Self-Service dashboard. At the top left is the 'XPS Administration' logo. On the top right, there are navigation buttons for 'Your Tasks', 'Your Account', 'Home', and 'Language'. Below these, the user's name 'F. Flintstone' and 'Scheme' are displayed, followed by 'PENSION FUND' and 'Status: Active'. A green notification banner states: 'Your new Member Self-Service account has been created and you are now logged in.' Below this is a table titled 'Your Employments' with columns for Status, Job Title, Pay Reference, and Scheme Name. The table contains two rows: 'Active' with 'Now Scheme' and 'Non-protected' with 'Old Scheme'. A 'Select' button is located at the bottom right of the table. The main content area is titled 'Welcome Mr Flintstone' and contains several interactive panels: 'Personal Information' (update email/phone), 'Your Tasks' (no tasks currently), 'Employment Details' (link to Financial Details), 'Pension Benefits' (links to Benefit Projections and Benefit Statements), 'Documents' (links to Scheme Documents and My Documents), 'Settings / Configuration' (links to Change your Password, Change Security Responses, and Consent Withdrawal), 'Contact Us' (feedback form), and 'News'.

Status	Job Title	Pay Reference	Scheme Name
Active			Now Scheme
Non-protected			Old Scheme

- **Member Self-Service - Contacting Us**

We have dedicated service delivery teams assigned to manage those pension schemes we administer. You can find the contact details for your pension scheme by selecting one of the links as shown below.

**XPS Administration**

[Your Account](#) [Home](#) [Language](#)

Scheme: **PENSION FUND** Member Ref: Status: **Deferred**

## Contact Us

**POLICE MEMBERS**  
If you have membership of the PPS 1987, NPPS 2006 or 2015 CARE Police pension schemes, you can contact your service delivery team by clicking [here](#)

**FIRE MEMBERS**  
If you have membership of the FPS 1992, NFPS 2006 or 2015 CARE Fire pension schemes, you can contact your service delivery team by clicking [here](#)

**LGPS MEMBERS**  
If you have membership in the LGPS pension scheme, you can contact your service delivery team by clicking [here](#)

For members of the **Police schemes** you will see the below form. Enter the name of the force that you have your pension with into the box provided. You will then be shown a contact number for your service delivery team. Alternatively, you can use the email address to submit your query.

**XPS Administration**

## Contact Us

[Home](#) / [Police Member](#) / [Contact Us](#) [Cymraeg](#)

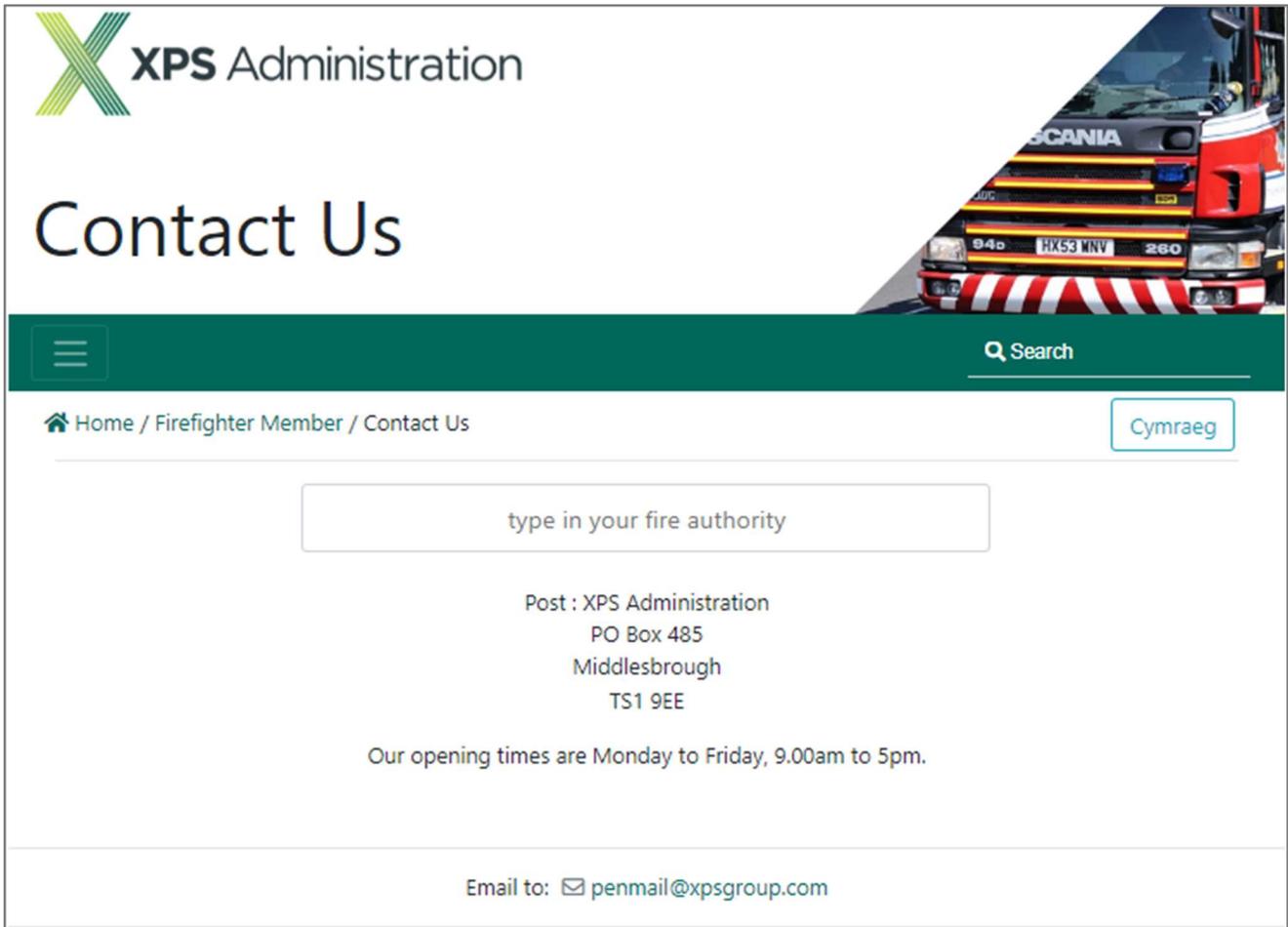
type in your police force

Post : XPS Administration  
PO Box 485  
Middlesbrough  
TS1 9EE

Our opening times are Monday to Friday, 9.00am to 5pm.

