# TfL Pension Fund

## A guide to the Pension Web Portal

November 2026




**Notice for the visually impaired**

Copies of this guide in large type and in a text only format are available from the Fund Office. Please write to TfL Pension Fund, 8th Floor, Palestra, 197 Blackfriars Road, London SE1 8NJ, or email the Fund Office at helpdesk@tflpensionfund.co.uk

MAYOR OF LONDON

Transport for London

# Contents


| | |
|---|---|
| Introduction | 2 |
| How to register | 3 |
| How to login | 10 |
| How to view your details | 15 |
| How to update your details | 17 |
| How to update your address | 18 |
| How to update your e-mail address | 19 |
| How to make an online enquiry | 20 |
| How to keep track of your online enquiries and changes | 22 |
| How to view your documents | 24 |
| How to run a quotation | 25 |
| How to view past quotations | 28 |
| How to view your pension payments | 29 |
| How to view where your pension is paid | 30 |
| How to view your pension payslip | 31 |
| How to view your P60 | 32 |
| How to switch between different periods of membership<br>(applies to those with more than one period of Fund membership) | 34 |
| How to change your password | 35 |
| How to change your memorable word | 36 |
| How to change your security questions | 37 |
| How to get a reminder of your username | 38 |
| How to reset your login credentials | 42 |
| Other information | 49 |

## Introduction

Welcome to our guide to the Pension Web Portal.

This guide will show you the various features of the Portal and how to use them. The system features you see depend on your membership status of the TfL Pension Fund; we have set out below the features that each category of member will see.

| | |
|---|---|
| **All Members** | View some of the details we hold about you and your Fund membership<br><br>Amend your e-mail address<br><br>Amend your password, memorable word or security questions<br><br>Submit an online enquiry<br><br>View any documents that have been made available in your Portal account |
| **Active Members** | Run leaver and retirement quotations<br><br>View past quotations that you have run<br><br>Update your expression of wish |
| **Deferred Members** | Run retirement quotations<br><br>View past quotations that you have run<br><br>Update your home address<br><br>Update your expression of wish |
| **Pensioner Members** | View your current and past payslips<br><br>View your P60<br><br>Update your home address |

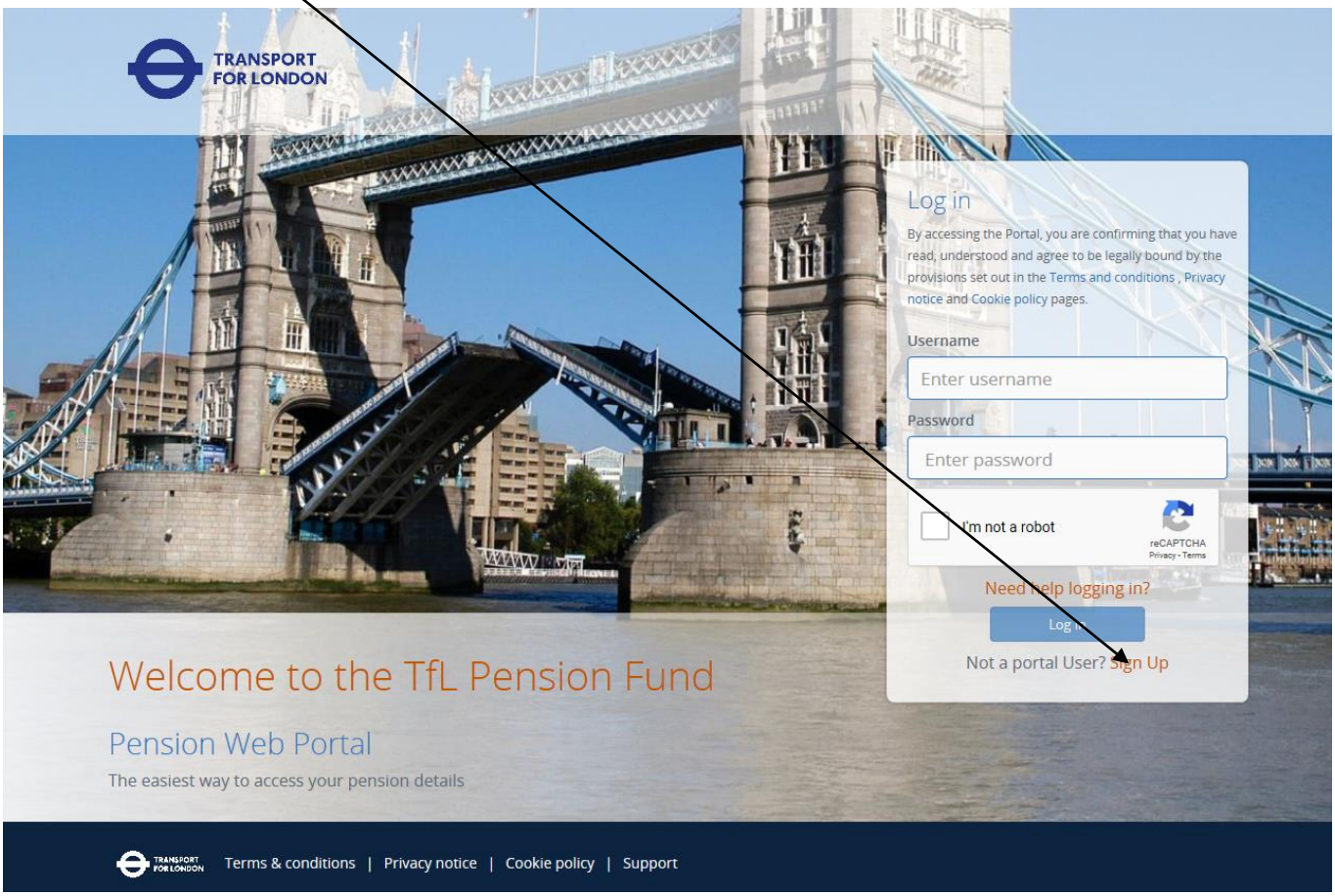
**To register you will need your member number which you can find on correspondence we have sent you. If you cannot find your member number please call the Fund Office on 01737 235 298.**

# Registering for the Pension Web Portal

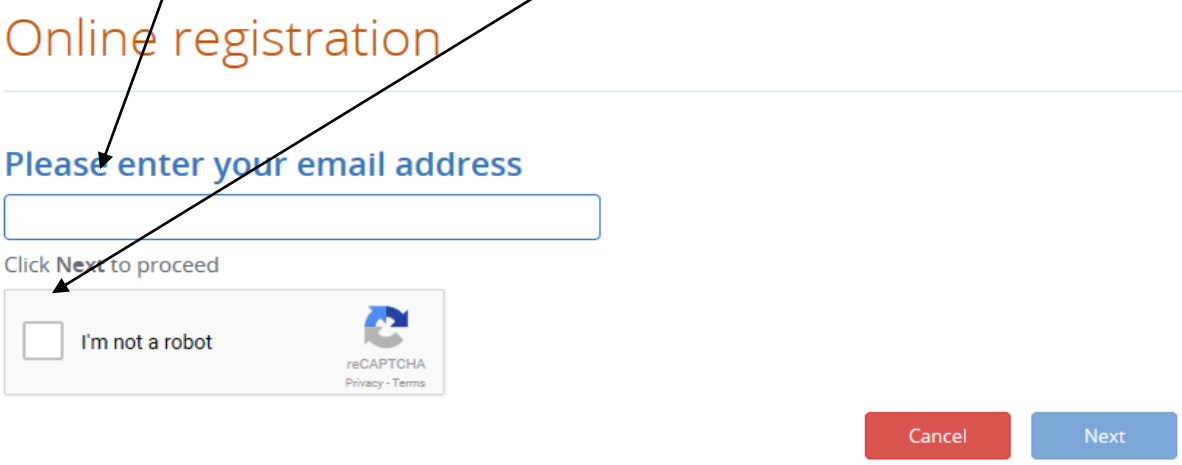
All Members

To register go to https://pensions.tfl.gov.uk

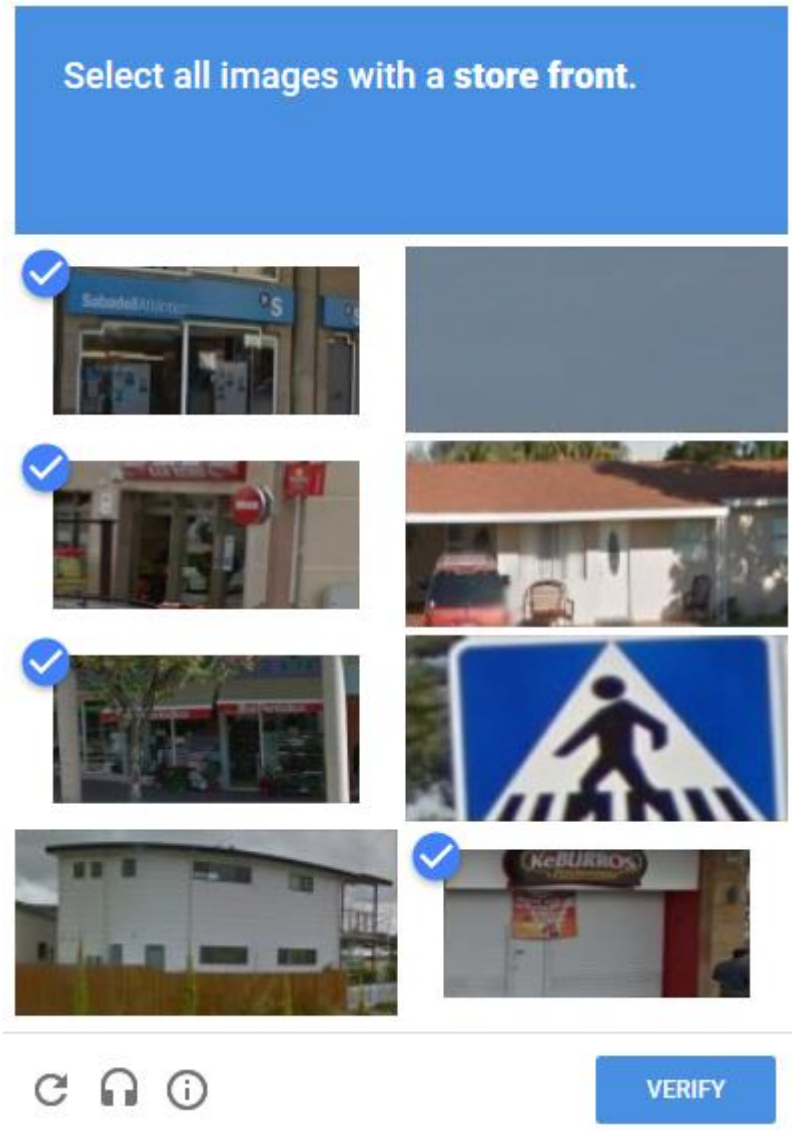
Click the “sign up” link on the homepage; do not enter any details in the username and password boxes.




Enter your email address and click the checkbox to the left of the text “I’m not a robot”.



You will be presented with a test such as the example below.  Select the relevant boxes on the grid and click the “verify” button, this will enable the “Next” button on the page which you should then click for the system to send a registration link to you.




**Important**

Please note that this application does not work on all browsers, and is not optimised for use on portable devices such as your mobile phone.

The following browsers are supported:

- Microsoft Edge
- Chrome
- Firefox
- Safari

If you cannot see the “I am not a robot” box, you will need to try a different browser or device to access the site.

