



Scan the QR code to
get registered onto the
Pension Portal today



West Midlands Pension Fund

PENSION PORTAL

DEFERRED MEMBERS



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How to view your documents
including your Deferred Benefit
Statement

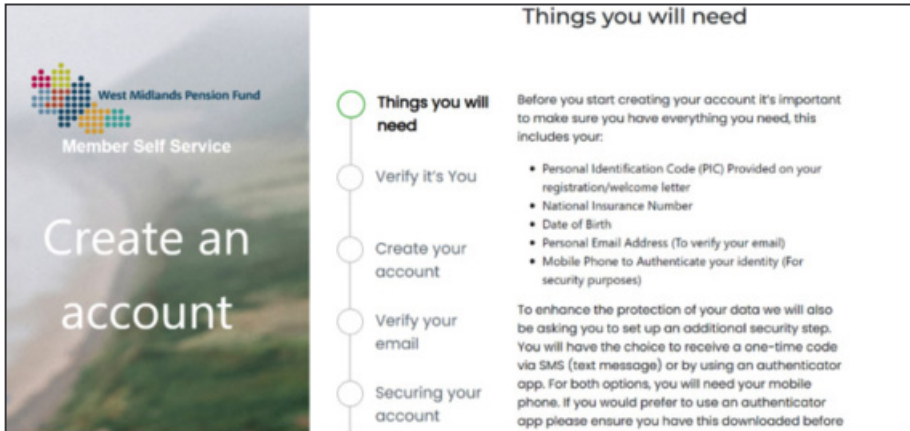
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1) How to register your account

Go to www.wmpfonline.com/pension-portal and select **Log in/Register** and click **'New User Registration'**. The page will appear as below with confirmation of what you will need.



The screenshot shows the 'Things you will need' page. On the left, there is a sidebar with the West Midlands Pension Fund logo and 'Member Self Service' text, and a large 'Create an account' heading. The main content area has a title 'Things you will need' and a list of steps: 'Verify it's You', 'Create your account', 'Verify your email', and 'Securing your account'. The 'Verify it's You' step is highlighted with a green circle. To the right, there is a paragraph explaining the importance of having everything needed, followed by a bulleted list of requirements: Personal Identification Code (PIC), National Insurance Number, Date of Birth, Personal Email Address, and Mobile Phone to Authenticate identity. Below this, there is a paragraph about an additional security step (SMS or authenticator app).

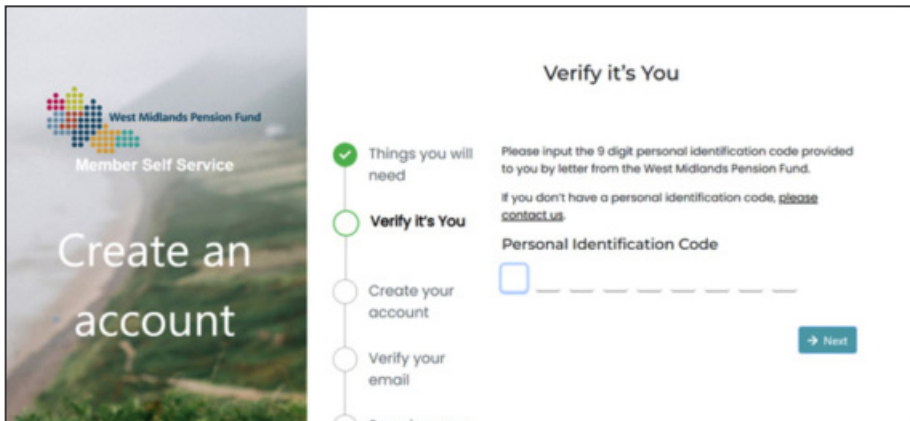
Things you will need

Before you start creating your account it's important to make sure you have everything you need, this includes your:

- Personal Identification Code (PIC) Provided on your registration/welcome letter
- National Insurance Number
- Date of Birth
- Personal Email Address (To verify your email)
- Mobile Phone to Authenticate your identity (For security purposes)

To enhance the protection of your data we will also be asking you to set up an additional security step. You will have the choice to receive a one-time code via SMS (text message) or by using an authenticator app. For both options, you will need your mobile phone. If you would prefer to use an authenticator app please ensure you have this downloaded before

You will need to input your personal identification code which is in the letter we posted to you. Then select **'Next'**.



The screenshot shows the 'Verify it's You' page. The sidebar is the same as in the previous screenshot. The main content area has a title 'Verify it's You' and a list of steps: 'Things you will need', 'Verify it's You', 'Create your account', 'Verify your email', and 'Securing your account'. The 'Verify it's You' step is highlighted with a green circle and a checkmark. To the right, there is a paragraph asking the user to input the 9-digit PIC. Below this, there is a link to 'contact us' and a text input field for the 'Personal Identification Code'. A 'Next' button is located at the bottom right.

Verify it's You

Please input the 9 digit personal identification code provided to you by letter from the West Midlands Pension Fund.

If you don't have a personal identification code, [please contact us](#)

Personal Identification Code

[Next](#)

West Midlands Pension Fund
Member Self Service

Create an account

Verify it's You

Things you will need

Verify it's You

Create your account

Verify your email

Please provide the following personal details.

National Insurance Number

Date of Birth
DD MM YYYY

[Next](#)

You will then need to enter your National Insurance Number and then your Date of Birth. Once the fields have been entered, please select 'Next'.

