

# **My Wiltshire Pension**

Guide for Members

# Contents

My Wiltshire Pension – Online Account Set-Up .....	3
Important Notice - Use of Internet Explorer .....	3
Finding the Website .....	3
How Do I Register My Account?.....	3
How Do I Activate My Account? .....	4
My Activation code has expired.....	5
I have accidentally clicked ‘Register for My Wiltshire Pensions’ instead of ‘Activate my Account’ .....	5
How Do I Login? .....	6
How do I log out?.....	6
I have accidentally locked my account.....	6
I have forgotten my password .....	7
How do I view my other scheme accounts?.....	8
How do I change my password? .....	8
How do I change my security response?.....	9
Web Browsers .....	10
Basic definition of a web browser.....	10
Using a different web browser.....	10
Navigating My Wiltshire Pension (Active Member) .....	11
Your Dashboard .....	11
Your Details.....	11
Service History .....	12
Expression of Wish.....	13
Your Current Pension .....	15
Your Retirement Projection .....	16
Thinking of increasing your Pension?.....	18
Transfer Details.....	18
Member Documents .....	19
Scheme Documents .....	19

# My Wiltshire Pension – Online Account Set-Up

## Important Notice - Use of Internet Explorer

My Wiltshire Pension **does not** work correctly with Internet Explorer.

To use My Wiltshire Pension without issue you will need to use an alternative browser, i.e. Microsoft Edge, Google Chrome or Mozilla Firefox. See the Web Browsers section for further detail.

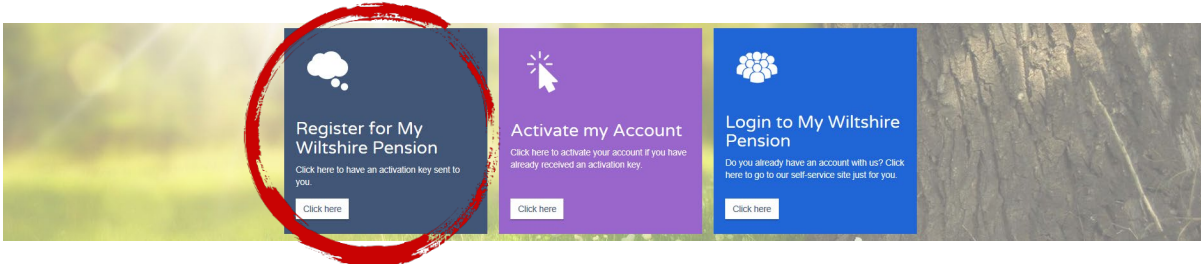
## Finding the Website

- To find the website type [my.wiltshirepensionfund.org.uk](http://my.wiltshirepensionfund.org.uk) into the search bar at the top of your internet browser. You can also access the site via the Wiltshire Pension Fund website [www.wiltshirepensionfund.org.uk](http://www.wiltshirepensionfund.org.uk) from there you can click on the 'My Wiltshire Pension' link at the top right of the website.
- Please Note the following:
  - The website **cannot** be found by simply typing 'My Wiltshire Pension' into Google or similar search engines.
  - The correct website address is detailed above and **must not** be pre-fixed with 'www.' for example, [www.my.wiltshirepensionfund.org.uk](http://www.my.wiltshirepensionfund.org.uk) is **incorrect**.

## How Do I Register My Account?

**Please note – if you have already received your activation code proceed directly to the 'How Do I Activate My Account' section on page 4.**

### Step 1:



- When you arrive on the My Wiltshire Pension site you will see three different options. Click the 'click here' box on the 'Register for My Wiltshire Pension' option. You will then be sent to the 'Thinking of Joining?' page. From there click 'Sign up here'.