To finish the registration you will need the following information:

Your member number (if you have more than one period of membership any number relating to a record under which you still have benefits will be acceptable)

Your Forename as recorded by the Pension Fund

Your Surname as recorded by the Pension Fund

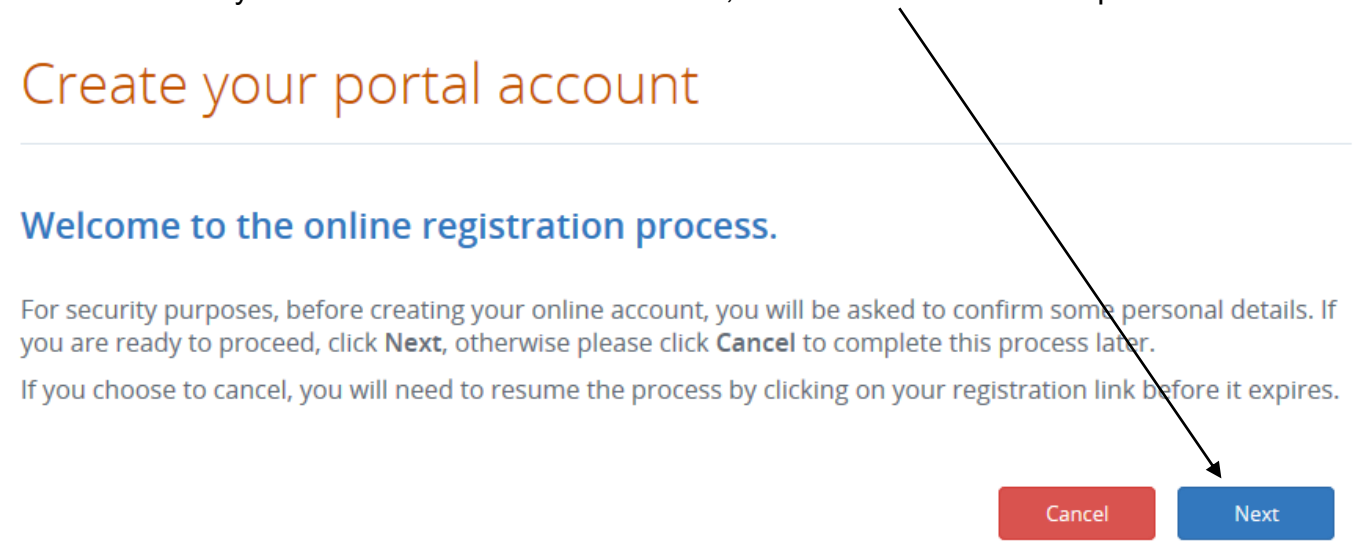
Your Date of Birth

Your Post Code

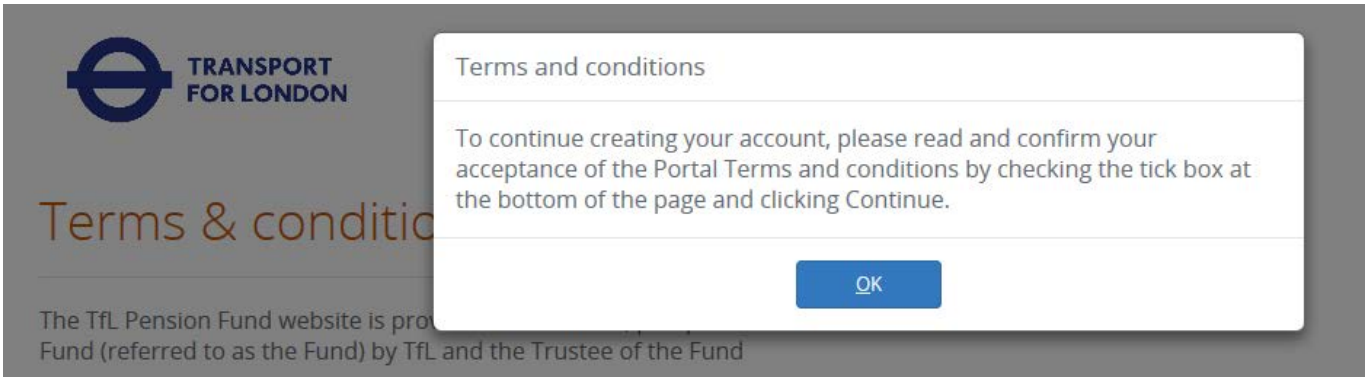
Your National Insurance number

Once you receive your registration e-mail click the registration link in the e-mail.

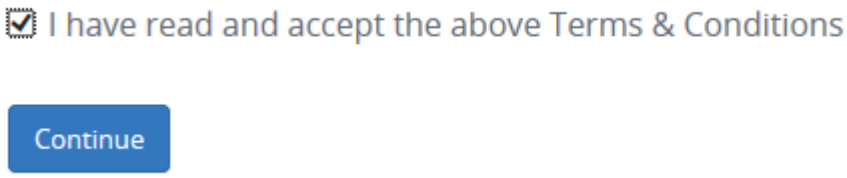
The first screen you will see is the welcome screen, click the “Next” button to proceed.



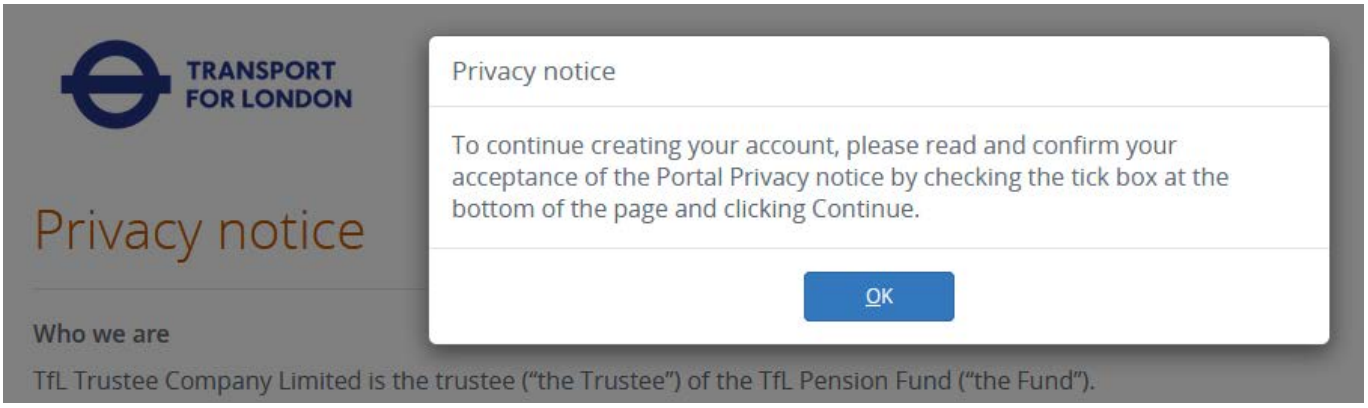

You will then be presented with the following screen, click “OK” so that you can read the Terms and conditions.



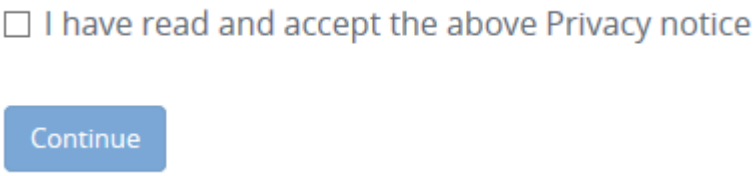
Once you have scrolled to the bottom of the screen, please tick the “I have read and accept the above Terms & Conditions” box, then click the “Continue” button to proceed.



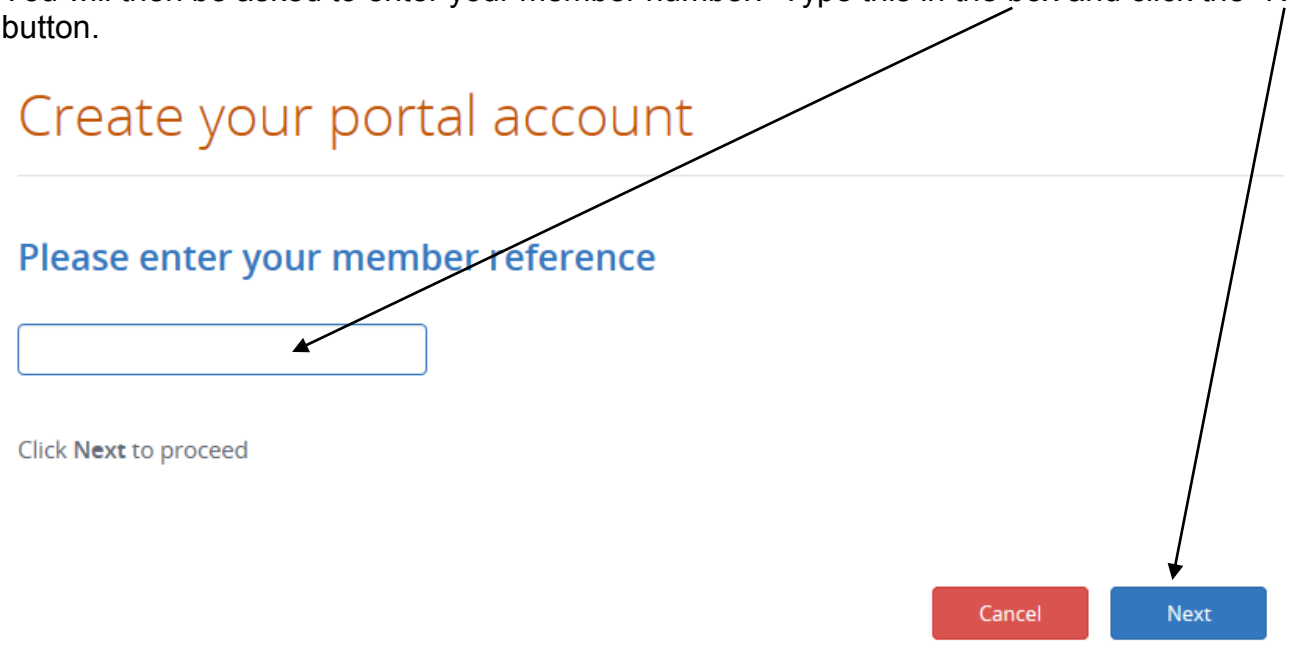

You will then be presented with the following screen, click “OK” so that you can read the Privacy notice