West Midlands Pension Fund
Member Self Service

Create an account

Create your account

Things you will need

Verify it's You

Create your account

Verify your email

Create a username

Create a password

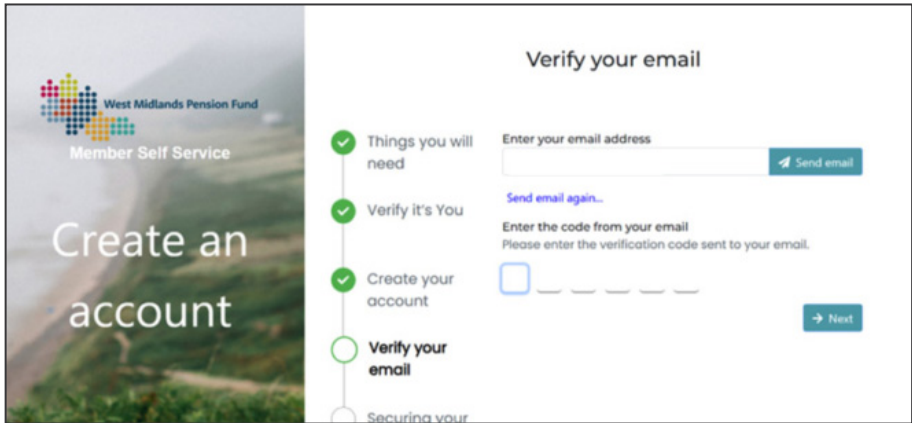
Create a password

Minimum password requirements:

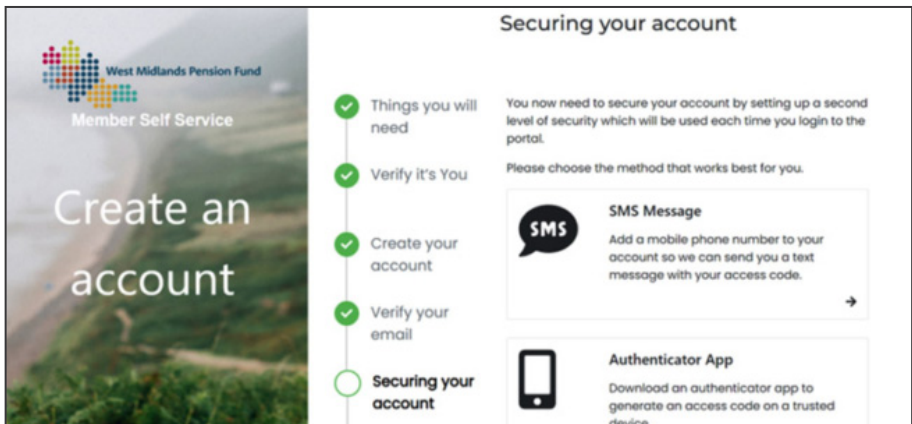
- ! At least 8 Characters
- ! At least 1 Uppercase Character (A-Z)
- ! At least 1 Lowercase Character (a-z)
- ! At least 1 Number (0-9)
- ! At least 1 Special Character (. * [@ # \$ % ^ & + = |) ()

[Next](#)

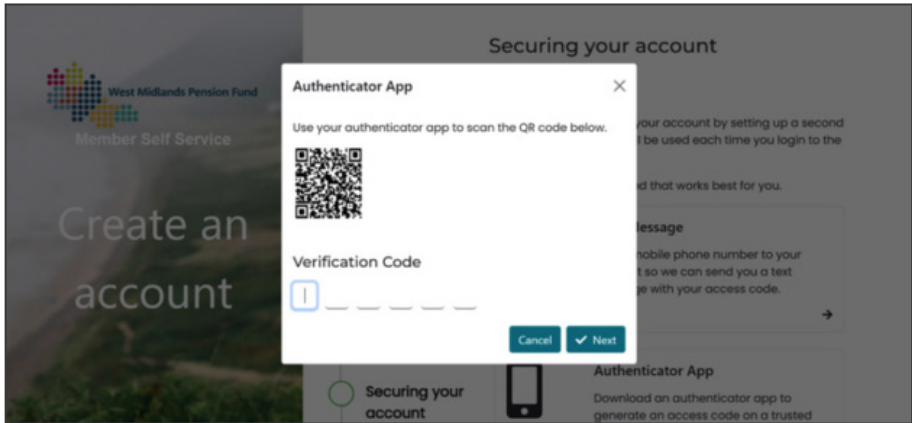
Create a memorable username and password that fits the minimum password requirements as stated above and click 'Next'.



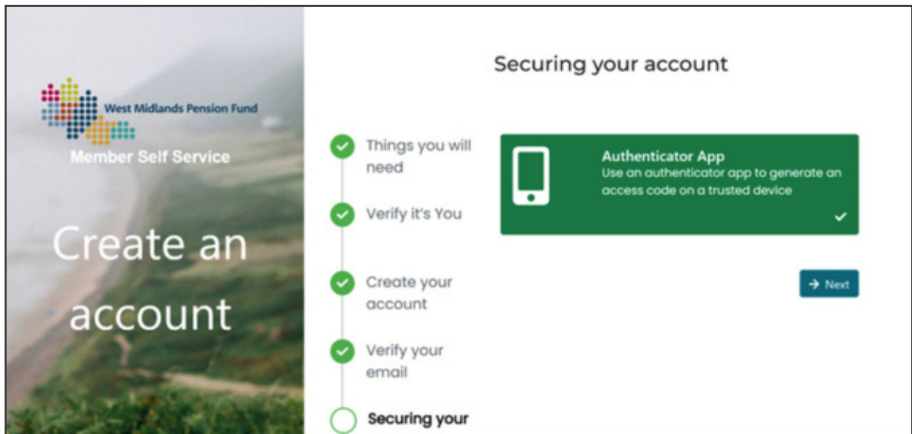
Enter your email address, select 'Send email' and keep the page open. Once you have the email enter the code on the registration page and select 'Next'.



For security purposes you will now need to set up a second level of security. Select the method which is best for you above. If you are using your mobile device, you may prefer to select 'SMS Message' then each time you log onto the portal a text message containing a time sensitive access code will be sent to you to enter. If you are using the SMS Message option and you have entered the code, you will now be able to login to the portal. If you are using a tablet, laptop or PC you may want to choose the 'Authenticator App'. If so, please follow the instructions below.



Open the camera on your phone and aim it at the QR code on the screen. It will then produce a verification code for you to enter onto the screen. Enter the Verification Code and select 'Next'.