## 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.

<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"/> ✘ <input type="calendar"/>	
<b>Email Address</b>	<input type="text" value="Email Address"/>	✘
	<input type="button" value="Sign Up"/> <input type="button" value="Cancel"/>	

**Step 2:**

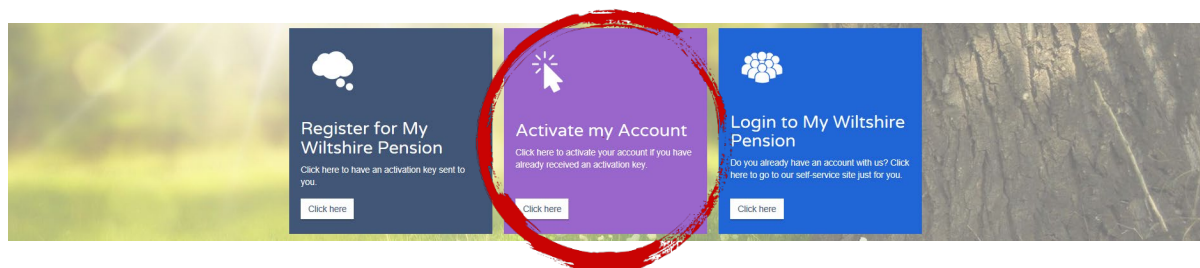
- Fill in your details making sure that you have a tick mark by each field of data. **Please Note – the details you enter must be case-sensitive.**
- Once all fields are completed, click ‘Sign Up’.

If your email address matches the email address linked to your Wiltshire Pension Fund account you will be sent your activation code by email. If your email address does not match, you will receive your activation code by post.

## How Do I Activate My Account?

An activation key is sent to you if you register with a new email address or you are sent an activation letter by post from Wiltshire Pension Fund. Once you are in receipt of an activation key, please follow the steps below.

**Step 1:**



- When you arrive on the My Wiltshire Pension site you will see three different options to click on. Click on the ‘Click here’ button on the ‘Activate my Account’ box.

**Step 2:**

- You will see the following screen.

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

<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>Activation Key</b>	<input type="text" value="Activation Key"/>	✘
	<input type="button" value="Continue"/> <input type="button" value="Cancel"/>	

- Enter your details and click continue. Make sure you have a green check mark by each detail entered. **Important – surname, National Insurance Number, Date of Birth, and Activation Key are case-sensitive.**

### Step 3:

You will see the below screen.

The screenshot shows a registration form with the following fields and labels:

- Email Address**: Input field with placeholder "Email Address" and a red 'X' icon.
- Confirm E-mail Address**: Input field with placeholder "Confirm E-mail Address" and a red 'X' icon.
- Enter New Password**: Input field with placeholder "Enter New Password" and a red 'X' icon. Below the field is a password strength indicator: `?@[!^_`{}~\|}{8,}$).*(?=.*d)(?=[a-z])(?=[A-Z])(?=[!#$%&'()*+,-./:;<=>?@[!^_`{}~\|}.*" />`
- Confirm New Password**: Input field with placeholder "Confirm New Password" and a red 'X' icon.
- Password Hint**: Input field with placeholder "Password Hint".
- Security Question 1**: Dropdown menu with "City you were born?" selected.
- New Response 1**: Input field with placeholder "New Response 1" and a red 'X' icon.
- Confirm New Response 1**: Input field with placeholder "Confirm New Response 1" and a red 'X' icon.
- Security Question 2**: Dropdown menu with "Name of first school?" selected.
- New Response 2**: Input field with placeholder "New Response 2" and a red 'X' icon.
- Confirm New Response 2**: Input field with placeholder "Confirm New Response 2" and a red 'X' icon.

At the bottom of the form are two buttons: "Register" (dark blue) and "Cancel" (light blue).

- Enter your email address (we recommend you use a personal email). **Important – Do not copy and paste your email address. You must fully type it in each time.**
- Set up a password and password hint.
- Your password is **case sensitive** and must contain the following:
  - 8 to 12 characters long
  - a number and at least one upper and lower-case letter
  - a special character from the list below  
`!"#$%&'()*+,-./:;<=>?@[!^_`{}~\`
- Choose two security questions from the drop-down list and add your answers. **Important – answers are case sensitive.**

## Troubleshooting

My Activation code has expired

You have **30 days** to use the activation code you received before it expires.