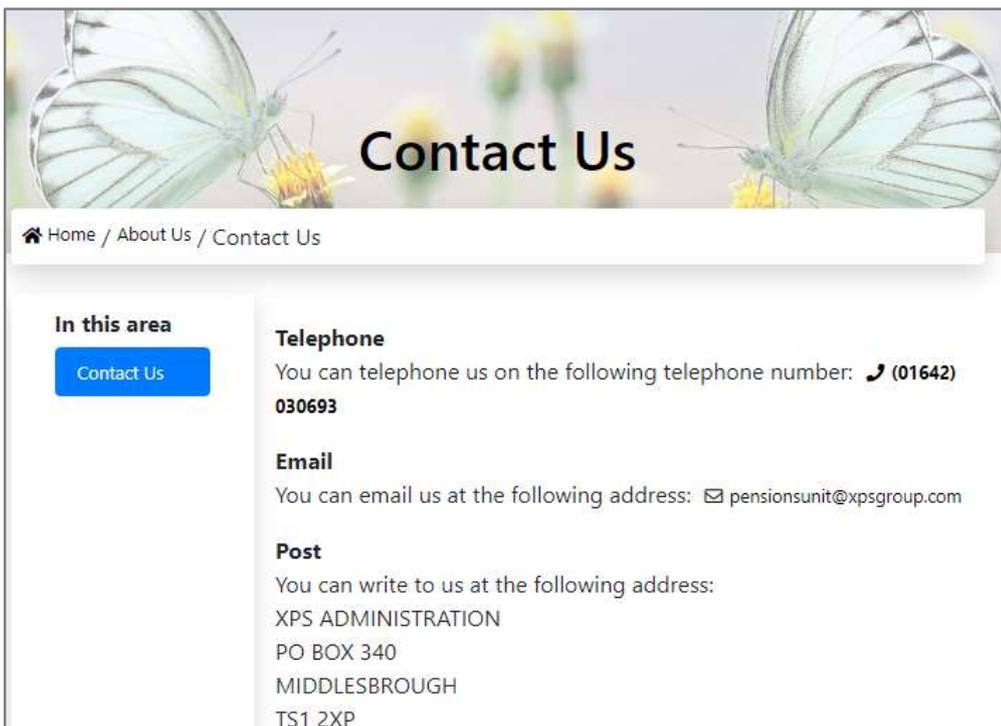
Email to: [penmail@xpsgroup.com](mailto:penmail@xpsgroup.com)

For members of the **Fire schemes**, you will see the below form. Enter the name of the service that you have your pension with into the box provided. You will then be shown a contact number for your service delivery team. Alternatively, you can use the email address to submit your query.



The screenshot shows the 'Contact Us' page for Fire schemes members. At the top left is the XPS Administration logo. The main heading is 'Contact Us'. Below the heading is a search bar with a magnifying glass icon and the word 'Search'. A breadcrumb trail reads 'Home / Firefighter Member / Contact Us'. A search input field contains the placeholder text 'type in your fire authority'. Below this is the postal address: 'Post : XPS Administration, PO Box 485, Middlesbrough, TS1 9EE'. The opening hours are listed as 'Monday to Friday, 9.00am to 5pm.'. At the bottom, the email address is given as 'penmail@xpsgroup.com'. A 'Cymraeg' button is visible in the top right corner.

For members of the Local Government scheme, you will see the below form. Enter the name of the service that you have your pension with into the box provided. You will then be shown a contact number for your service delivery team. Alternatively, you can use the email address to submit your query.



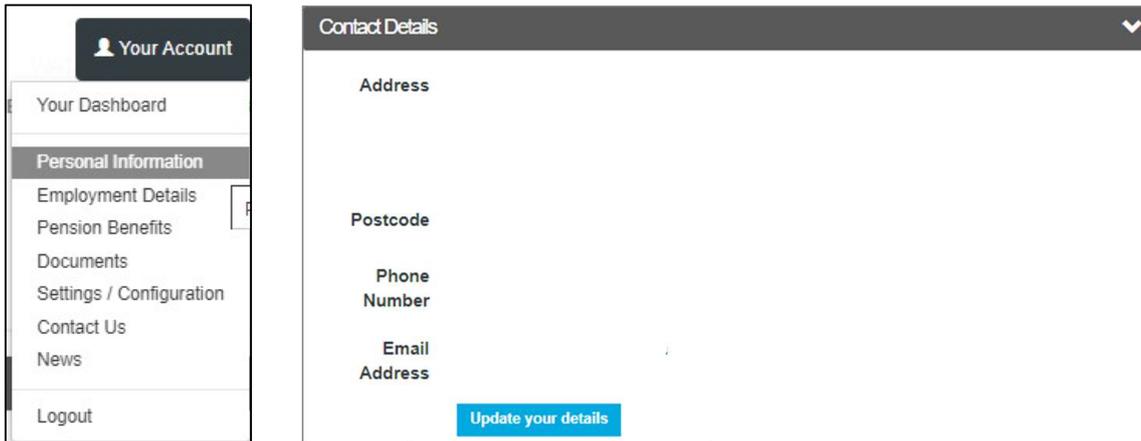
The screenshot shows the 'Contact Us' page for Local Government scheme members. The background features a close-up of two white butterflies on a yellow flower. The main heading is 'Contact Us'. Below the heading is a breadcrumb trail: 'Home / About Us / Contact Us'. On the left, there is a section titled 'In this area' with a blue button labeled 'Contact Us'. To the right, there are three contact options: 'Telephone' with the number '(01642) 030693', 'Email' with the address 'pensionsunit@xpsgroup.com', and 'Post' with the address 'XPS ADMINISTRATION, PO BOX 340, MIDDLESBROUGH, TS1 2XP'.