The screen will change to show the QR code has been authenticated and then select 'Next'.

West Midlands Pension Fund
Member Self Service

Create an account

Securing your account

Things you will need

Verify it's You

Create your account

Verify your email

Securing your account

Sign in

If you lose access to your authentication device, you will need to use one of these codes to sign in to your account. You can only use each backup code once.

Store these codes somewhere safe and accessible

Recovery Codes

3szqryptxgzg	po3egnsW5ivd
s4bsszpeaig	pemkgyyztlt
3@vwx4qlcza	armclffcawo4
to2whfzhrgjs	fv2eddmfikj

These codes are single use.
You will only be able to use each one once.

Copy codes Print codes Download codes

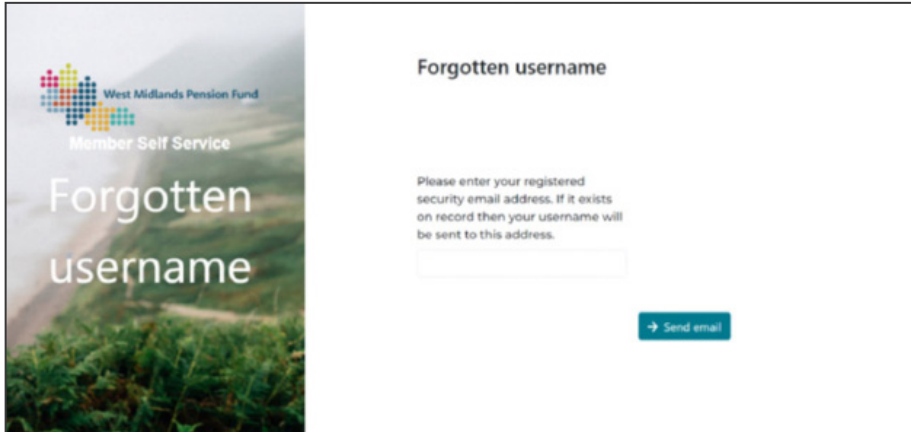
Before your account registration is completed, you will be given a series of one-time use codes that you will need if you lose access to your authentication device. Store these somewhere safe as you may need them in the future.

You will now be able to sign in with your username, password and each time you will be sent a new authentication code to enter.

2) How to reset your security details

If you have forgotten your username or password, you will need to select either 'Forgotten username or password'. If you have forgotten both, you will need to reset your username first and then the password second.

To reset your username, select 'Forgotten username'. The screen will change so you can then enter your registered email address.



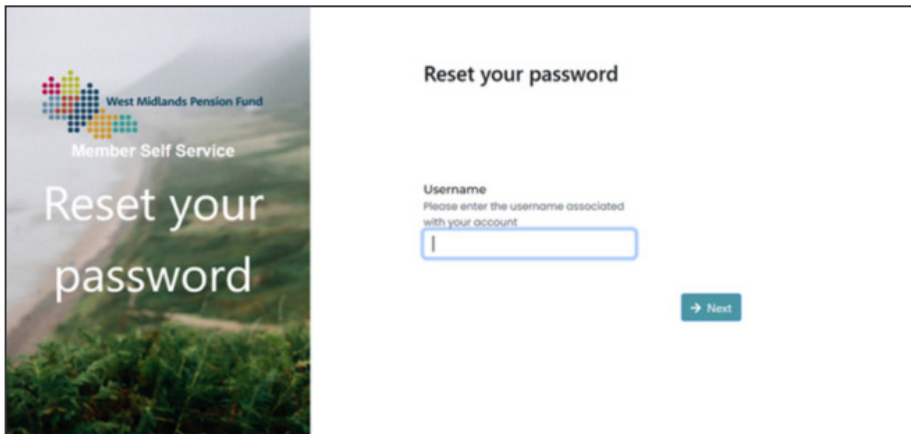
Forgotten username

Please enter your registered security email address. If it exists on record then your username will be sent to this address.

[→ Send email](#)

Enter your email address and select 'Send email' your email will provide you with your username. Once you have this click 'Take me to sign in' and enter your login details.

If you have forgotten your password, click 'Forgotten Password' and the screen will then change to start the reset password process.

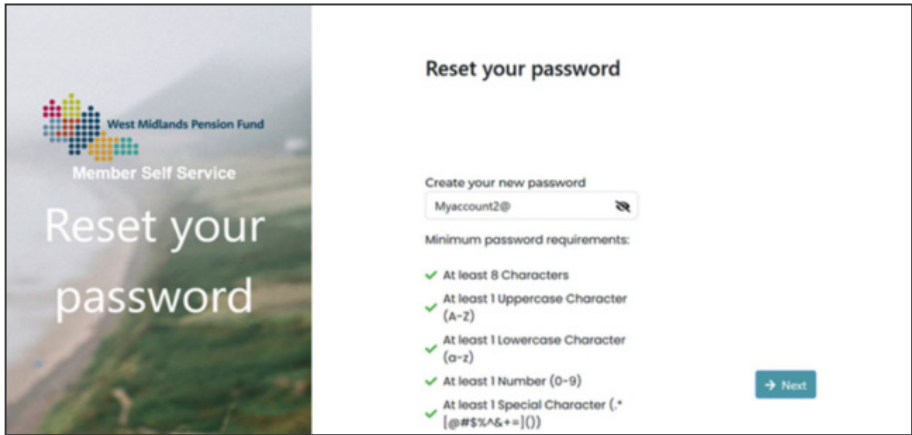


Reset your password

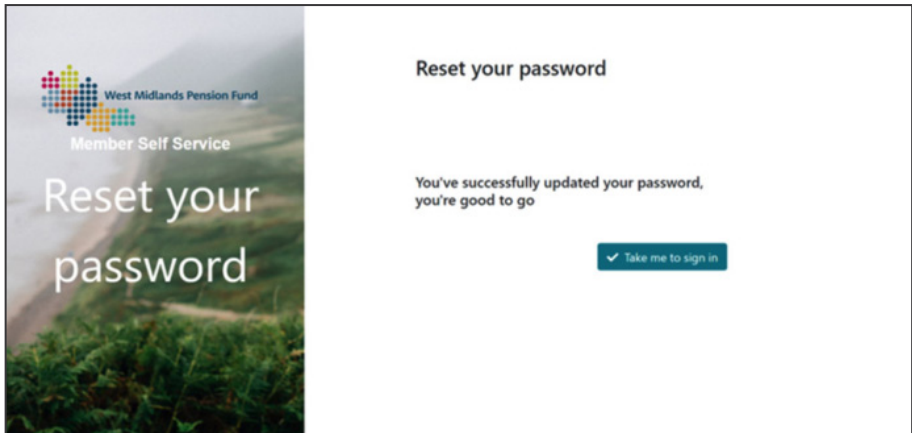
Username
Please enter the username associated with your account