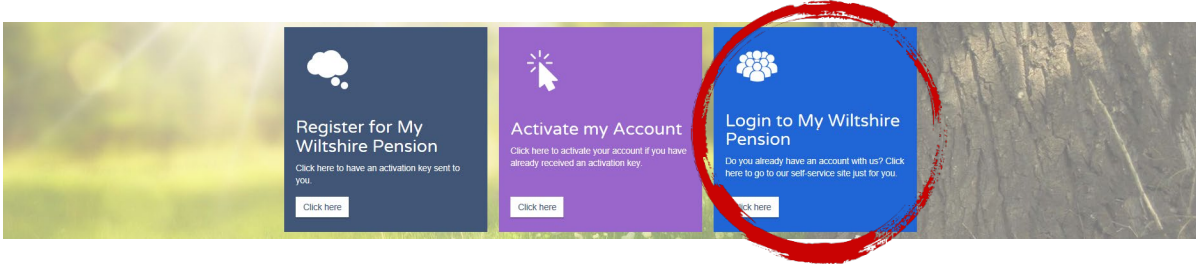
If your activation code has expired you will need to re-register to request a new activation code.

I have accidentally clicked 'Register for My Wiltshire Pensions' instead of 'Activate my Account'

If you have received your activation code already, and mistakenly clicked on 'Register for My Wiltshire Pension' instead of 'Activate my Account' - don't panic! You will receive a **new** activation code in the same way you did before. Your old activation code will now be expired and **cannot** be used.

## How Do I Login?

### Step 1:



- Click on the 'Click here' button on the 'Login to My Wiltshire Pension' box.

### Step 2:

#### Login

Please enter your email address and password below. If you haven't got a password, you can [request one](#).  
If you have received an activation key, please [complete your registration](#).

Email Address

Password

[Forgotten your password?](#)

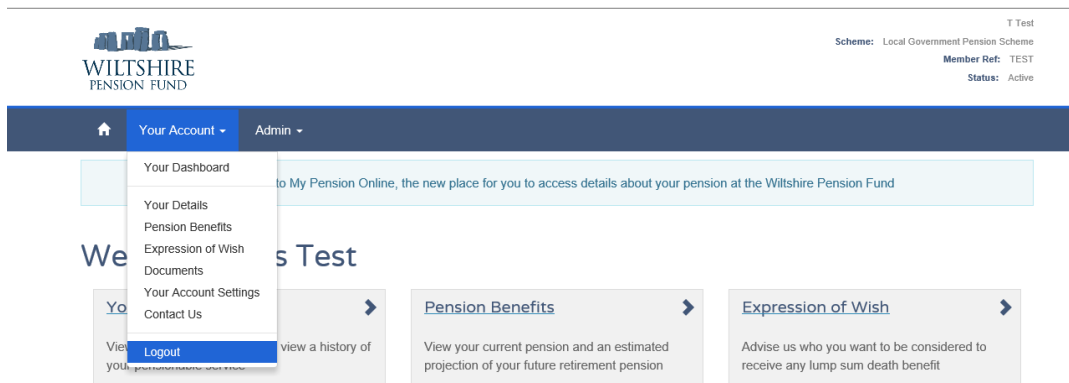
- Enter your email address and the password you have registered with.
- Click 'Login'.

### Step 3:

- You will then be asked to answer a security question that you have set up to be able to successfully log in.

## How do I log out?

### Step 1:



- Near the top of the page is a dark blue taskbar. Click on 'Your Account' next to the home button.

### Step 2:

- You will now see a drop-down menu. At the bottom of the menu is 'Logout'. Click this to successfully log out.

## I have accidentally locked my account

If you get locked out of your account, you will need to click on the 'Forgotten your Password?' link to have a password reset link sent to you email.

# I have forgotten my password

## Step 1:

- Click on 'Forgotten your password?'

## Login

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

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

The login form consists of two input fields: 'Email Address' and 'Password'. Below the 'Password' field is a blue link labeled 'Forgotten your password?' which is circled in red. Below the link is a blue 'Login' button.