# What Can Members Do Online

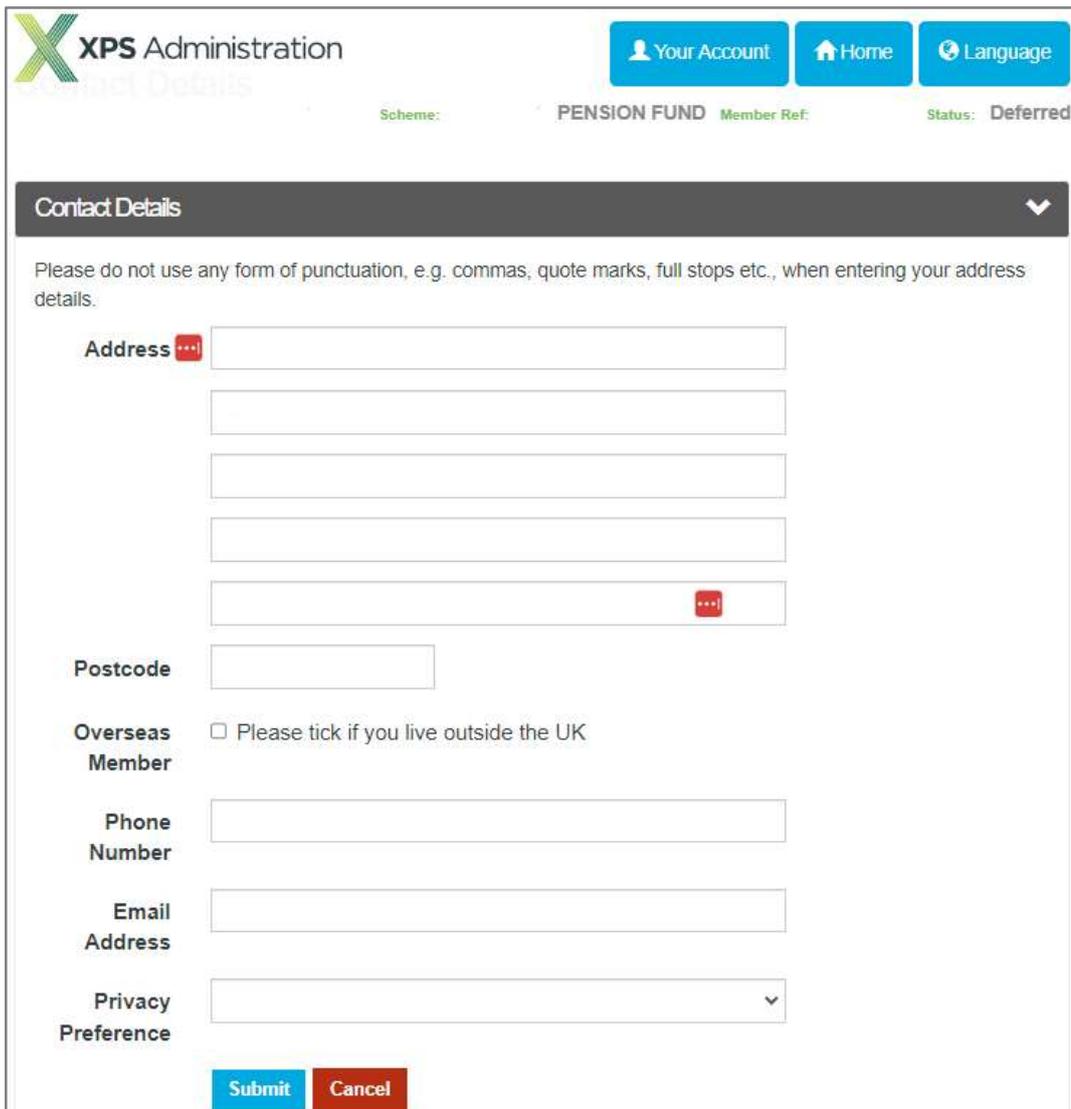
- **What Can (ALL) Members Do Online - Update your details.**

You can update your address, email or telephone number, by clicking on the **'Your Account'** button and then choosing **'Personal Information'** from the drop-down list.

At the bottom of the page, inside the 'Your contact details' tile, you will see a blue **'Update your details'** button.



Click on this button which will take you to the below page. Here you can amend your address, your contact numbers and email address.

The image shows the 'Contact Details' update page. At the top left is the 'XPS Administration' logo. At the top right are buttons for 'Your Account', 'Home', and 'Language'. Below these are 'Scheme: PENSION FUND', 'Member Ref:', and 'Status: Deferred'. The main heading is 'Contact Details' with a dropdown arrow. A note says: 'Please do not use any form of punctuation, e.g. commas, quote marks, full stops etc., when entering your address details.' The form includes: 'Address' (a multi-line text area with a red 'x' icon), 'Postcode' (a single-line text area), 'Overseas Member' (a checkbox with the text 'Please tick if you live outside the UK'), 'Phone Number' (a single-line text area), 'Email Address' (a single-line text area), and 'Privacy Preference' (a dropdown menu). At the bottom are 'Submit' and 'Cancel' buttons.