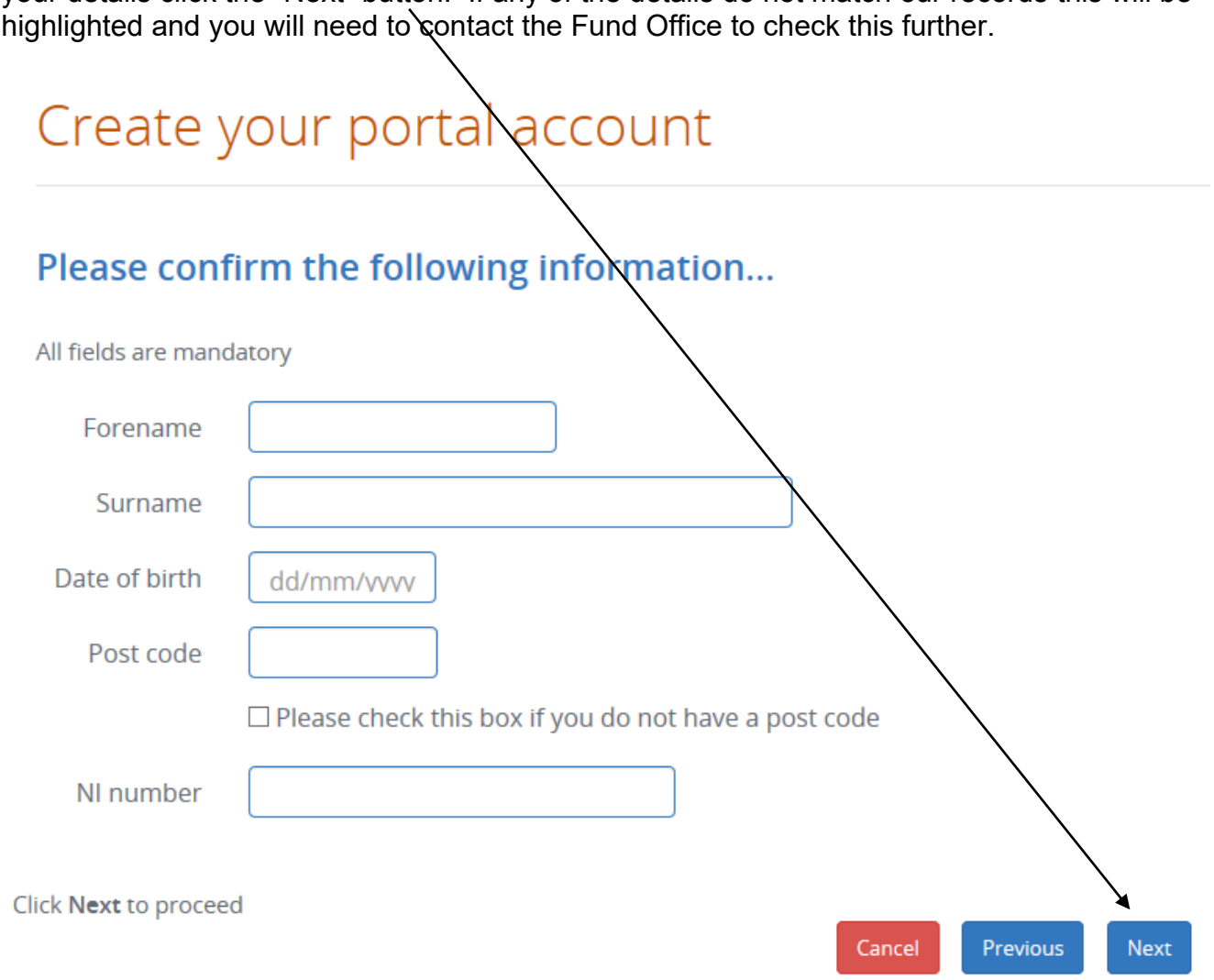

Once you have scrolled to the bottom of the screen, please tick the “I have read and accept the above Privacy notice” box, then click the “Continue” button to proceed.




You will then be asked to enter your member number. Type this in the box and click the “Next” button.



You will then be asked to confirm your personal details. If you live overseas please do not enter a post code instead click the box to say you do not have a post code. Once you have entered your details click the “Next” button. If any of the details do not match our records this will be highlighted and you will need to contact the Fund Office to check this further.



You then need to set your username, password and a memorable word; you can click the help icon to check the requirements for each of these.

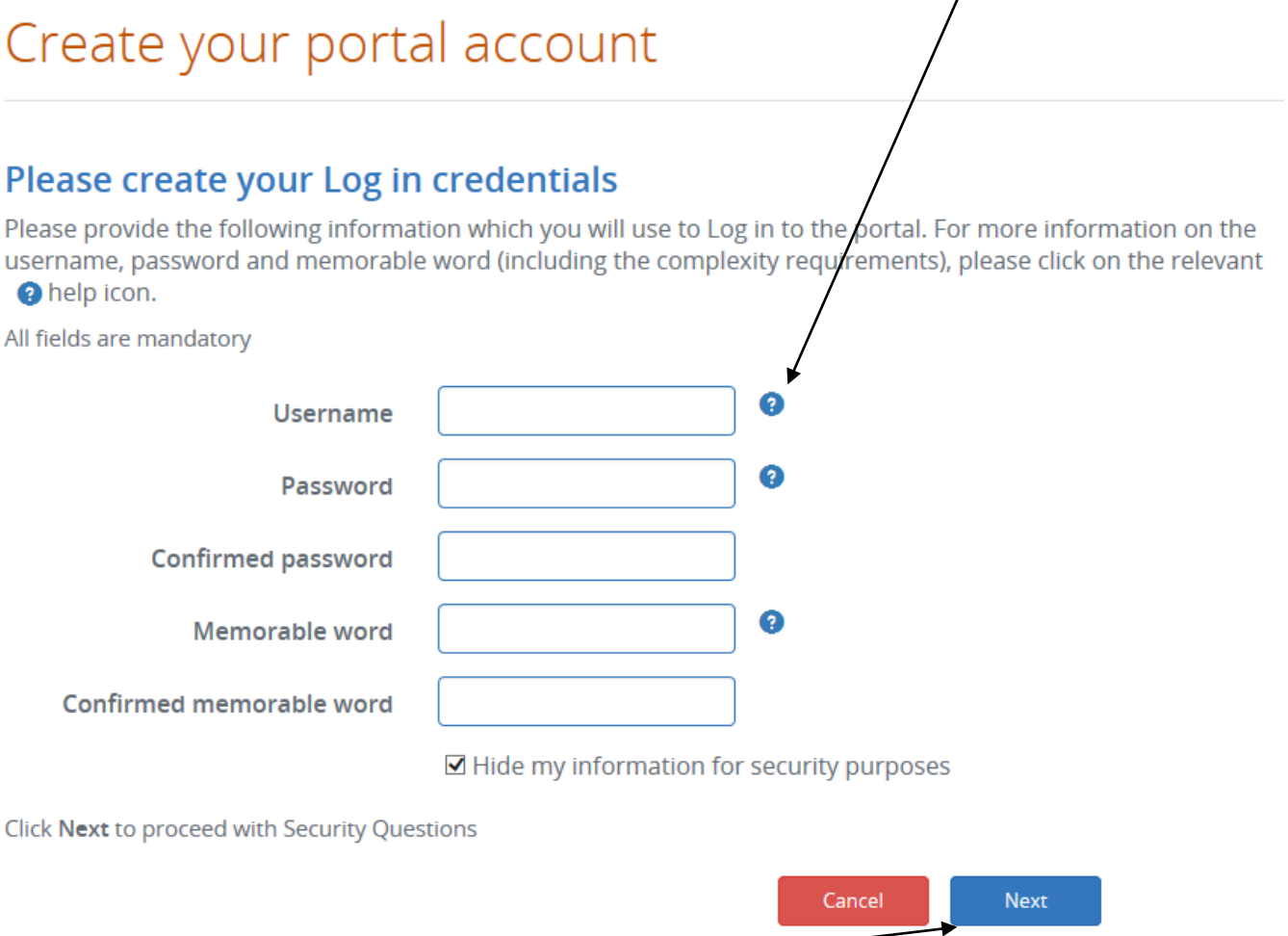
Your username cannot be more than 20 characters in length

Your password must contain:

One upper case letter
One lower case letter
One number
One special character

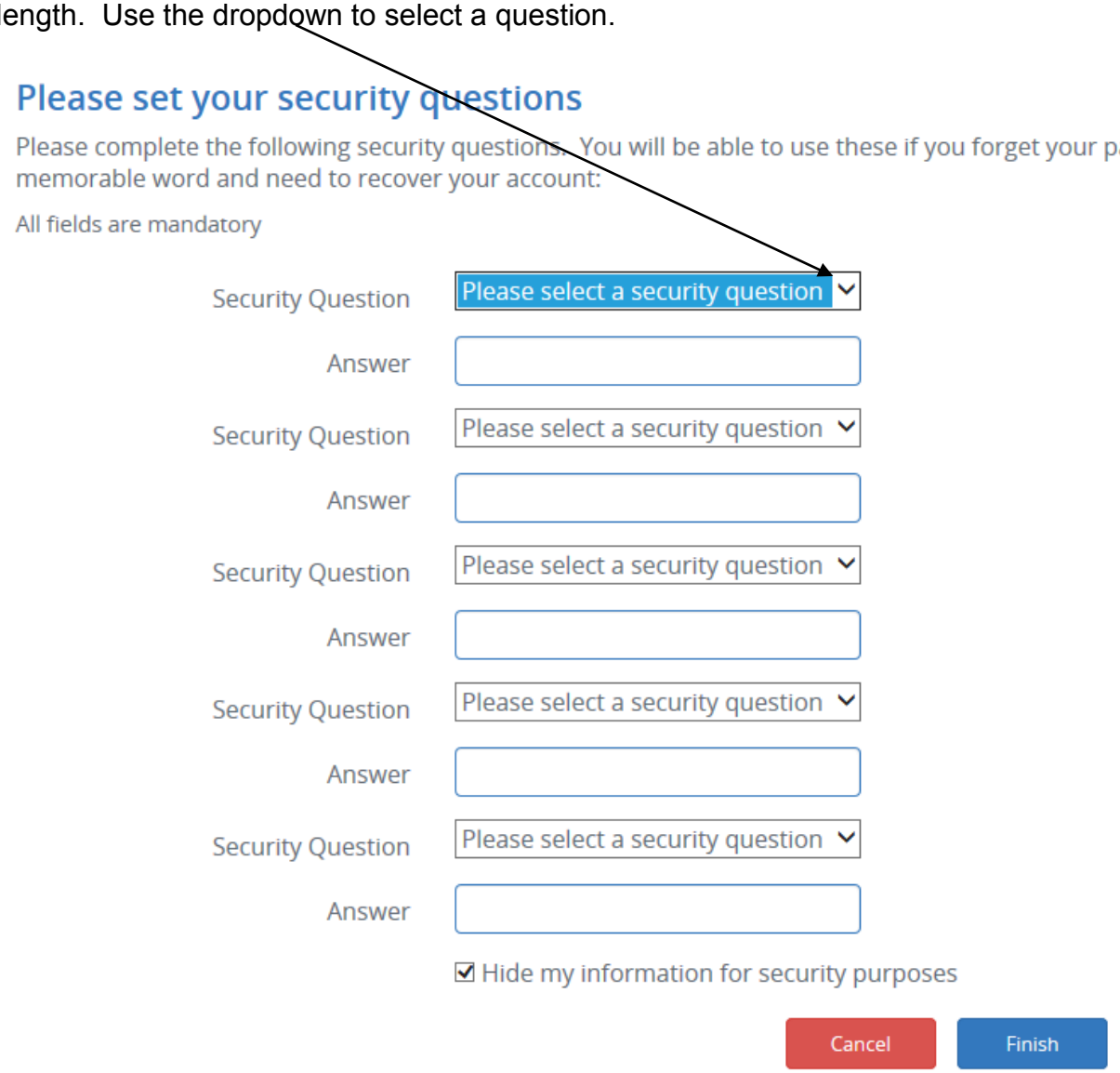
Your memorable word must contain:

One upper case letter
One lower case letter




Once you have set up your details click the “Next” button.

Finally you need to choose 5 security questions.  Your answers must be at least 3 characters in length.  Use the dropdown to select a question.

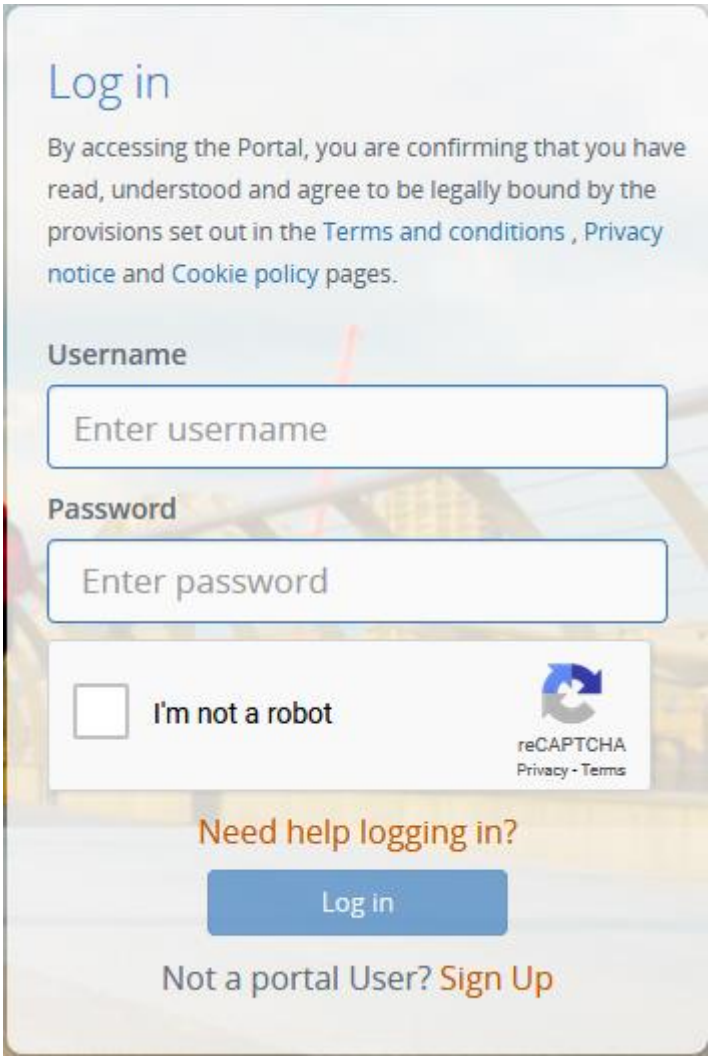



Once you have completed this, click the “Finish” button to complete your registration.