## Step 2:

### Forgotten your Password?

Please enter the following details and click Submit to see your password hint.

The form for 'Forgotten your Password?' includes four input fields: 'Email Address', 'Surname', 'NI Number', and 'Date of Birth'. Below these fields are 'Submit' and 'Cancel' buttons.

- Fill in all the details that are required and click submit.

## Step 3:

The screenshot shows the 'Forgotten your Password?' page. At the top is a dark blue navigation bar with a home icon and the text 'Login'. Below this is the heading 'Forgotten your Password?'. The page contains two main sections: 'Your Password Hint' and 'Reset Password'. The 'Your Password Hint' section has a 'Return' button. The 'Reset Password' section has a 'Reset Password' button.

- The page will then display your password hint and an option to reset your password.
- If you know the hint you can go back and login. Otherwise you will need to click 'Reset Password.'

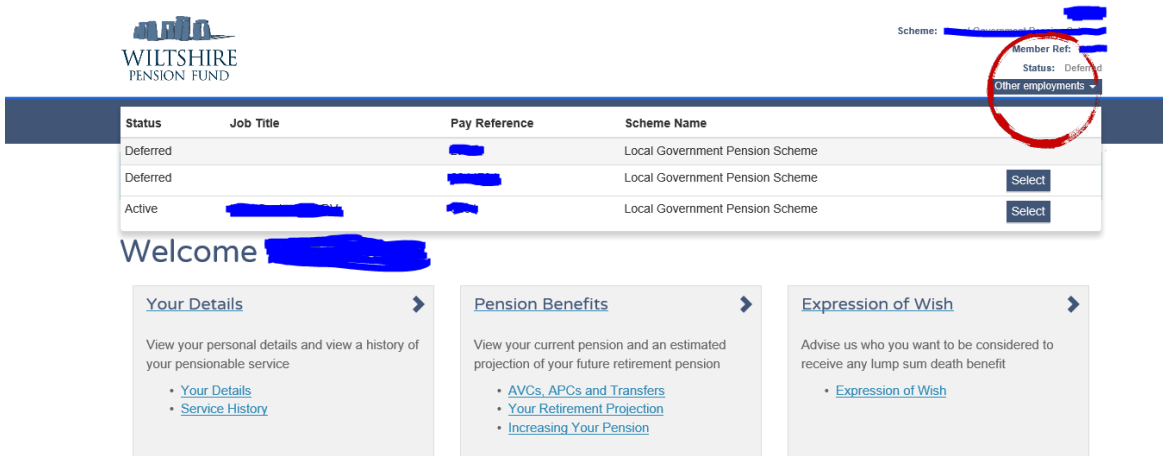
## Step 4:

- A password reset link will be sent to your email address with instructions on how to reset your password.

# How do I view my other scheme accounts?

If you have other scheme accounts such as a deferred account, you will be able to access these on the My Wiltshire Pension site.

## Step 1:



- At the top of the page there will be a blue box entitled 'Other employments'. Click this.

## Step 2:

- To view your chosen pension account, click the 'Select' button next to it.

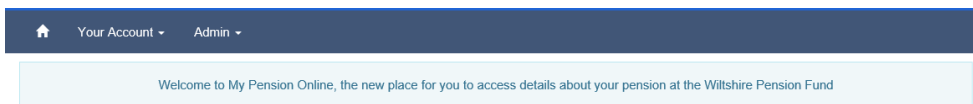
## Step 3:

- Your dashboard will now update with the information linked to this scheme account.
- You will be able to see which account you are in by looking at the top right of the page where it shows 'status' and 'Member Ref'.