## • What Can (Active) Members Do Online - Benefit Statements

Once you have logged in to member self-service you can view your last three statements from the scheme. These can be accessed from the "Pension Benefits" section and then clicking on "Benefit Statements".

The screenshot shows three main navigation panels: 'Personal Information', 'Employment Details', and 'Pension Benefits'. The 'Pension Benefits' panel is highlighted with a green border. Inside this panel, there are three sub-links: 'Benefit Projectors', 'Benefit Statements' (highlighted with a green border), and 'Latest Valuation'.

You will now see the latest benefit statement displayed. An example is shown below.

### Benefit Statements

The screenshot displays a detailed benefit statement for a member named Anne Example. The page is organized into three main sections:

- Personal Information:**
  - Name: Anne Example
  - Date of Birth: 18/05/1973
  - Address: 1 The Avenue, Some Village, Any Town
  - Postcode: TS1 2XY
  - Date of transition to the 2015 scheme: 01/04/2015
  - Pensionable Pay (Final Salary): £41,130.00
  - Statement Date: 31/03/2022
  - Pensionable Pay (CARE): £41,130.00
- Present Value of Benefits:**

2015 Scheme Benefits	
Pension	£5,221.67
Lump Sum	£0.00
Partner's Pension	£2,610.94
Old Scheme Benefits	
Pension	£4,236.97
Lump Sum	£16,947.86
Partner's Pension	£2,118.49

Summary of Present Value of Benefits:

  - Total Pension: £9,458.64
  - Total Lump Sum: £16,947.86
  - Total Partner's Pension: £4,729.43
- Death in Service:**
  - Total Death Grant: £123,390.00
  - Total Long Term Pension: £9,469.63

## Benefits with no Lump Sum

2015 Scheme Benefits	
Pension	£29,741.56
Partner's Pension	£14,870.58
Old Scheme Benefits	
Pension	£5,138.43
Partner's Pension	£2,116.48
<b>Total Pension</b>	<b>£34,879.59</b>
<b>Total Partner's Pension</b>	<b>£16,989.06</b>

## Benefits with maximum Lump Sum

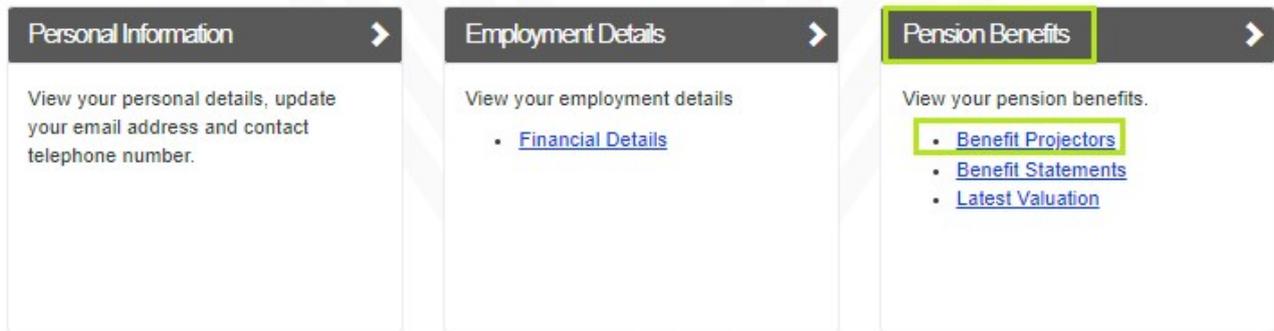
2015 Scheme Benefits	
Pension	£19,123.57
Lump Sum	£127,411.06
Partner's Pension	£9,561.79
Old Scheme Benefits	
Pension	£4,238.95
Lump Sum	£18,947.81
Partner's Pension	£2,116.48
<b>Total Pension</b>	<b>£23,360.52</b>
<b>Total Lump Sum</b>	<b>£144,358.89</b>
<b>Total Partner's Pension</b>	<b>£11,690.27</b>

You can use the buttons at the bottom of the page to move between statements.

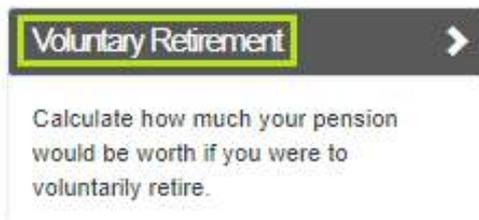
- **What Can (Active) Members Do Online - Benefit Projector**

This section will allow you to get an idea of what your pension might be worth when you come to retire.

To access this tool, click on the Pension Benefits section and then click the **"Benefit Projectors"** link as shown below from your dashboard.



## Benefit Projectors



Once you click on the link you will see there is a **"Voluntary Retirement"** calculator.

This is where the tool can be found to project your pension benefits. When you click on the text **"Voluntary Retirement"** you will see a new window pop-up with a blue continue button.

Click "continue" and the page will load the calculator.

You will see the spinning wheel appear while the page loads.

When the page finishes loading you will see the values as shown below. By default, the system



will select the date of retirement based on the latest scheme details. You can amend the leaving date and salary information and re-calculate the figure by clicking on the blue **"Calculate"** button at the bottom.

## Voluntary Retirement

Voluntary Retirement Pension Values				
Scheme	Benefits with no Lump Sum	Pension with Maximum Commutation	Lump Sum with Maximum Commutation	Spouse's Pension
2015 Scheme	€30,050.18	€19,322.27	€128,734.92	€9,661.13
Old Scheme	€5,209.66	OR €4,295.68	€17,182.73	€2,147.84
<b>Total</b>	<b>€35,259.84</b>	<b>€23,617.95</b>	<b>€145,917.65</b>	<b>€11,808.97</b>

Leaving Date:

Current Actual Pay: € 41700.12

The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from us.