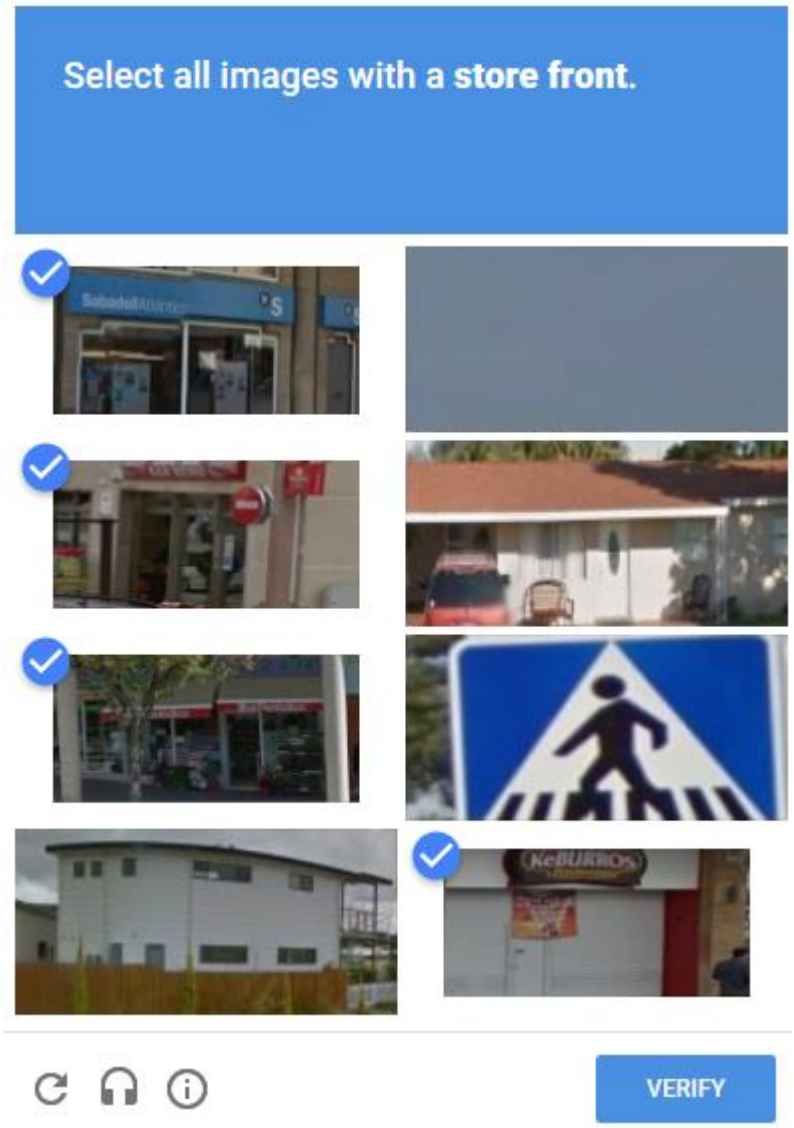
# How to login to the Pension Web Portal

All Members

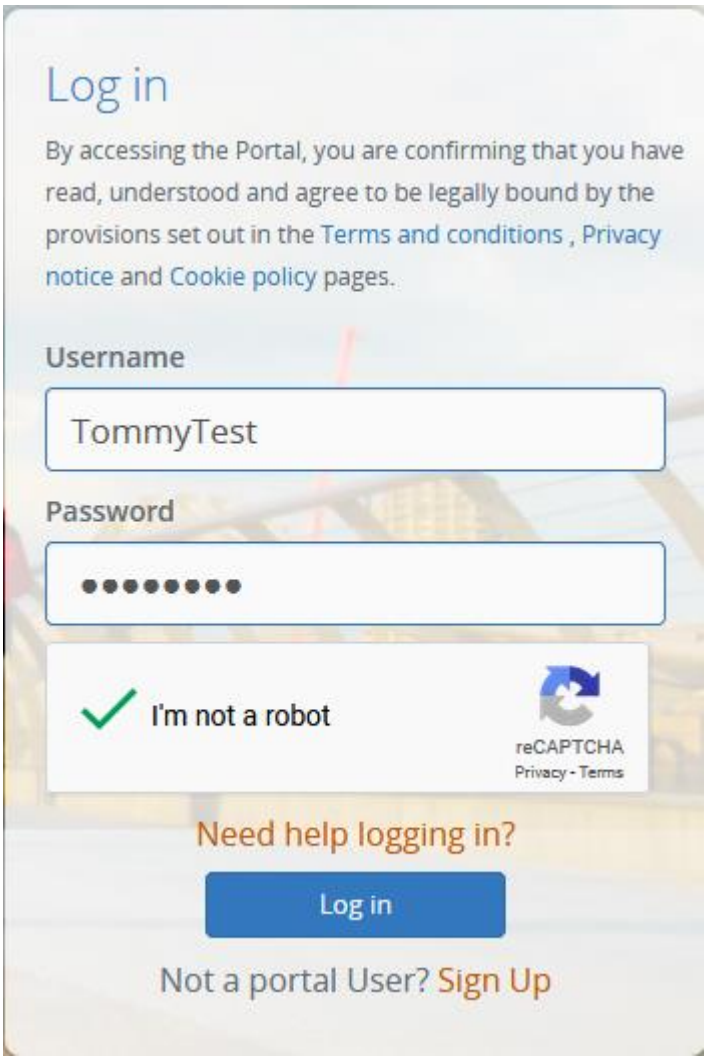
Enter your username and password then click the checkbox to the left of the text “I’m not a robot”.



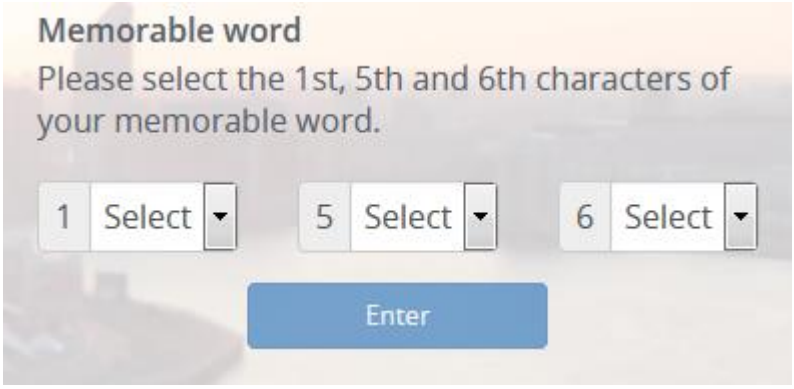
You will be presented with a test such as the example below; select the relevant boxes on the grid and click the “Verify” button.



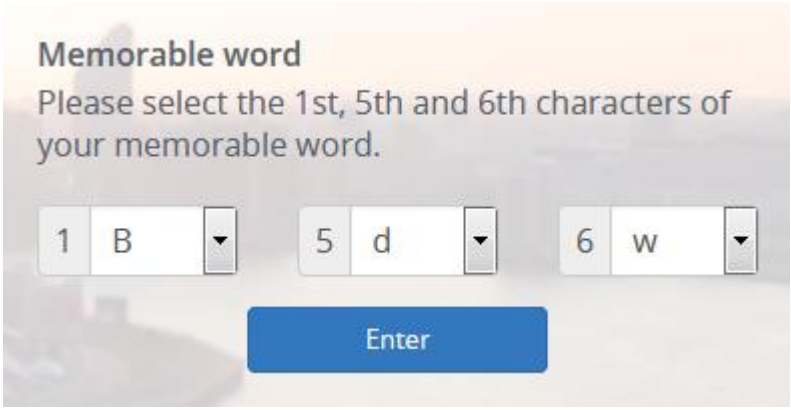
Once you have passed the test a green tick will appear in the box to the left of the text “I’m not a robot”.  You then need to click the “Log in” button to proceed.



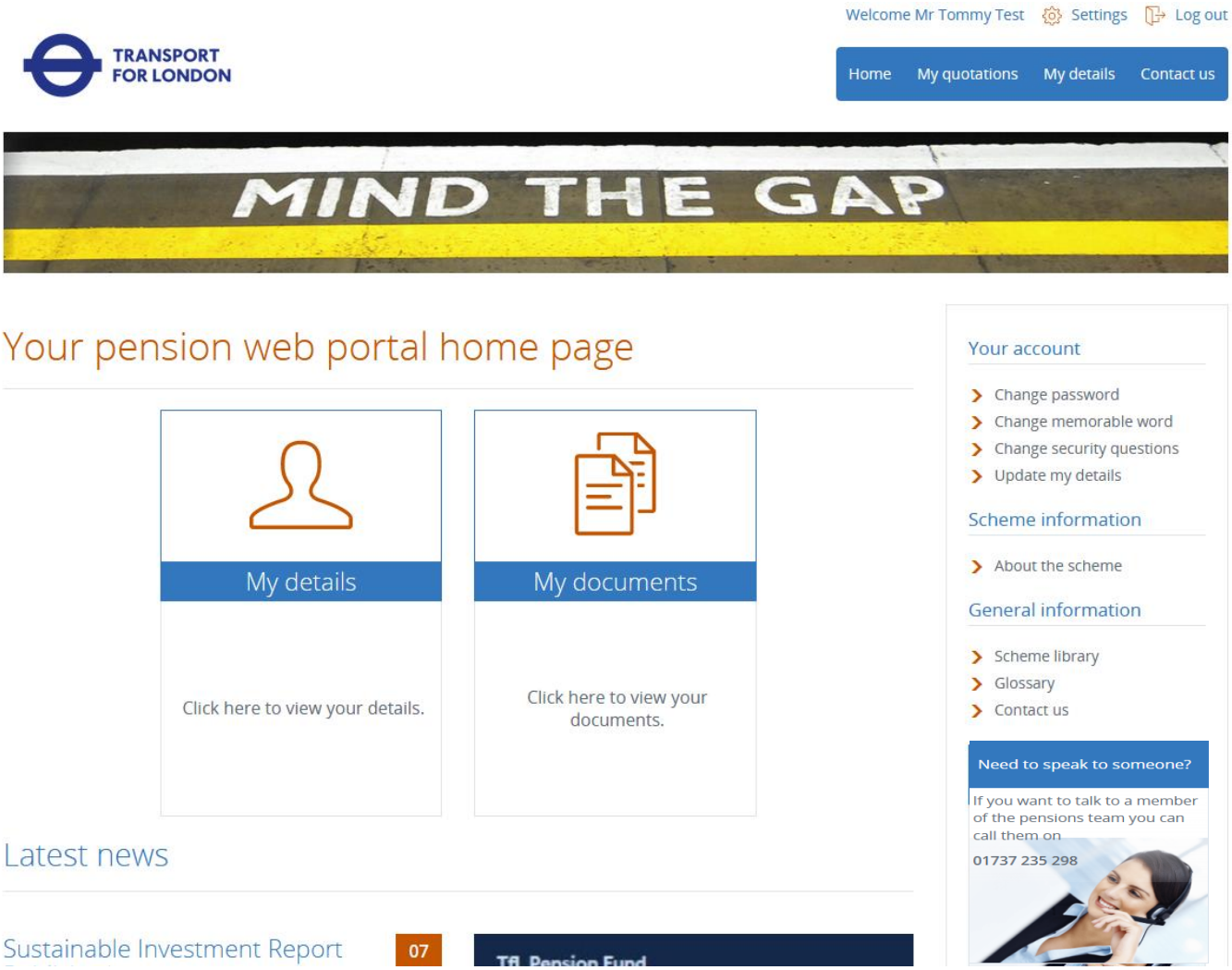

You will then be presented with the following screen where you need to use the drop down arrows to select the relevant letters from your memorable word.