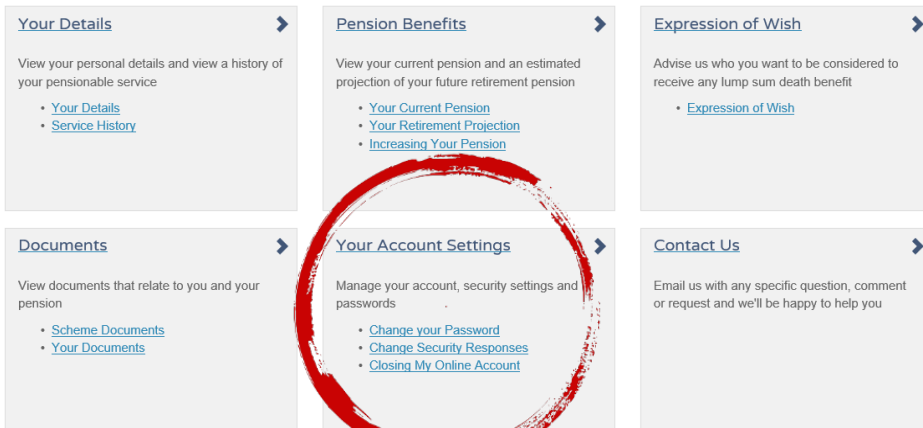
# How do I change my password?

## Step 1:

- On the dashboard click 'Change your Password' which can be in the 'Your Account Settings' Box.



## Welcome Miss Test





## Step 2:

[Your Dashboard](#) > [Your Account Settings](#) > Change your Password

## Change your Password

To change your password complete the form below and click Submit.

Note that passwords are case-sensitive: you can use upper, lower or mixed case passwords.

Enter Current Password	<input type="password"/>	✖
Enter New Password	<input type="password"/>	
	<small>?@! \]^_`{}~\ )(8,)\$.*(?=.*d)(?=.*[a-z])(?=.*[A-Z])(?=. *!#\$%&amp;'()*+,-./:;&lt;=&gt;?@! \]^_`{}~\ )(.*)" /&gt;</small>	
Confirm New Password	<input type="password"/>	✖
Password Hint	<input type="text"/>	
	<input type="button" value="Submit"/>	<input type="button" value="Cancel"/>

- You will be asked to enter your current and a new password.
- Ensure your new password contains the following:
  - 8 to 12 characters long
  - a number and at least one upper and lower-case letter
  - a special character from the list below  
!"#\$%&'()\*+,-./:;<=>?@[!^\_`{|}~\

## Step 3:

- If your change is successful a notification will appear.

## How do I change my security response?

### Step 1:

- On the dashboard click 'Change Security Responses' which can be in the 'Your Account Settings' Box.

The screenshot shows the 'My Pension Online' dashboard. At the top, there is a navigation bar with 'Your Account' and 'Admin' menus. Below this is a welcome message: 'Welcome to My Pension Online, the new place for you to access details about your pension at the Wiltshire Pension Fund'. The main content area is titled 'Welcome Miss Test' and contains several menu items: 'Your Details', 'Pension Benefits', 'Expression of Wish', 'Documents', 'Your Account Settings', and 'Contact Us'. The 'Your Account Settings' menu item is circled in red. It lists three options: 'Change your Password', 'Change Security Responses', and 'Closing My Online Account'.

### Step 2:

- You will be sent to the following page.

## Change Security Responses

You can select new security questions and responses, or you can change the responses to your existing security questions. Click Submit to confirm your changes. You are required to enter your password to confirm security question and response changes.

Enter Current Password

---

Security Question 1

New Response 1

Confirm New Response 1

---

Security Question 2

New Response 2

Confirm New Response 2

- Fill in the details and click submit. **Please Note – everything entered must be case-sensitive.**
- If you have successfully changed your security responses a notification will show on the screen.

## Web Browsers

### Basic definition of a web browser

A web browser is the program/application you use to access the internet to view websites. There are many different web browsers available to access the internet. You will usually find the web browser you use on your computer taskbar or on your computer desktop.

### Using a different web browser

The following web browsers are supported to access the site:

Microsoft Edge



Mozilla Firefox



Google Chrome



Safari



**Internet Explorer is not supported**



# Navigating My Wiltshire Pension (Active Member)

## Your Dashboard

This screen helps you to navigate around your My Wiltshire Pension Account.