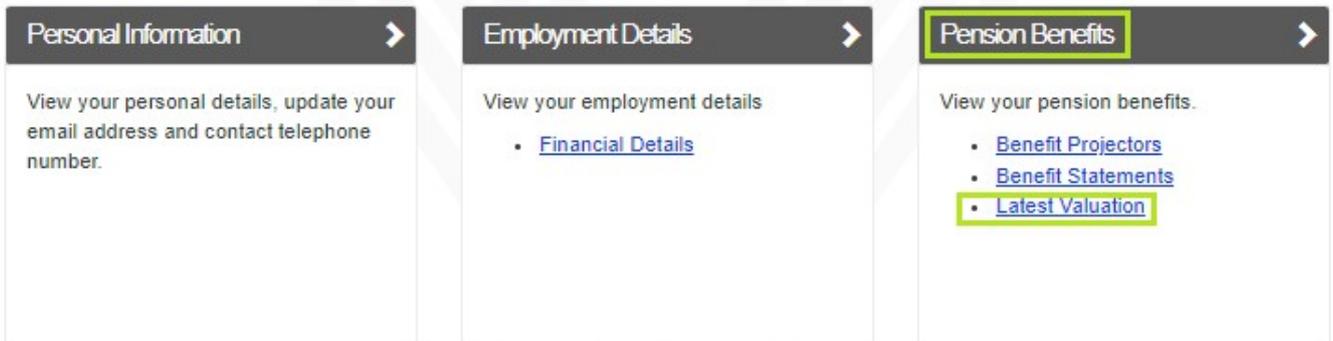
To process another benefit calculation, click the Calculate button below.

**Calculate**

## • What Can (Active) Members Do Online - Fund Valuation

This section will allow you to get an idea of what your pension benefits you have accrued.

To access this tool, click on the Pension Benefits section and then click the "**Latest Valuation**" link as shown below from your dashboard.



When you click on this link, a pop-up box will appear as shown below. Click on the blue continue button and the page will then begin to load your valuation information. Once loaded you should see something like the below example.



Depending on which scheme you are in, you will either see your CARE or Final Salary figures.

If you have **CARE** benefits then the total value of these benefits is shown. You can see a breakdown of how much was accrued in each year by clicking on the blue CARE benefits figure.

### Latest Valuation

The screenshot shows the "Latest Valuation" pop-up box with the following details:

Current Pension Value	£20,045.29
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 each benefit.

CARE Benefits	<a href="#">£6,670.40</a>
Final Salary Benefits	£13,374.89

### CARE Benefits

The screenshot shows the "CARE Benefits" pop-up box with the following details:

CARE Pension Value	£5,945.21
Current Salary	£821.80
Date Updated	17/06/2022

Your pension builds up in a new way from April 2015. For each year, you get a pension that is equal to a percentage of your pay. Your pension is increased to keep up with the cost of living.

Year	Amount	
01/04/2022 - 05/04/2022	£14.86	<a href="#">Select</a>
01/04/2021 - 31/03/2022	£835.93	<a href="#">Select</a>
01/04/2020 - 31/03/2021	£827.43	<a href="#">Select</a>

If you would like to see more information about a CARE figure for a particular year, then you can click on the blue select button. An example of the breakdown is shown below.

## CARE Benefit History

[Back](#) [Show All](#)

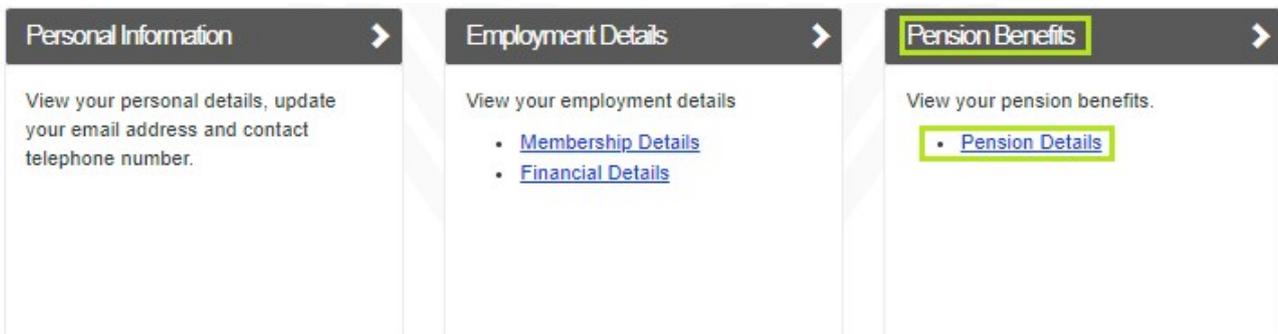
Start Date	End Date	Opening Balance	Pensionable Salary	Pension Build Up Rate	Earned Pension	Additional Credit	Closing Balance	Inflation	Pension Revaluation
01/04/2021	31/03/2022	£4,847.20	£46,227.00	55.30	£835.93	£0.00	£5,683.13	4.35	£5,930.35

## • What Can (Deferred) Members Do Online – Pension Details

From your dashboard you will see there is a section called '**Pension Benefits**' and under there is the link to your Pension details information.

Here you can find out what your employment details were prior to leaving the scheme.

Click on the '**Pension Details**' link to show more information



You can now see information about what your pension was worth when you left along with the current value. You will also see the date of when the pension will become payable.