[→ Next](#)

Enter the Username and select 'Next'.

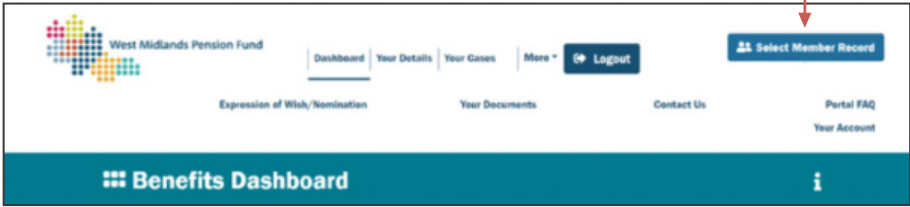


Create a new password which meets the minimum password requirements and select 'Next'.



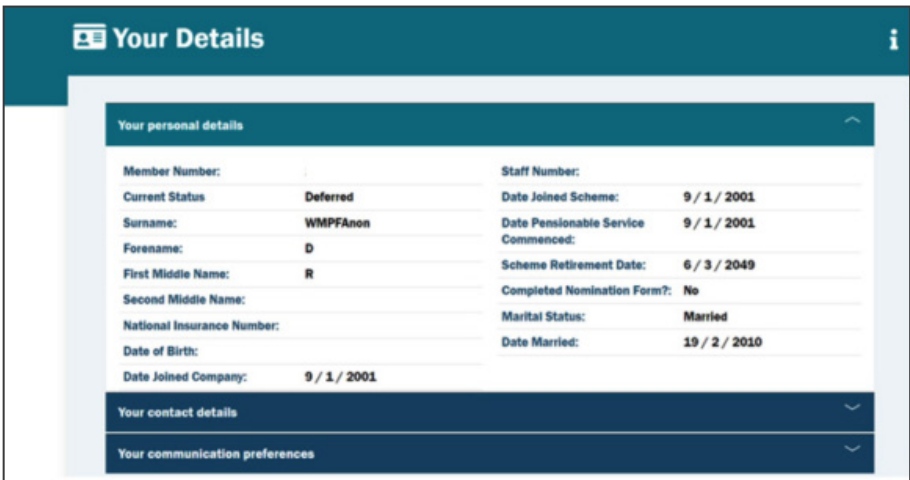
Once the password is reset you can now select 'Take me to sign in' and log into the portal.

3) How to view details of your benefits



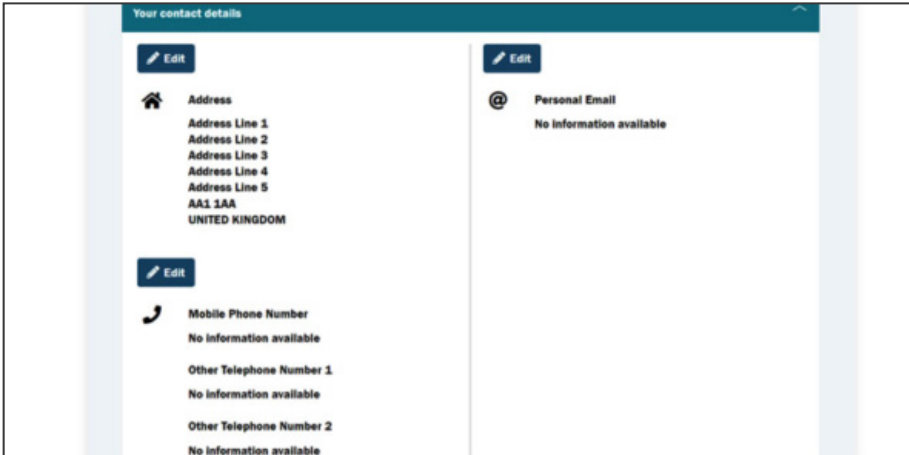
If you have multiple memberships with the Fund, please click ‘[Select Member Record](#)’. This will provide a list of your reference numbers where you will need to click to view each account separately.

Select ‘[Your Details](#)’. This will then provide you with a breakdown of your personal details, contact details, communication preferences and bank details.



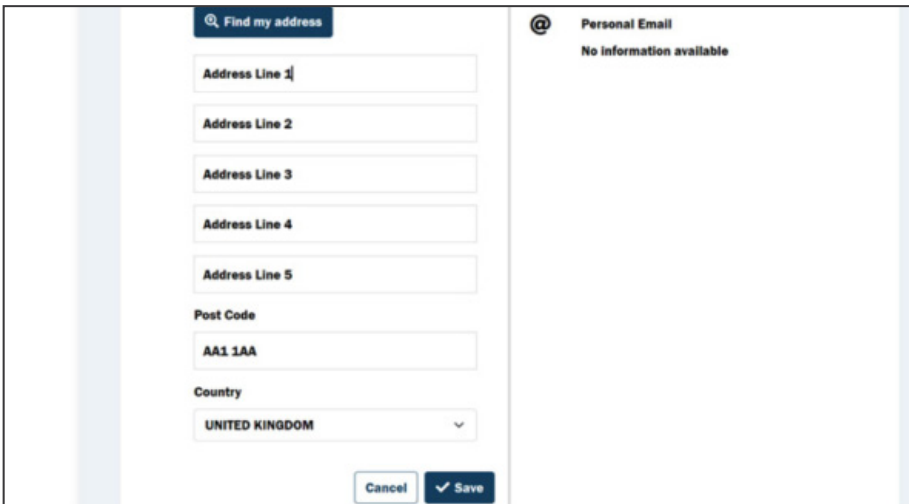
4) How to update your contact/personal details

After selecting 'Your Details' select the sub category of 'Your contact details'. This will then allow you to update your address, email, contact number and your email address by selecting 'Edit'.