Home Your Account Admin

Welcome to My Pension Online, the new place for you to access details about your pension at the Wiltshire Pension Fund

### Welcome Miss Test

**Your Details**

View your personal details and view a history of your pensionable service

- [Your Details](#)
- [Service History](#)

**Pension Benefits**

View your current pension and an estimated projection of your future retirement pension

- [Your Current Pension](#)
- [Your Retirement Projection](#)
- [Increasing Your Pension](#)

**Expression of Wish**

Advise us who you want to be considered to receive any lump sum death benefit

- [Expression of Wish](#)

**Documents**

View documents that relate to you and your pension

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

**Your Account Settings**

Manage your account, security settings and passwords

- [Change your Password](#)
- [Change Security Responses](#)
- [Closing My Online Account](#)

**Contact Us**

Email us with any specific question, comment or request and we'll be happy to help you

Click on any of the hyperlinks to view each section.

## Your Details

This screen shows all your current contact and personal information that we currently hold.

### Your Details

**Contact Details**

<b>Address</b>	Test	<b>Phone Number</b>	
	Test	<b>Email Address</b>	a.test@googlemail.com
	Test		
<b>Postcode</b>	MB15 12B		

**Personal Details**

<b>Title</b>	Miss	<b>Initials</b>	T
<b>Forenames</b>	Test	<b>Surname</b>	Test
<b>Date of Birth</b>	01/01/1960	<b>Gender</b>	Female
<b>NI Number</b>	AB123456C	<b>Partnership Status</b>	Married
<b>Status</b>	Active		

If any of the personal details above are incorrect, please contact your Pensions Department here [Wiltshire Pension Fund](#)

Active members **cannot** make changes to their personal or contact information using My Wiltshire Pension.

If you wish to change any of your personal details please contact your **employer**.

## Service History

This screen shows both your current service and your historic service. Note that transfers may also be included in the historic service where a transfer has been received.

Home Your Account Admin

[Your Dashboard](#) > [Your Details](#) > Service History

### Service History

Historic Employer Details				
Employer	Start Date	End Date	Service (years/days)	Full/Part Time/Transfer
DUMMY INFORMATION	01/01/2010	01/01/2011	01/001	Full
DUMMY INFORMATION	01/01/2005	31/12/2009	05/000	Full

Your Current Employer Details will **not** have an end date or service years/days details. This is because you have not yet left that employment.

**Please note:** Your part-time and full-time status was only required for service that was accrued prior to 1 April 2014. After 1 April 2014 this has not been provided by your employer so it may be displaying incorrectly on your My Wiltshire Pension record. This will not affect your pension entitlement.

## Expression of Wish

The Expression of Wish screen shows details of who you have nominated to receive your Lump Sum Death Grant.

Your pension fund has absolute discretion over who receives any Lump Sum Death Grant. This means it can be paid to the beneficiaries(s) you nominate here, to your personal representatives or to any person who appears, at any time, to have been your relative or dependant. You should complete this form so that your wishes as to who you would like to receive any death grant can be taken into account. You can update these details at any time.

**Spouse Beneficiary**

**Spouse Name** Spouse Test ✓

**Date of Birth** 03/04/1973 ✓

**Proportion** 60 %

**Date of Marriage** 31/07/1999 ✓

**Contact Details** Test Address

Clear Spouse Entry

Please add details about your spouse in the 'Spouse Beneficiary' section.

**Please note** - Civil Partners and Cohabiting Partners **cannot** be added to the 'Spouse Beneficiary' section. Instead they must be listed in the 'Dependant and Others' section.

**Child Beneficiaries**

**Name** Child Test ✓

**Date of Birth** 18/01/2003 ✓

**Proportion** 40 %

**Contact Details** Test Address

-

+

You can list any child beneficiaries and the proportion you would like them to receive in the 'Child Beneficiaries' section.

**Dependant and Other Beneficiaries**

**Name** Name ✗

**Date of Birth** dd/mm/yyyy ✗

**Proportion** Proportion ✗ %

**Contact Details** Address line 1 and postcode

-

+

You can include multiple 'Dependant or Other Beneficiaries' or 'Child Beneficiaries' by pressing the + button and adding their details.