### Pension Details

Deferred Pension Details		
Date of Leaving	31/05/2012	
Pensionable Remuneration used in Calculation	£28,199.00	
	At Date of Leaving	Current
Deferred Pension	£6,526.00	£7,753.15
Lump Sum	£0.00	£0.00
Your benefits become payable from 14/03/2042		
Spouse's pension payable on death before retirement £3,763.84 Per Annum		

## • What Can (Deferred) Members Do Online – Membership Details

From your dashboard you will see there is a section called '**Employment Details**' and under there is the link to your '**Membership details**'.



Here you can find out details of any breaks in service prior to you leaving the scheme.

## Membership Details

Service Breaks			
Start Date	End Date	Reason	Full/Part Time
01/06/2012		Leave of Absence	Full

### • What Can (Deferred) Members Do Online – Financial Details

From your dashboard you will see there is a section called '**Employment Details**' and under there is the link to your '**Financial details**'.

The screenshot shows a dashboard with three main sections: 'Personal Information', 'Employment Details', and 'Pension Benefits'. The 'Employment Details' section is highlighted with a green box and contains a list of links: 'Membership Details' and 'Financial Details', with 'Financial Details' also highlighted with a green box. The 'Personal Information' section contains the text: 'View your personal details, update your email address and contact telephone number.' The 'Pension Benefits' section contains the text: 'View your pension benefits.' and a link to 'Pension Details'.

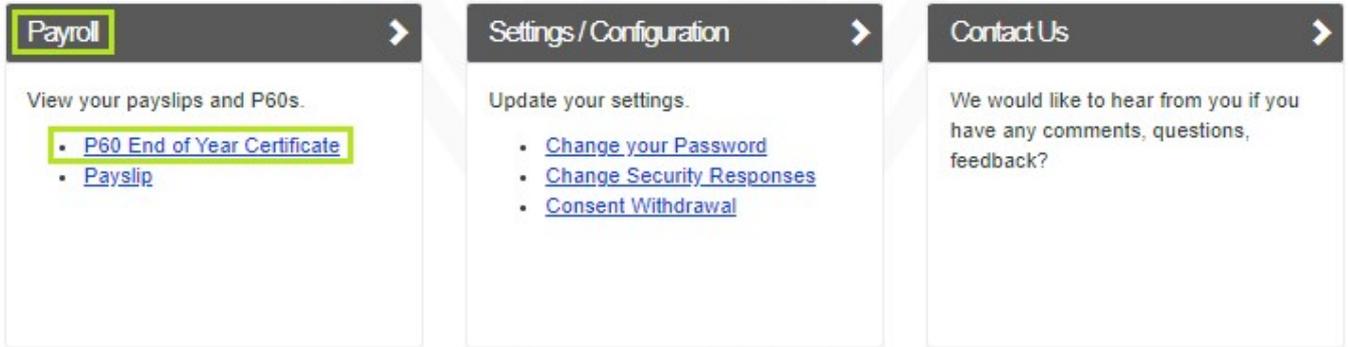
You can now see the name of your last employer, your start date and pensionable pay at your date of leaving.

## Financial Details

Pay and Contribution Amounts	
Current Employer	Your Employer
Start Date	18/02/2002
Basic Contribution Rate	11.60%
<hr/>	
Pensionable Pay as at	31/05/2012
Amount	£28,199.00

## • What Can (Pensioner) Members Do Online – P60

From your dashboard you will see there is a section called '**Payroll**' and depending on the length of your retirement (i.e., you have reached the end of the tax year), you will see the '**P60 End of Year Certificate**'



The system is designed to show your latest P60 information.

You can choose to display a different year's P60 by selecting one from the drop-down list highlighted below.

Member self-service will show you everything that is contained on a HMRC approved P60 document.

Should you require a copy of a HMRC approved P60 then these can be obtained by contacting our payroll team on 01642 030694.

### P60 End of Year Certificate

Select a Year 2022 ▾

05 Apr 2022 ▾

Gross for Year	£26,452.30	Tax Office Name	QUOTE PAYE REF: 406 / C7B
Tax for Year	£4,562.00	Tax District/Ref. No.	406/C7B
Gross Previous	£0.00	Pay Reference	
Tax Previous	£0.00	Final Tax Code	119L
Gross this Employment	£26,452.30		
Tax this Employment	£4,562.00		

WARNING - ALTHOUGH THIS INFORMATION APPEARED ON YOUR P60, IT IS NOT A SUBSTITUTE P60.

## • What Can (Pensioner) Members Do Online - Payslips

From your dashboard you will see there is a section called 'Payroll' and under this section you will see 'Payslip'.

The screenshot shows a dashboard with three main sections:

- Payroll**: View your payslips and P60s.
  - [P60 End of Year Certificate](#)
  - [Payslip](#)
- Settings / Configuration**: Update your settings.
  - [Change your Password](#)
  - [Change Security Responses](#)
  - [Consent Withdrawal](#)
- Contact Us**: We would like to hear from you if you have any comments, questions, feedback?

When you click on the payslip link, you will be taken to the **Payslip** screen. Here you can keep track of what is being paid into your bank account each month.

### Payslip

The Payslip screen displays the following information:

**Year to Date**

<b>Gross to Date</b>	£2,092.20	<b>Tax To Date</b>	£0.00
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**Periods**

Payment Date	Pay Period	Net Pension
01/11/2023	07	£1,902.12
31/03/2023	12	£1,663.73
01/03/2023	11	£1,555.79
01/02/2023	10	£1,555.79
30/12/2022	09	£1,555.79
01/12/2022	08	£1,555.98
01/11/2022	07	£1,555.98

**Payslip**

<b>Date of Payment</b>	01/11/2023
<b>Tax Code</b>	1282L
<b>Gross Pension</b>	£2,092.20
<b>Tax</b>	£0.00
<b>Other Deductions</b>	£190.08
<b>Net Pension</b>	£1,902.12

[Download your Pay Advice document here](#)

When you click each respective payment line, the 'Payslip' box on the right will show you a high-level summary of the payment. If an electronic payslip is available, the link will show at the bottom of this box.