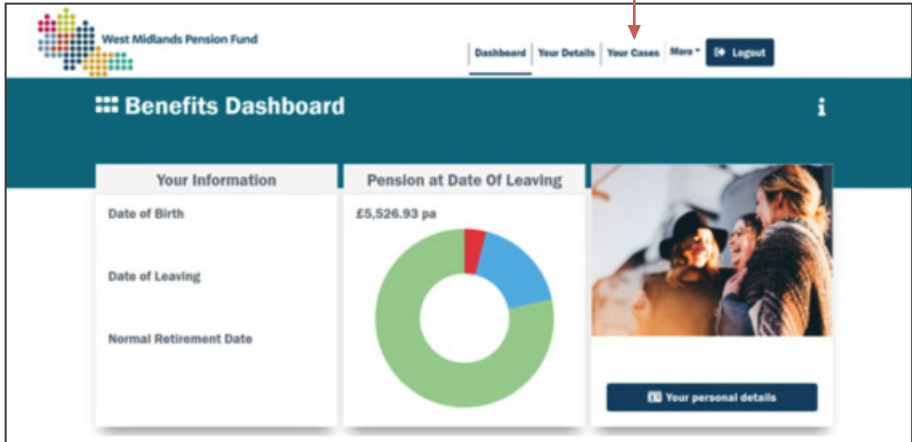
The screenshot shows the 'Your contact details' page. On the left, there is a section for 'Address' with a house icon and an 'Edit' button. Below it are five 'Address Line' input fields, followed by 'AA1 1AA' and 'UNITED KINGDOM'. Below the address section is a 'Mobile Phone Number' section with a phone icon and an 'Edit' button. It shows 'No information available' for the mobile number, and 'Other Telephone Number 1' and 'Other Telephone Number 2' sections, both also showing 'No information available'. On the right, there is a 'Personal Email' section with an '@' icon and an 'Edit' button, showing 'No information available'.

To change your address, after selecting 'Edit' where your previous address is, it will then change the screen and allow you to enter your address manually or enter your postcode and click 'Find my address' where the system will provide a drop-down box of your street automatically and you will select the correct name or number. When the correct address has been auto populated select 'Save'.



The screenshot shows the 'Find my address' page. At the top, there is a search bar with a magnifying glass icon and the text 'Find my address'. Below it are five 'Address Line' input fields, followed by a 'Post Code' input field containing 'AA1 1AA', and a 'Country' dropdown menu showing 'UNITED KINGDOM'. At the bottom, there are 'Cancel' and 'Save' buttons.

To update your marital status, on the home page select 'Your Cases' and then 'Create New Cases' the page will change to 'Change Marital Status'.



You will then be able to complete the online form to change your marital status, please ensure the boxes with asterisk (*) are completed as they are mandatory fields.

Your Cases

Create new case

Cases

- Online Marital Status Change
- Capture inputs 134926

ONLINEMARITALSTATUS

MARITAL STATUS CHANGE Reference: 134926

Guidance Notes

Allows you to update your marital status, title and surname. If you have not changed your title/surname, leave the boxes blank. If you are a pensioner, you must provide evidence of the change with a certificate or relevant document, as applicable.

Online Marital Status Change

* denotes a mandatory field.

Membership Status

Current Marital Status:

Current Date

Current Title

Current Surname

Select New Marital Status *

Date Marital Status Changed *

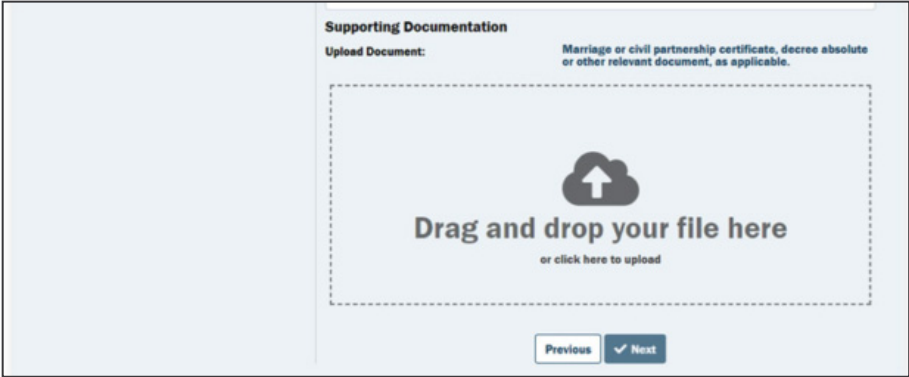
Select New Title (if applicable)

Enter New Surname (if applicable)

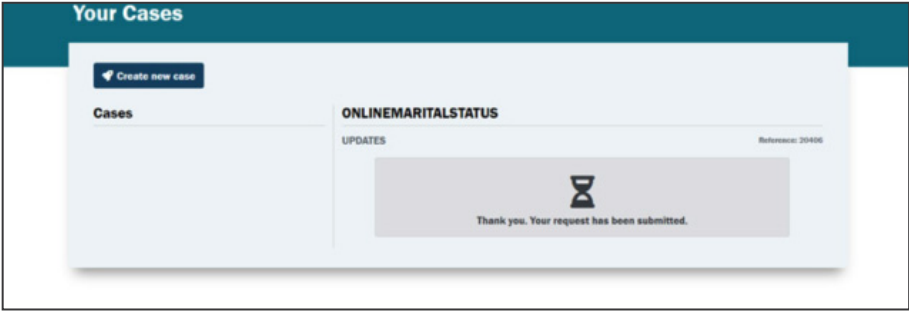
Additional Comments

Enter your comments below:-

After the sections have been completed you will then need to supply a picture of the relevant certificate as supporting evidence to the change of marital status and select 'Next'.