My Wiltshire Pension will check that all nominations total 100%.

You are **not** able to nominate a charity or organisation through My Wiltshire Pension. If you wish to do so you will need to send us a completed Expression of Wish form. This form can be found on the Wiltshire Pension Fund Website.

## Your Current Pension

This section is where you can view your current pension.

The Annual pension and Lump Sum includes both pre-2014 Final Salary benefits and post-2014 CARE benefits, where applicable.

Below your annual pension figures you will find details on the date on which the CARE Pension was last updated and the latest Pensionable Salary that was used to calculate your Final Salary benefits.

Your Current Pension ▼

**Annual Pension** £929.41

**Lump Sum** £0.00

---

Your total pension valuation includes both your Final Salary benefits and CARE benefits, please click on the figure below for a detailed breakdown of your CARE benefit

**Annual CARE Pension \*** [£559.93](#)

**Annual Final Salary Pension \*\*** £369.48

\* Your Annual CARE Pension is correct as at 31/03/2018

\*\* Your Annual Final Salary Pension is based on a full-time equivalent salary of £16,928.00

Please note that you will only be entitled to an automatic lump sum if you have membership in the Wiltshire Pension Fund prior to 31 March 2008. However, you will have the option of electing to [Exchange Pension for a Lump Sum](#) on retirement

There is a hyperlink on the CARE pension that shows a full breakdown of the pension you have accrued in this scheme.

[Back](#)

Care Account History <span style="float: right;">▼</span>										
Start Date	End Date	Section	Opening Balance	Pensionable Pay	Pension Build Up Rate	Pension Accrued	Additional Credit	Closing Balance	Inflation	Pension Revaluation
01/04/2017	31/03/2018	Main	£406.08	£6,739.50	49.00	£137.54	£0.00	£543.62	3.00	£559.93
01/04/2016	31/03/2017	Main	£267.48	£6,594.18	49.00	£134.58	£0.00	£402.06	1.00	£406.08
01/04/2015	31/03/2016	Main	£134.20	£6,544.04	49.00	£133.55	£0.00	£267.75	-0.10	£267.48
01/04/2014	31/03/2015	Main	£0.00	£6,498.12	49.00	£132.61	£0.00	£132.61	1.20	£134.20

You can click 'Back' to go back to the main 'Your Current Pension' screen.

# Your Retirement Projection

The retirement projection screen allows you to run active pension projections.

The Calculation will run at the default retirement date of your State Pension age.

You are able to adjust your leaving (retirement) date, your CARE Pay and Final Salary Pay and recalculate based on those figures.

Home Your Account Admin

Your Dashboard Pension Benefits Your Retirement Projection

## Your Retirement Projection

If you are looking to retire within the next twelve months please complete a form for the Pensions Team to send you a formal estimate. Please complete a [Retirement Estimate Form](#)

### Your Calculation Inputs

Leaving Date	01/01/2026	x	✓	📅
CARE Pay	£ 20000.00		✓	
Final Salary Pay	£ 16000.00		✓	

The above information has been pre-populated with the latest informatio we hold on your record. If you wish to use different figures please note that CARE Pay is your actual earnings and the Final Salary Pay is your full-time equivalent salary

Recalculate by clicking the 'Recalculate' button (half way down page).

Recalculate

### Your Calculation Results

Annual Pension	£7,360.51
Lump Sum	£1,955.08
Annual Spouse's Pension	£2,481.35
Projected Salary to Retirement	£20,000.00

Your calculation results assume that you will remain in active employment until the leaving date that you have selected and you will take your benefits on that date

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

#### Additional Lump Sum Options

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 Recalculate button below

Recalculate

Important Notes on Your Pension Figures



By clicking on the 'Additional Lump Sum Options' dropdown arrow you will be able to see a graph showing what lump sum could be payable. You can select different points along this graph between the no additional lump sum and the maximum lump sum available to see how this impacts your residual pension payable.