You can download the pay advice by clicking the link.

# Troubleshooting

- **Troubleshooting - Forgotten my Username or Password**

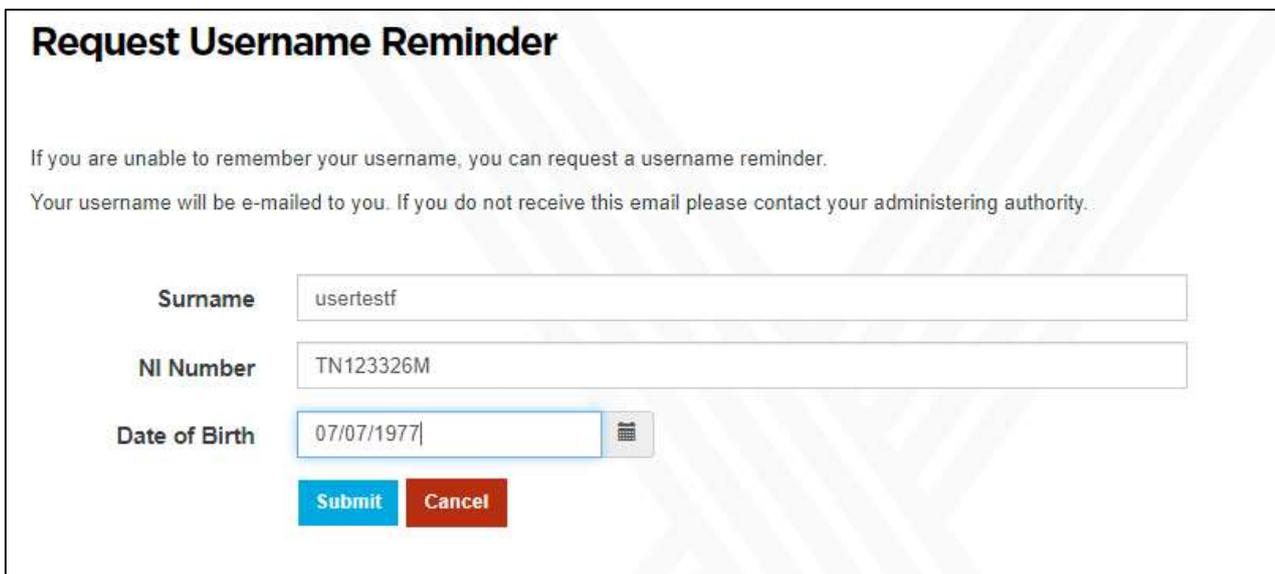
If it has been a while since you last logged in to your account, and you cannot remember your username, you can click on the '**Forgotten your username?**' link.



The screenshot shows a login form with two input fields: 'Username' containing 'usertestf' and 'Password' containing 'Password'. Below the password field are two links: 'Forgotten your password?' and 'Forgotten your username?'. A blue 'Login' button is at the bottom.

This will take you to the '**Request Username Reminder**' screen shown below.

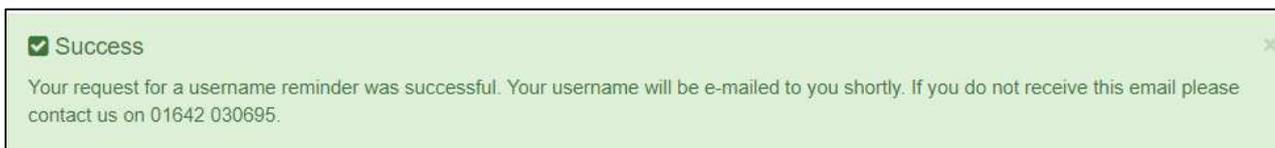
Enter your '**Surname**', '**National Insurance Number**' and '**Date of Birth**' into the boxes.



The 'Request Username Reminder' form has a title and a brief instruction: 'If you are unable to remember your username, you can request a username reminder. Your username will be e-mailed to you. If you do not receive this email please contact your administering authority.' Below this are three input fields: 'Surname' with 'usertestf', 'NI Number' with 'TN123326M', and 'Date of Birth' with '07/07/1977'. At the bottom are 'Submit' and 'Cancel' buttons.

Press the blue '**Submit**' button when done.

The below message should be shown, and an email will now be sent to the email address currently held on our records.



A green success message box with a checkmark icon. The text reads: 'Success Your request for a username reminder was successful. Your username will be e-mailed to you shortly. If you do not receive this email please contact us on 01642 030695.'

The email will contain a reminder of your username.



An email header from 'mss@xpsgroup.com' by 'Chris Cutler' with the subject 'Member Self-Service Username Reminder'. The body text says 'Your Member Self-Service username is: Demouser'.

Note:

If you have **NOT received the email in your inbox, check your JUNK or SPAM folders.**

If you have checked and are unable to trace the email, please contact us **using the telephone number towards the back of this guide.**

If any of the information entered does **NOT** match what is held on our system, you will receive the below error message.

**✘ Validation Errors**

Sorry you have encountered an error.  
Here are some reasons why you might be seeing this message:

- The details you have provided are not correct. Your request has not been processed.

Verify the information input. If you are confident, it has been entered correctly, please contact us on **using the telephone number towards the back of this guide**.

If you cannot remember your password, you can click on the **'Forgotten your password?'** link.

**Username**

**Password**  

[Forgotten your password?](#)

[Forgotten your username?](#)

**Login**

This will take you to the **'Forgotten your Password?'** screen shown below.

## Forgotten your Password?

Enter the email address or the username for your account. We'll send you an email with a link to reset your password if it matches our records. You must complete the reset process before you may log in again.