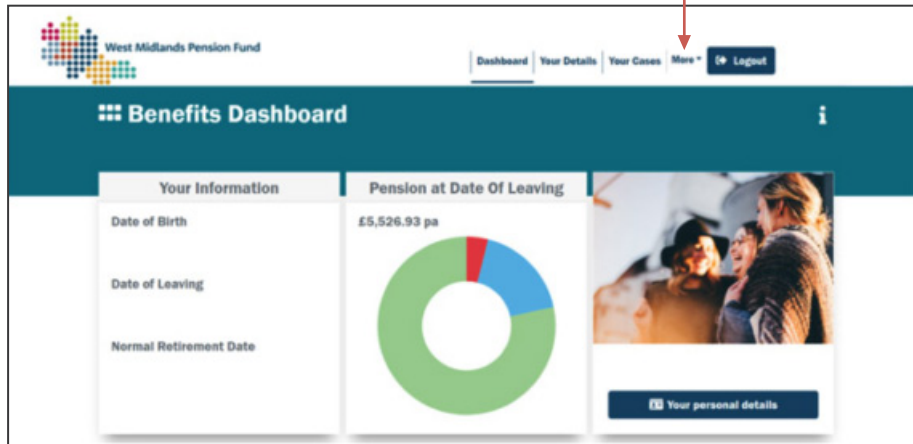


Your change of marital status will then be automatically updated.



5) How to update your Expression of Wish Form (Nomination Form)

On the homepage of your account select 'More' and then 'Expression of Wish/Nomination'.



Please read the Declaration and if you are satisfied, please click 'Accept'.

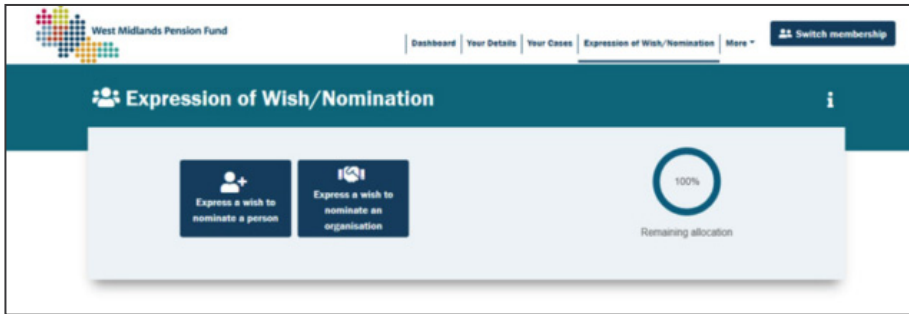
Declaration

Expression of Wish/Nomination

On the event of your death a death grant may be payable to the person/s or company which you have detailed in your expression of wish nomination.

Please click "Accept" to view or update your expression of wish. For more information on death benefits and what may be payable, please visit www.wmpfonline.com/bereavement

Once the screen has changed you will then be able to either nominate a person, people or an organisation.

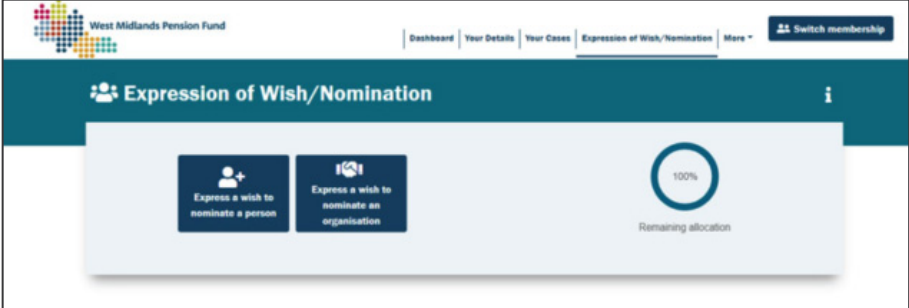


If you wish to nominate a person or people, please click ‘Express a wish to nominate a person’.

Please complete the following fields

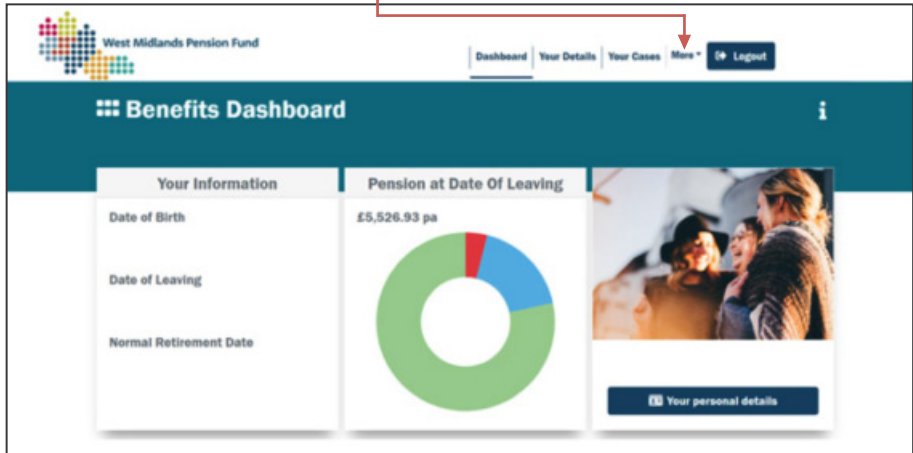
- Full name
- Choose their relationship to you on the drop-down box
- The percentage of how much you would like the nominee to be awarded. A comment is optional. However, you do not need to state anything in this section
- Nominated persons name address alternatively you can list the address as your own by selecting the ‘Use my address; toggle or click ‘enter manually’ and then select save.