# Thinking of increasing your Pension?

## Increasing Your Pension

- Increasing Your Pension >
- Additional Voluntary Contributions (AVCs) >
- Additional Pension Contributions (APCs) >

Use the arrows to open drop down menus with more information about ways you can increase your pension. You can find out more about AVCs and APCs by following the links or going to the Wiltshire Pension Fund website.

## Transfer Details

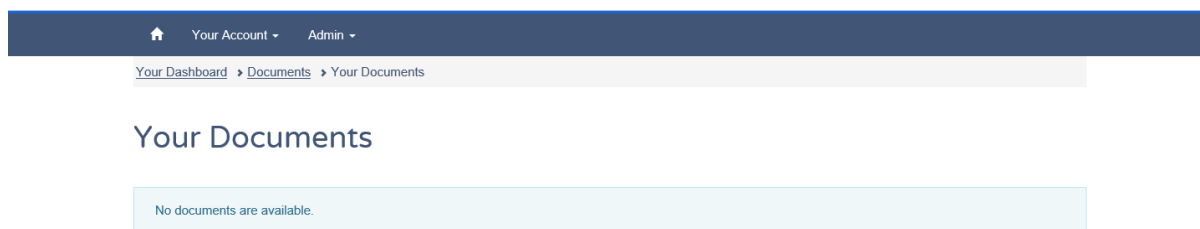
If you have a pension transfer it will show the details of the transfer here. The transfer amount received will be detailed on the Transfer Details screen.

## AVCs, APCs and Transfers

Transfer Details			
Transferring Scheme	Date	Amount	Service (years/days)
TEST	12/12/2018	£15,000.00	00/000

There will also be service listed in the Historic Employer Details. If the transfer purchased CARE benefits then the service may not be shown, but the CARE pension purchased will show in the following CARE update. If you have transferred pension in the last 12 months you may not see this until your CARE benefit has been updated.

## Member Documents



Home Your Account Admin

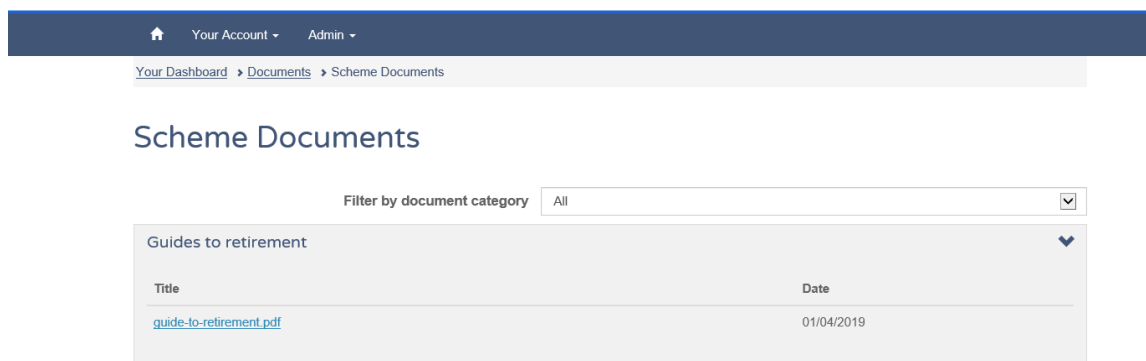
Your Dashboard > Documents > Your Documents

### Your Documents

No documents are available.

The member documents section shows any documents on **your** record that has been made available to the My Wiltshire Pension site.

## Scheme Documents



Home Your Account Admin

Your Dashboard > Documents > Scheme Documents

### Scheme Documents

Filter by document category All

Guides to retirement

Title	Date
<a href="#">guide-to-retirement.pdf</a>	01/04/2019

The Scheme Documents section shows any documents that the Wiltshire Pension Fund have made available **generally** to the My Wiltshire Pension site.



01225 713 606  
pensionenquiries@wiltshire.gov.uk  
www.wiltshirepensionfund.org.uk

Wiltshire Pension Fund  
County Hall  
Bythesea Road  
Trowbridge  
BA14 8JN