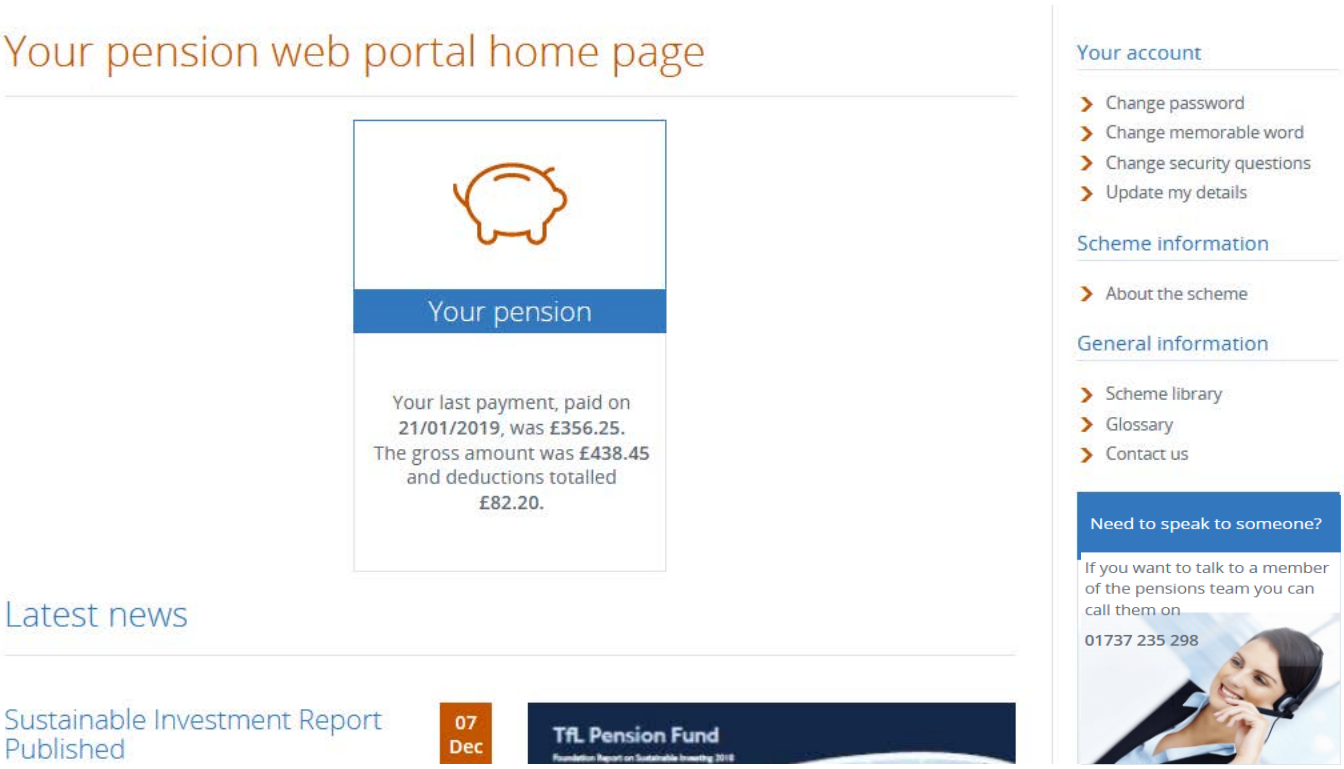
These are case specific so please make sure you pick upper case or lower case as appropriate. Once you have selected all of the letters requested, click on the “Enter” button.




The first screen you see once you have logged in is your web portal home page. From here you can navigate the website using the icons in the centre of the screen, the menus at the top of the page or the menu on the right of the home page.



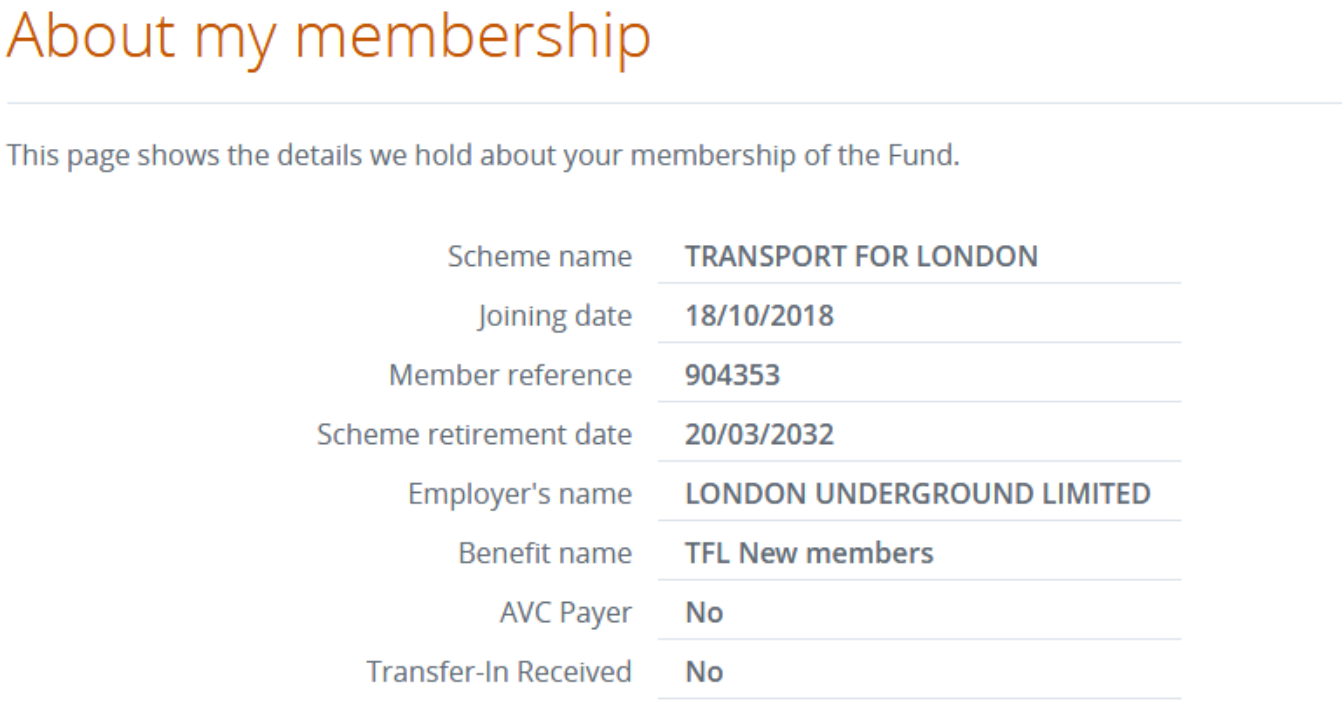
If you are a pensioner then your home page will include a “Your pension” icon which shows a summary of your most recent pension instalment.  This information will appear in advance of the payment date.



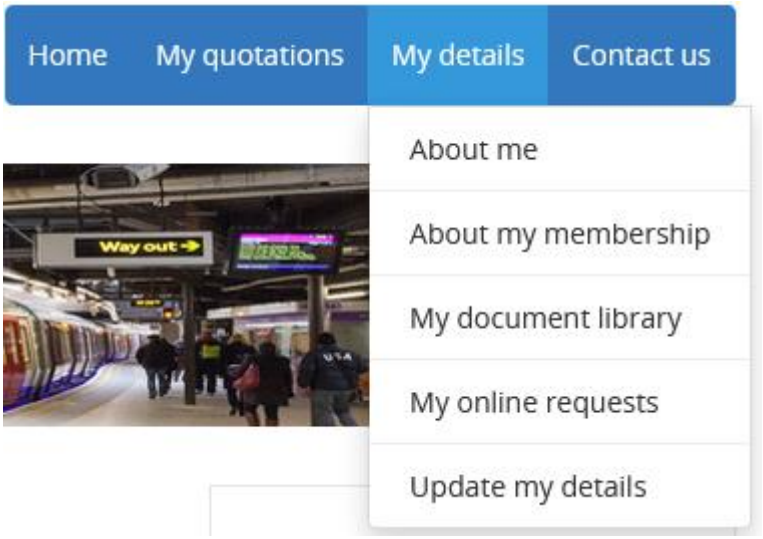
## How to view your details

All Members

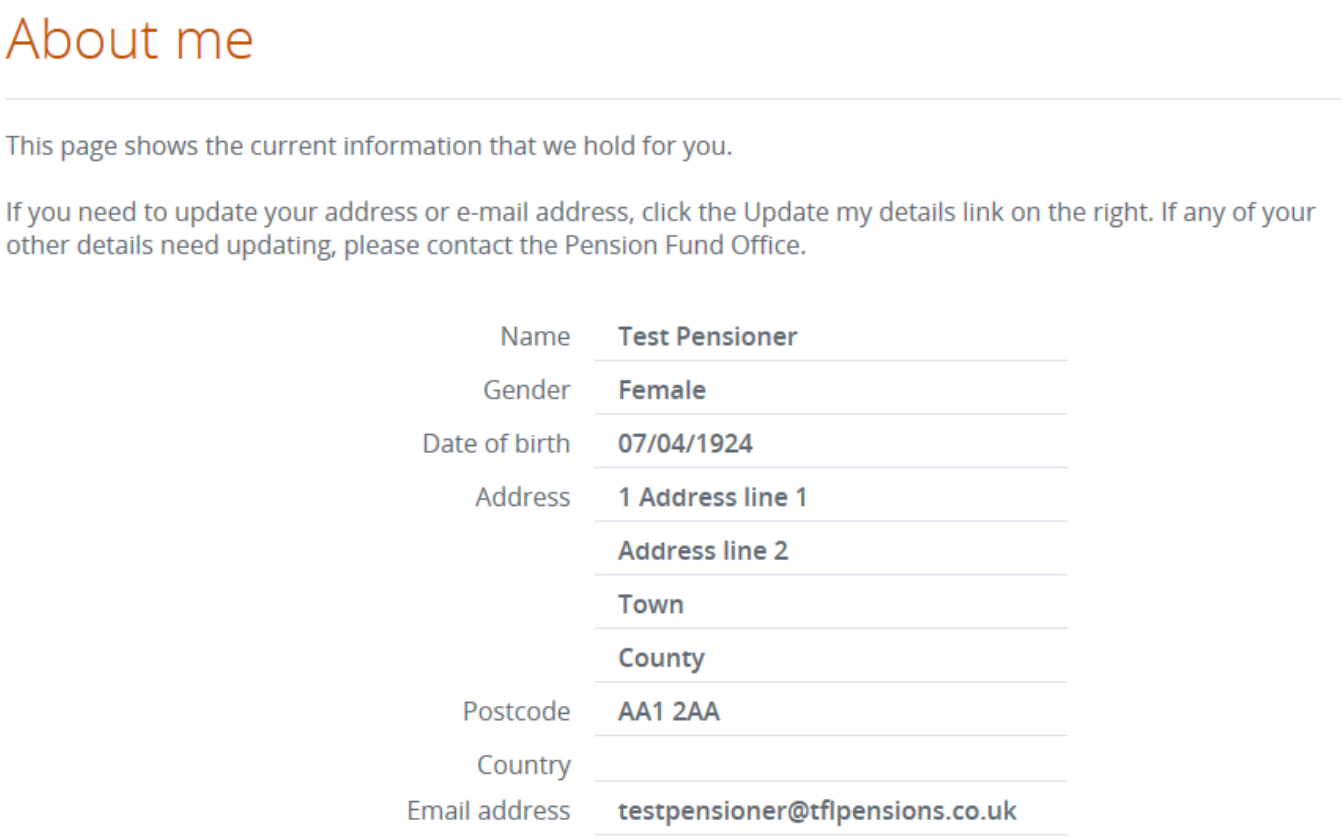
From your home page you can click the “My details” icon in the centre of the page which will show you details about your Fund membership.