If you have not awarded 100% of the benefits, the remaining allocation at the top will show that there is still a proportion to allocate. A disclaimer message will pop up to advise that the benefits need to be allocated in full before you can leave the screen – you can then select ‘Save changes’. You can also express a wish to nominate an organisation following the same guidance.

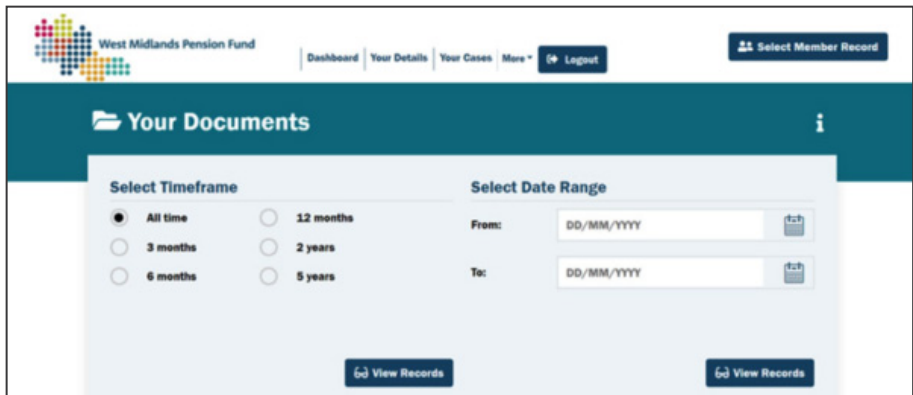


6) How to view your documents including your Deferred Benefit Statement

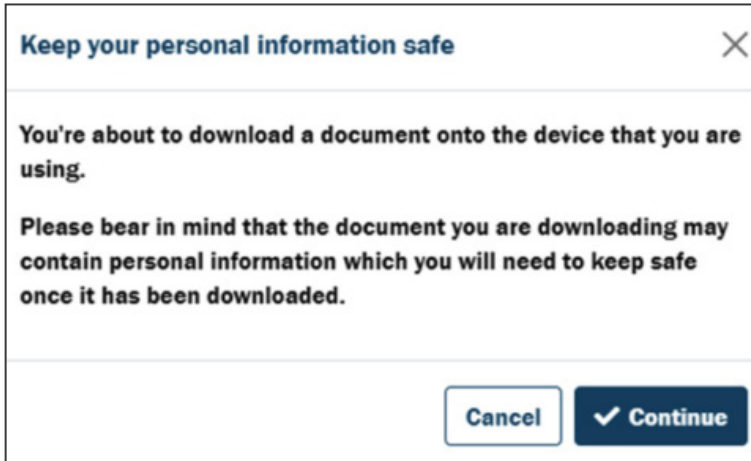
On the home page click on 'More' and then 'Your Documents' section.



The screen will change and you will be able to view all documents in date order. Alternatively, you can select a specific timeframe to filter documents.



Underneath 'Browse Documents' you can select the relevant folder which will say 'Benefit Statement'. Once you click on the relevant statement you wish to view, the declaration will appear for you to accept.



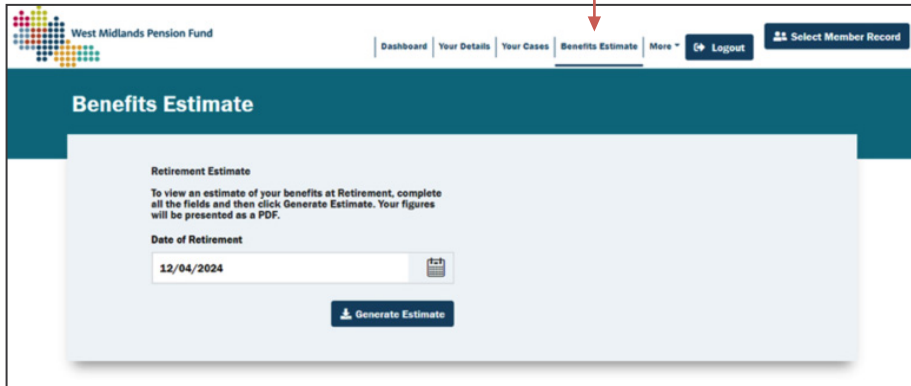
At the top of your screen a pop-up box will give you the option to open the document or save. If you open the document, it will appear in a separate tab to the portal website, and you will be able to browse through the Deferred Benefit Statement.

Alternatively, you can select to save the file in your own documents on your laptop, tablet, PC or phone for you to view at any time without having to log into the portal.

7) How to run a deferred estimate

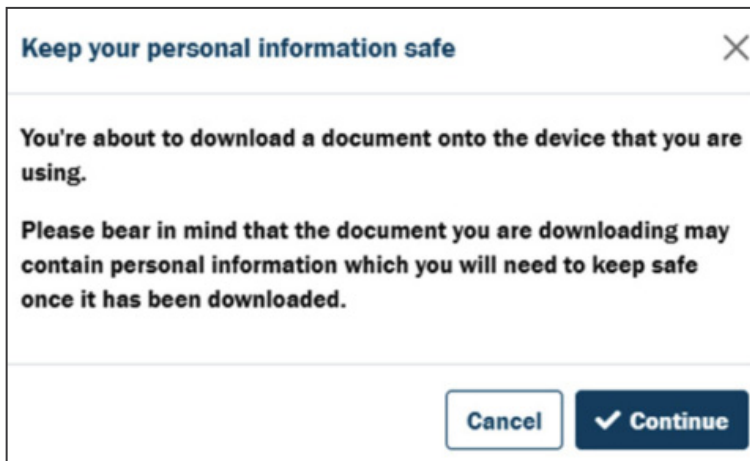
If you are over the age of 55 and wish to have an estimate at the end of the current scheme year* you can obtain this through your portal account (however, please note, this will not include any Additional Voluntary Contributions (AVCs) that you may have paid). Once you have reviewed the estimate that has been produced if you would like to access your deferred benefits, please [contact us](#) and we will arrange for a formal quotation and retirement pack to be issued to your home address.