**Email Address or Username**

**Submit** **Cancel**

Enter the **'Email Address'** or **'Username'** you registered with into the field and click the blue **'Submit'** button.

The below message should be shown, and an email will now be sent to the email address currently held on our records.

**✔ Success** ✘

Your request for a password reset was submitted successfully. A password reset link will be e-mailed to you shortly if it matches our records. Please allow up to 30 minutes for the email to arrive, and also check your spam folder. If you do not receive this email after 30 minutes, please contact us on 01642 030695. You must complete the reset process before you can log in again.

If the below error message appears, it means the email address or username entered could not be verified on our system. Double check what you have entered and if you still receive the error message, please contact us **using the telephone number towards the back of this guide**.

## ✖ Validation Errors

Sorry you have encountered an error.

Here are some reasons why you might be seeing this message:

- **The details you have entered cannot be verified**

Please check these details are correct.

If successful, the email will contain a link to click.

### Member Self-Service: Reset Your Password

 Altair <pensions@xpsgroup.com>  
To

Reply Reply All Forward ...

Fri 07/01/2022 15:17

Hi

We have received a request to reset your Member Self-Service (MSS) password. If you did not request this change, please contact us. You can find our contact details on our website.

Please click on the link below to reset your MSS account password:

<https://www.myownpension.org.uk/mss/service/security/resetSecurity?guid=9ce7dbee7b3a4125b39ba7f425c44ae9>

Any links you have previously received will now be invalid. If the link above does not open when clicked, try copying it into the address bar of your web browser. This link will be valid until 15:17 - 10/01/2022 GMT.

This is an automated message. Please do not reply to this email address.

Click the blue link and you will be taken to the “**New Password**” page as shown below.

## New Password

Enter a new password and confirm, and then click the Submit button.

Enter New Password	<input type="password"/>
Confirm New Password	<input type="password"/>

**Submit**

**Password must:**  
Be at least 8 characters long and include  
one numeric/one lower case/one UPPER case/  
one special character. (eg.\$^#/.@\*)  
**Note: Passwords ARE Case SENSITIVE**

Enter a new password into the boxes provided and press the blue ‘**Submit**’ button. The ‘Success’ message should appear as shown below.

You can now log in to the site by entering your username and password in the boxes and then click the blue ‘**Login**’ button.

## Login

✔ Success✕  
 Your new security details have been successfully processed.

Please enter your username and password below.

### Not Registered?

[Click here to Sign Up](#)

**Username**   
**Password**  👁

[Forgotten your password?](#)  
[Forgotten your username?](#)

Login

- **Troubleshooting - Forgotten your Security Responses**

If you can login with your username & password but cannot remember your security responses, you can click the **'Forgotten your response'** link shown below.

## Login

**Mother's Maiden Name**  👁

[Forgotten your response?](#)

Continue
Cancel

Complete the boxes shown with your information and then click the blue **'Submit'** button.

## Forgotten your Security Response?

Please enter the following details and click Submit to request a security question response reset.

A security question response reset link will be e-mailed to you. If you do not receive this email please contact your administering authority. You must complete the reset process before you may log in again.

**Username**   
**Surname**   
**NI Number**   
**Date of Birth**  📅

Submit
Cancel

The below message should appear, and an email will be sent to the email address held on our records.

 **Success** ✕

Your request for a security question response reset was successful. A security question response reset link will be e-mailed to you shortly. If you do not receive this email please contact your administering authority. You must complete the reset process before you may log in again.

If any of the information entered does **NOT** match what is held on our system, you will receive the below error message. Double check what you have entered and if you still receive the error message, please contact us on us using the details in the support page towards the back of this guide.

 **Validation Errors**

Sorry you have encountered an error.

Here are some reasons why you might be seeing this message:

-  The details you have provided are not correct. Your request has not been processed.

If successful, the email will contain a link to click.

**Member Self-Service Account Credentials Setup**

 mss@xpsgroup.com  
To

 Reply  Reply All  Forward 

Fri 07/01/2022 17:08

Please click on the following link to set up your Member Self-Service account credentials:

<https://protect-eu.mimecast.com/s/BEqfCiqVyslJJOyhW4PXD?domain=myownpension.org.uk>

Any links you have previously received will now be invalid.

Click the blue link which will take you to the **'New Security Responses'** page.

You can now enter new responses in the boxes provided. When you are done, click the blue **'Submit'** button.

### New Security Responses

To reset your security responses, first select a question from the choices available, then provide a response. Confirm this response, then click the Submit button.

Security Question 1	<input type="text" value="Favourite Food"/>
New Response 1	<input type="text" value="pizza"/>
Confirm New Response 1	<input type="text" value="pizza"/>
Security Question 2	<input type="text" value="Favourite Colour"/>
New Response 2	<input type="text" value="orange"/>
Confirm New Response 2	<input type="text" value="orange"/>

You can then login by entering your username & password. When done, click the blue **'Login'** button.

## Login

✔ **Success**  
Your new security details have been successfully processed. ✕

Please enter your username and password below.

### Not Registered?

[Click here to Sign Up](#)

**Username**

**Password**

[Forgotten your password?](#)

[Forgotten your username?](#)

# Support

- **Support - Police and Fire Pension Schemes**

### Registering and understanding your pension benefits

If you have any questions about accessing your online account or about your pension benefits, please contact the team using the number below:

**Police and Fire members** - please call **01642 030692**

- **Support - Local Government Pension Scheme**

### Support – Getting help to Register for Member Self-Service

If you have any difficulties completing the registration process, please contact the support team on **01642 030695**.

- **Support – Understanding your pension benefits**

If you have any questions about your pension benefits once you have logged in, please contact the appropriate Service Delivery team who will be able to assist you:

**Local Government members** - please use **01642 030693**.



**xpsgroup.com**

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