You can also use the menu at the top of the screen to find the same information by selecting “About my membership” from the “My details” menu.



In addition you can find what details we hold about you by selecting “About me” from the “My details” menu.

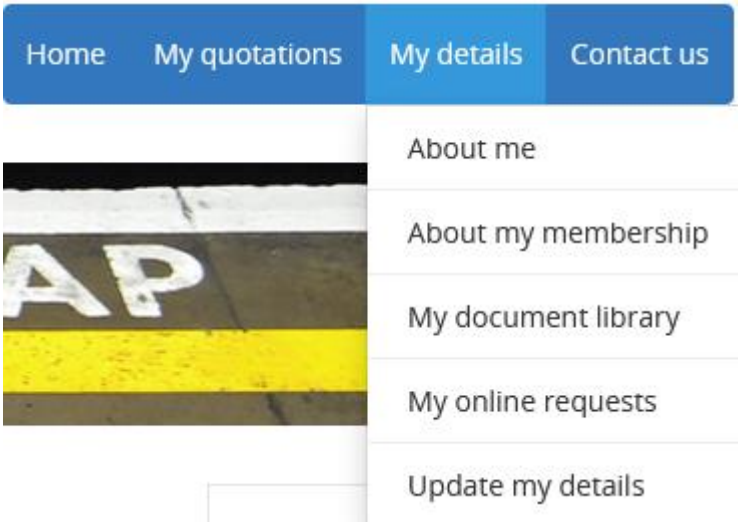



If you are an Active member you should either use SAP self service or contact Human Resources if you need to update your name or address; for all other members please contact the Pension Fund office to update your details or for changes of address or email please use the update my details option within the portal.

## How to update your details

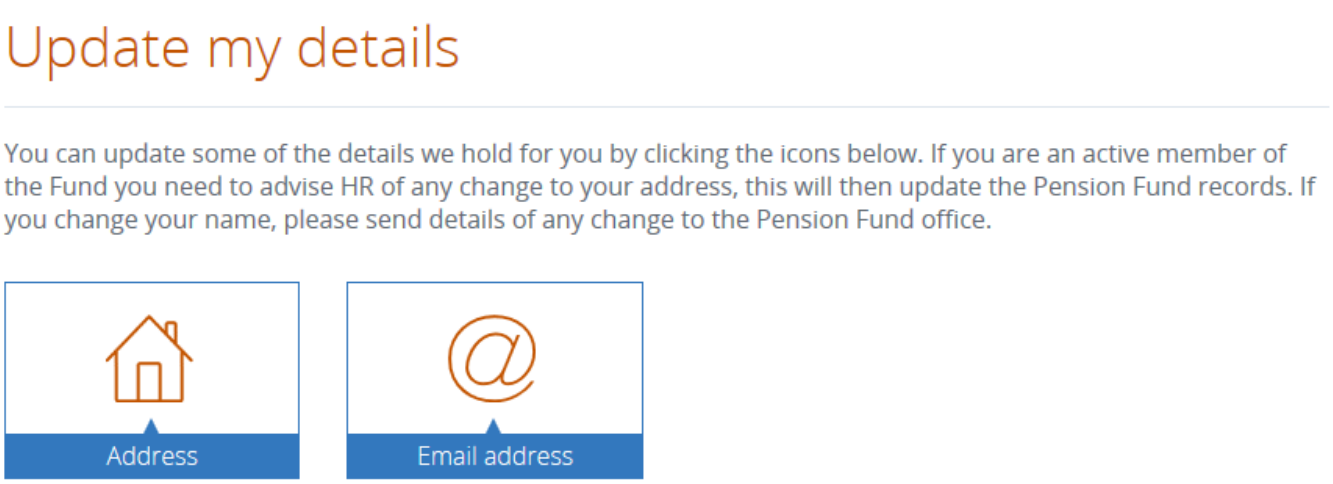
All Members

From the “My details” menu click update my details.




You will then be presented with the following screen. If you are an Active member of the Fund you will only see the email address icon; for all other categories of member you will also see the Address icon.

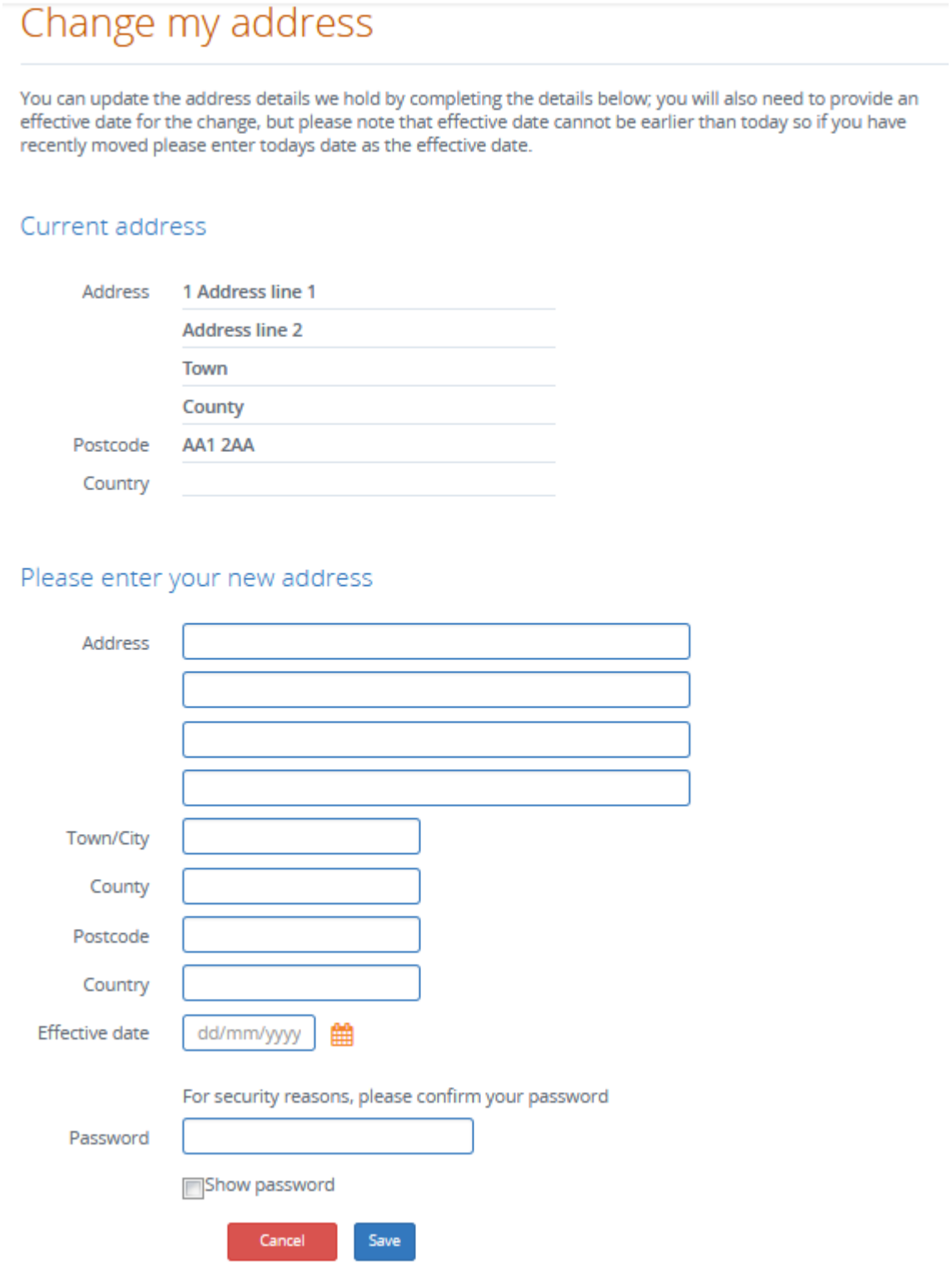
To update your details, click the appropriate icon.



## How to update your address

Deferred Members | Pensioner Members

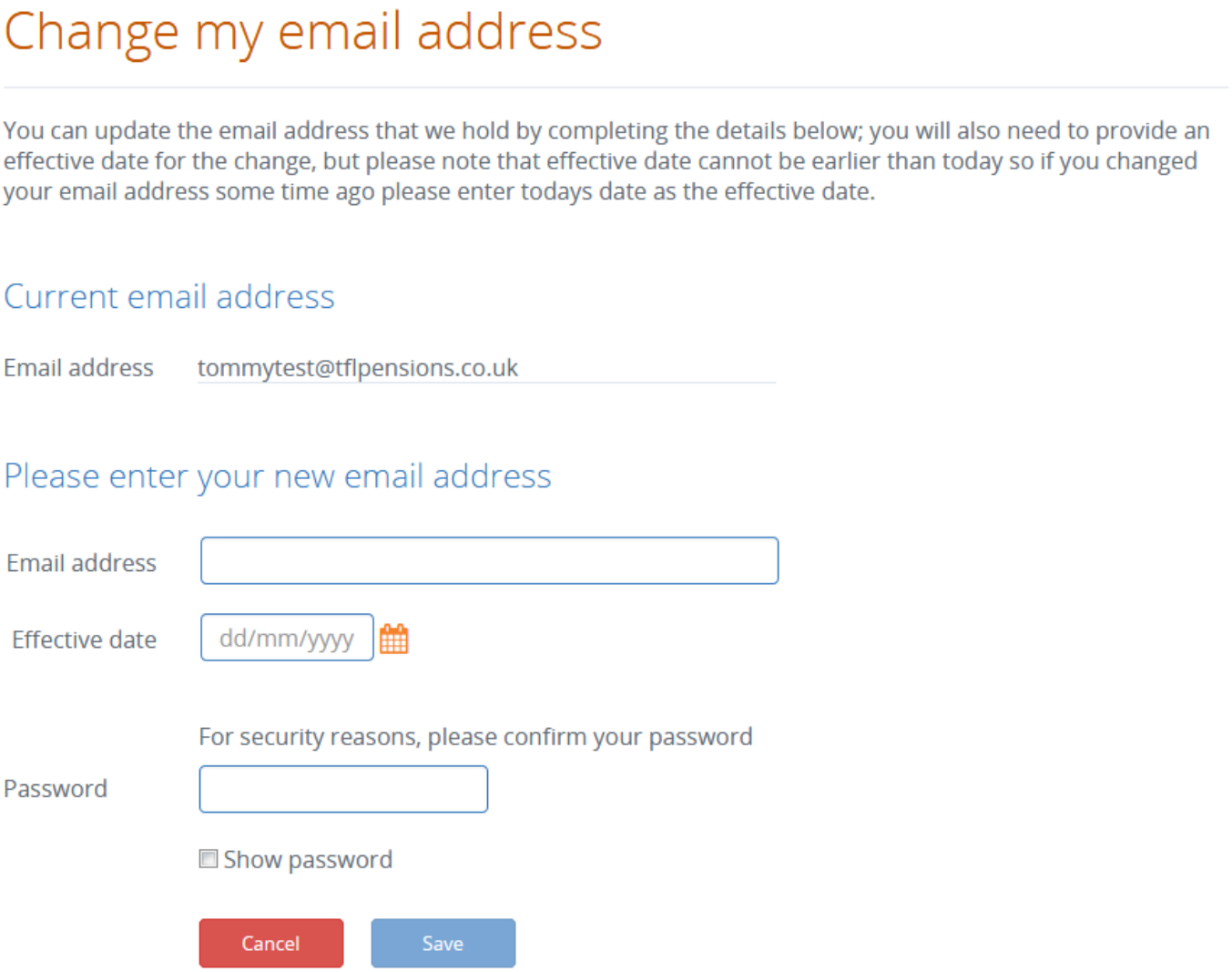
Once you have clicked the Address icon, you will be presented with the following screen which shows the current address we hold and contains blank fields for you to update with your new address and the effective date. You will need to enter your password and click the “Save” button to submit your change of details.