Firstly log into your account and select 'Benefits Estimate' and enter the date within the current scheme year you would like the estimate for. Then 'Generate Estimate'.



The screenshot shows the West Midlands Pension Fund portal. The navigation menu includes 'Dashboard', 'Your Details', 'Your Cases', 'Benefits Estimate', and 'More'. A red arrow points to the 'Benefits Estimate' tab. The main content area is titled 'Benefits Estimate' and contains a 'Retirement Estimate' form. The form includes a text box with instructions: 'To view an estimate of your benefits at Retirement, complete all the fields and then click Generate Estimate. Your figures will be presented as a PDF.' Below this is a 'Date of Retirement' field with a calendar icon, currently showing '12/04/2024'. At the bottom of the form is a 'Generate Estimate' button.

A box will appear that brings to your attention that you will be downloading your estimate, select 'Continue' and then select 'Open' the document or 'Save'. If you open the document, it will appear in a separate tab.



The screenshot shows a security warning dialog box. The title is 'Keep your personal information safe'. The main text reads: 'You're about to download a document onto the device that you are using. Please bear in mind that the document you are downloading may contain personal information which you will need to keep safe once it has been downloaded.' At the bottom right, there are two buttons: 'Cancel' and 'Continue'.

*scheme year is from 1st April to 31st March

Alternatively, you can select to save the file in your own documents on your laptop, tablet, PC or phone for you to view at any time without having to log into the portal.

WEST MIDLANDS PENSION FUND

LOCAL GOVERNMENT PENSION SCHEME REGULATIONS

ESTIMATE OF DEFERRED RETIREMENT BENEFITS

Name	Date of Birth
Member Number	Date of Estimate

Your deferred retirement estimate (standard benefits)

This is your estimate of benefits at your chosen retirement date. If you choose to take your pension benefits before your normal pension age they will normally be reduced, as they're being paid earlier. If you take them later than your normal pension age they're increased because they're being paid later. You must draw your benefits in the LGPS before your 75th birthday.

Annual Retirement Pension	£23,006.56
Lump Sum Retirement Grant (if applicable)	£46,599.62

Your pension and maximum lump sum option (converted benefits)

When you take your pension benefits, you can choose to swap part of your pension for lump sum. For every £1 of annual pension you give up, you will get a lump sum of £12. This is called converted benefits.

You can choose to swap any amount of pension for lump sum, up to the maximum limit. If you elect to swap pension for lump sum, your pension will be reduced. Any survivor pension paid to your partner or eligible children will not be affected.

The maximum amount of lump sum you can take is shown below along with your reduced pension.

Maximum lump sum	£115,242.26
Annual Retirement Pension after conversion	£17,286.34

Date benefits are payable without a reduction for early payment 20/05/2030
(or from age 60 if this is later than above)

IMPORTANT INFORMATION

This statement provided is for guidance only. This estimate does not take into account any Additional Voluntary Contributions (AVCs) that you may have paid, or any future pensions increase that will be applied to your benefits. This statement should not be relied on without establishing the accuracy of the information contained therein. If you make the decision to retire, prior to making any payment of benefits the Fund will provide you with a formal quotation. For more information about taking your pension early, reductions and taking extra tax free lump sum, please visit www.lgpsmember.org/your-pension/blanking-taking-your-pension/. If you have paid AVCs and would require an estimate to include these values, please contact us.

The statement will then appear as above and will include reductions if applicable for accessing your pension before your normal retirement age.

The statement will show two options in relation to your benefits the 'standard benefits' and 'converted benefits', this is because upon retirement you will have the option to reduce your pension for a higher maximum tax-free cash lump sum.

The standard benefits, outline your annual pension and lump sum if applicable.

Your deferred retirement estimate (standard benefits)	
This is your estimate of benefits at your chosen retirement date. If you choose to take your pension benefits before your normal pension age they will normally be reduced, as they're being paid earlier. If you take them later than your normal pension age they're increased because they're being paid later. You must draw your benefits in the LGPS before your 75th birthday.	
Annual Retirement Pension	£23,006.56
Lump Sum Retirement Grant (if applicable)	£46,599.62

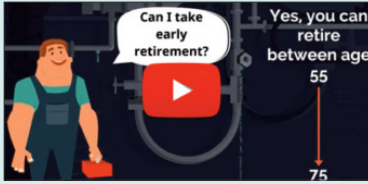
The converted benefits, outline your annual pension and lump sum if you choose to reduce your pension to increase your tax-free lump sum.

Your pension and maximum lump sum option (converted benefits)	
When you take your pension benefits, you can choose to swap part of your pension for lump sum. For every £1 of annual pension you give up, you will get a lump sum of £12. This is called converted benefits.	
You can choose to swap any amount of pension for lump sum, up to the maximum limit. If you elect to swap pension for lump sum, your pension will be reduced. Any survivor pension paid to your partner or eligible children will not be affected.	
The maximum amount of lump sum you can take is shown below along with your reduced pension.	
Maximum lump sum	£115,242.26
Annual Retirement Pension after conversion	£17,286.34
Date benefits are payable without a reduction for early payment (or from age 60 if this is later than above)	20/05/2030

For more information on your options on retirement as a deferred member please visit: <https://www.lgpsmember.org/your-pension/planning/>

Notes

Further guidance



To find out more information about your pension benefits and the Local Government Pension Scheme, please view our short video at <http://www.wmpfonline.com/members>

Contact details



West Midlands Pension Fund
PO Box 3948
Wolverhampton
WV1 1XP



Customer Services: 0300 111 1665



Email: www.wmpfonline.com/emailus



Web: www.wmpfonline.com



Pension Portal: www.wmpfonline.com/pension-portal

Lines open during the following times:
8:30am to 5.00pm Monday - Thursday
8:30am to 4.30pm Friday.
Calls may be monitored for training purposes.

Use this section to record your username once registered:

My username