## How to update your e-mail address

All Members

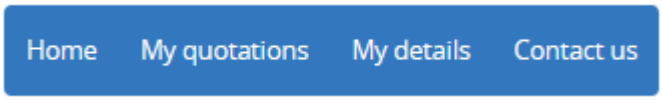
Once you have clicked the “Email Address” icon, you will be presented with the following screen which shows the current email address we hold and contains two fields for you to update with your new email address and the effective date.  You will need to enter your password and click the “Save” button to submit your change of details.



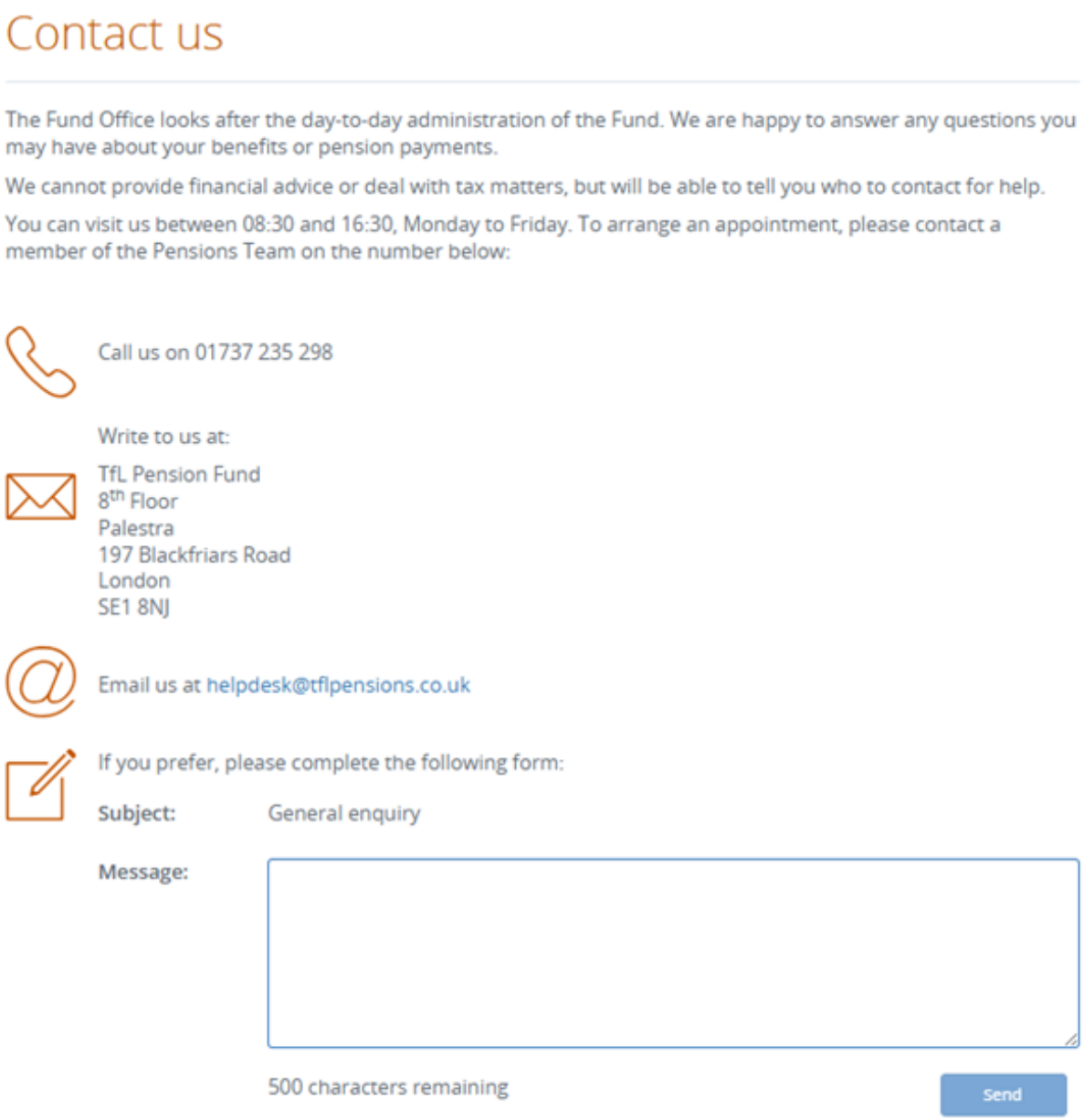
## How to make an online enquiry

All Members

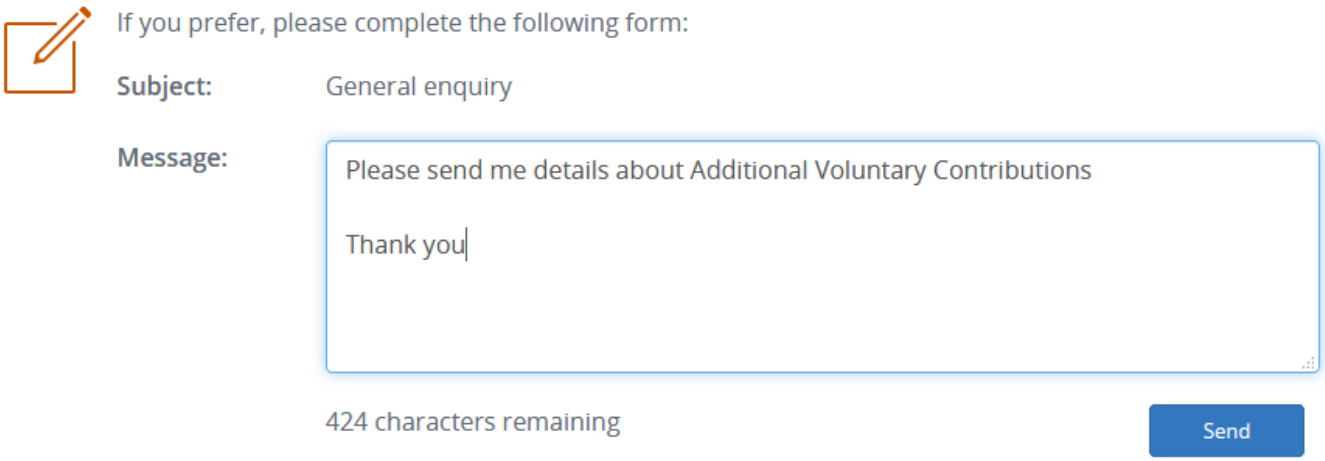
To make an online enquiry, select “Contact us” from the menu



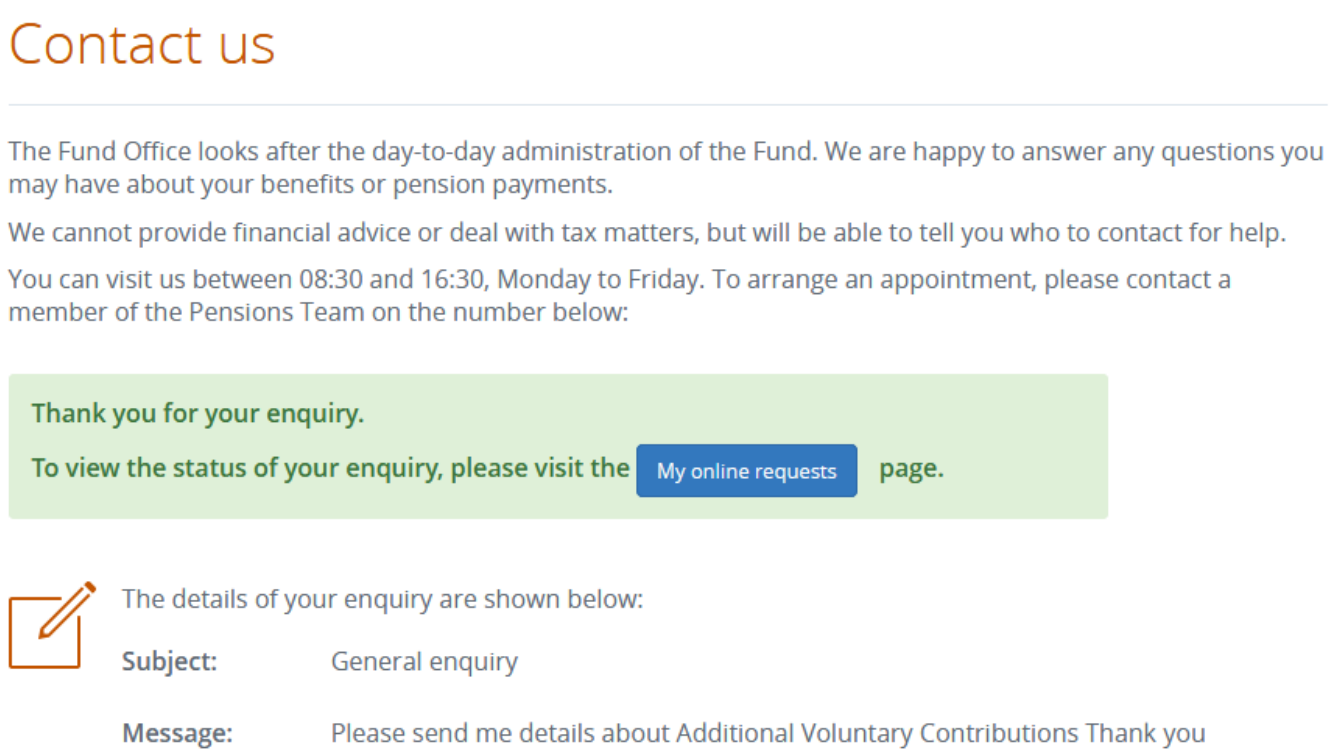

You will then be presented with the following screen giving details of how to contact us.



To submit an online enquiry, you should complete the box with details of your enquiry and then click the “Send” button.



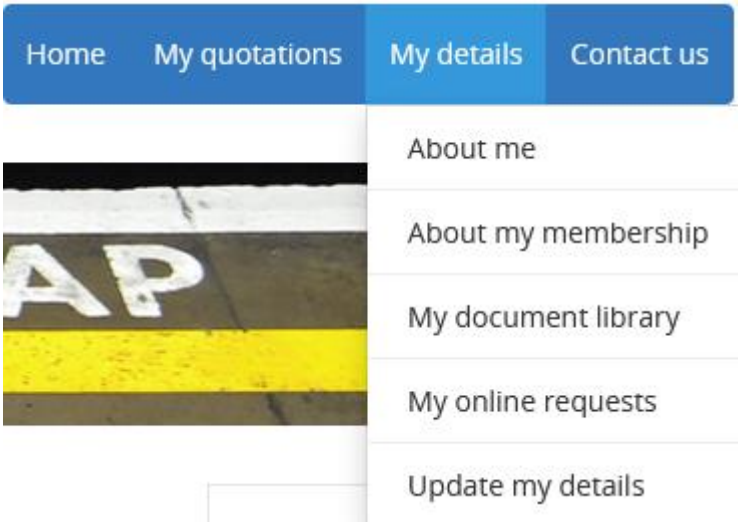

The following screen will then be displayed to confirm whether your enquiry has been successfully submitted. In addition you will be sent an email to your registered email address to confirm receipt of your enquiry.



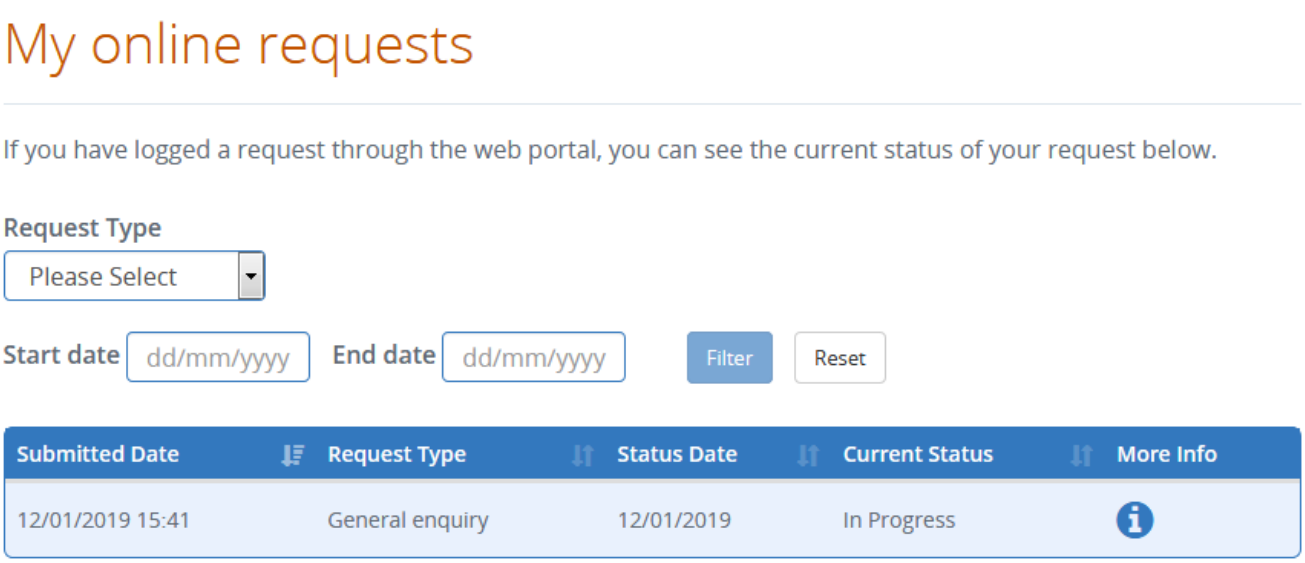
## How to keep track of your online enquiry

All Members

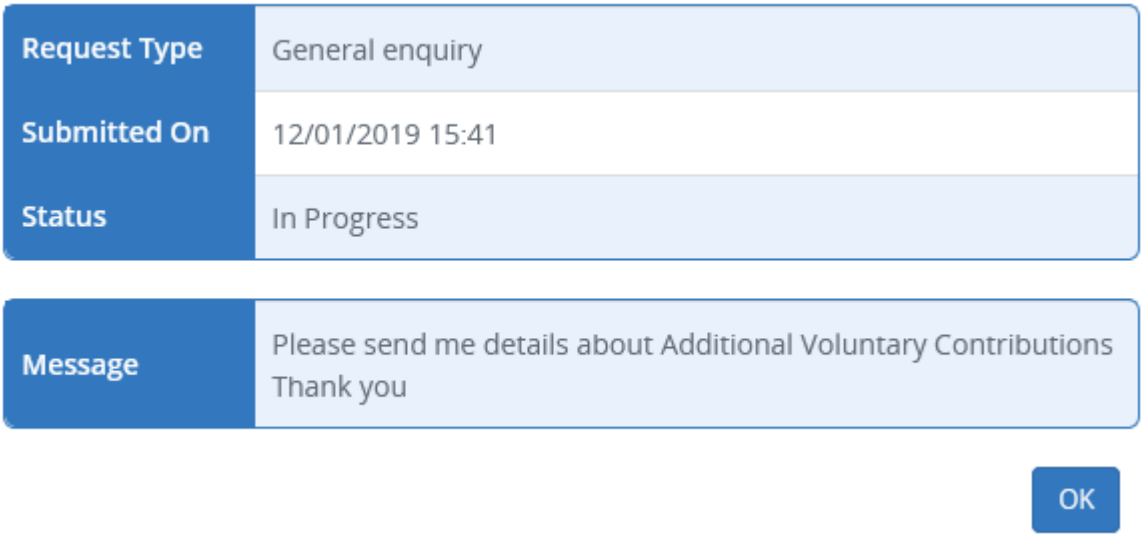
From the “My details” menu, select “My online requests”.



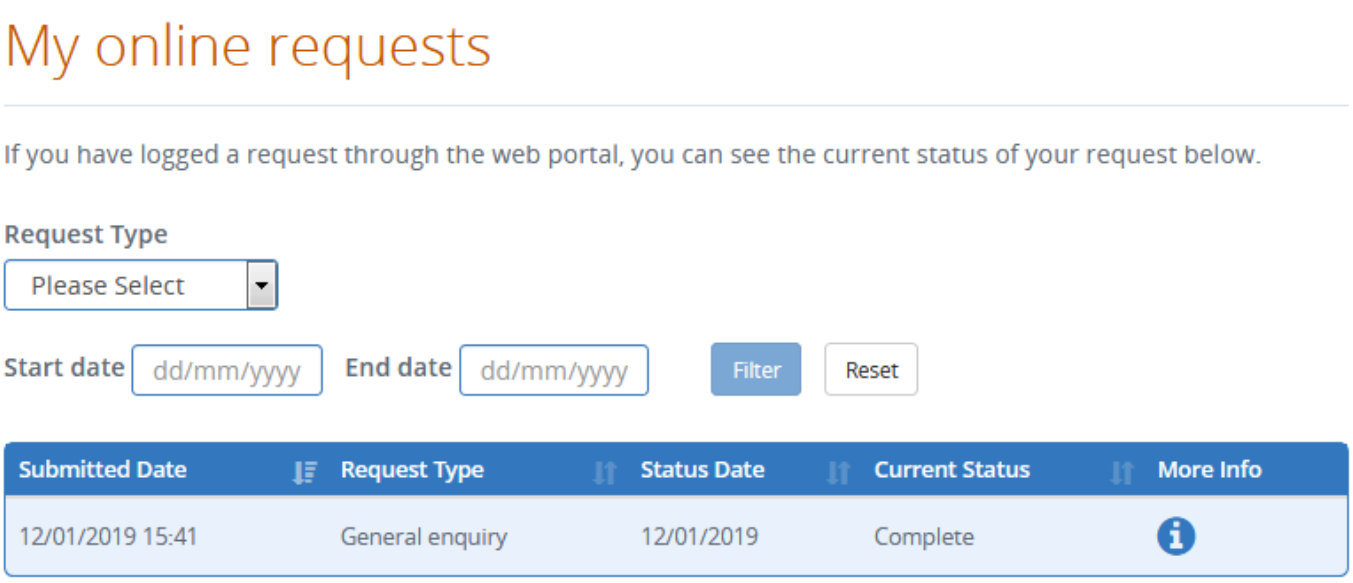

You will then be presented with the following screen which shows all online requests that you have made and the current status of that request. The request type and start and end date field allow you to filter your online enquiries. To remind yourself of your enquiry you can see the detail of your enquiry by clicking the information icon.



Once you click the information icon the following screen will be displayed with details of your enquiry; to close this screen click “OK”.




Once your enquiry has been completed the status will be update to Complete.



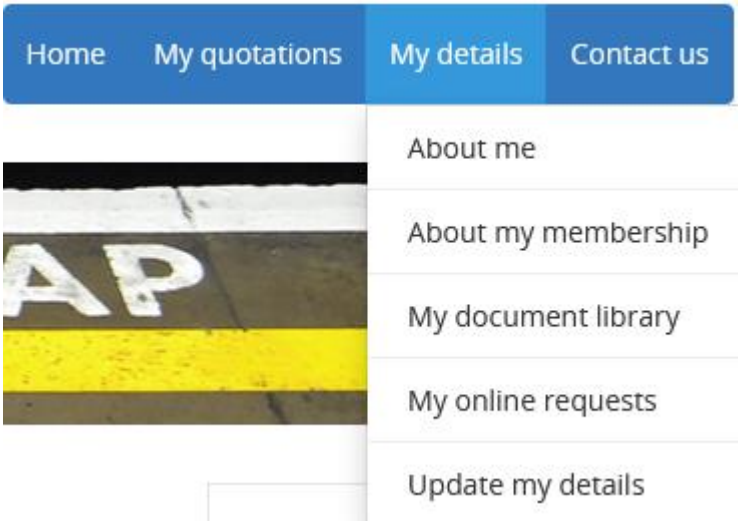

Please note that at present we do not have the ability to reply to you through the Portal; we will either send you an email, telephone you or send you a letter.

## How to view your documents

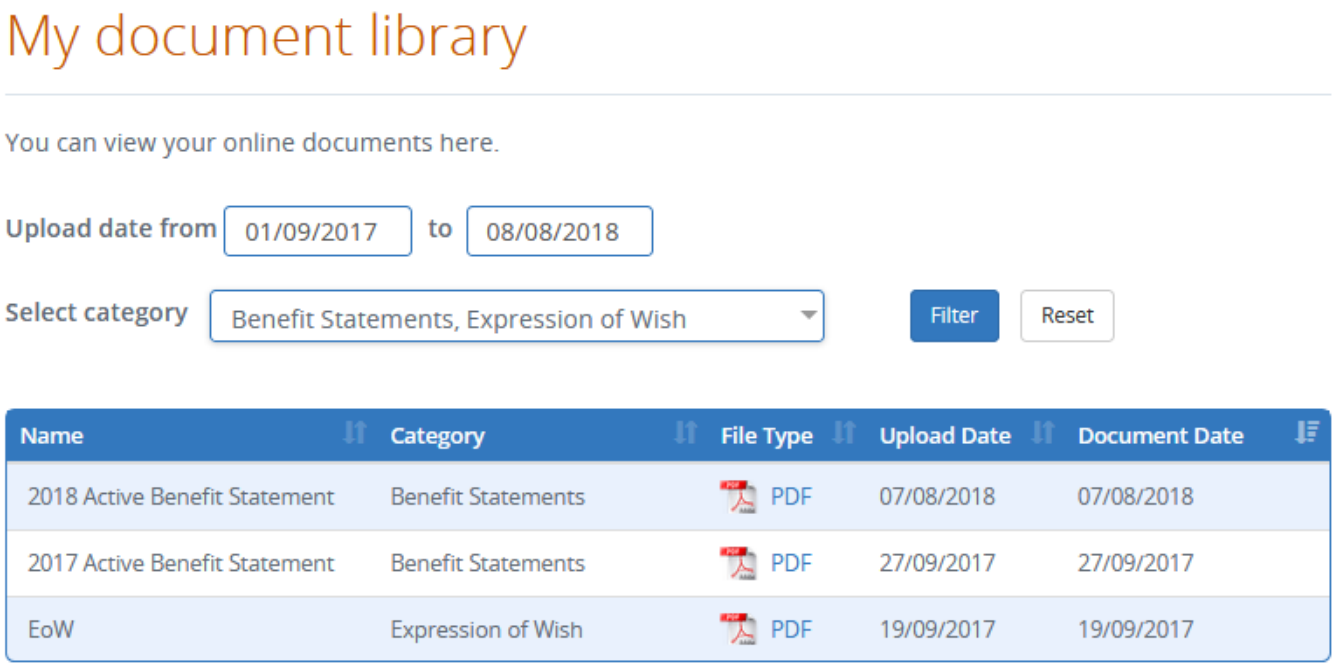
All Members

For Active and Deferred members we publish your annual benefit statements to your Portal account so that you can view these online. You can also view other documents such as Expression of Wish forms if you ask for them to be added to your account.

To view your documents either click on the “My documents” icon on the homepage or select “My document library” from the “My details” menu




You will then be presented with the following screen listing all of the available documents; you can filter the documents by document type and date range.

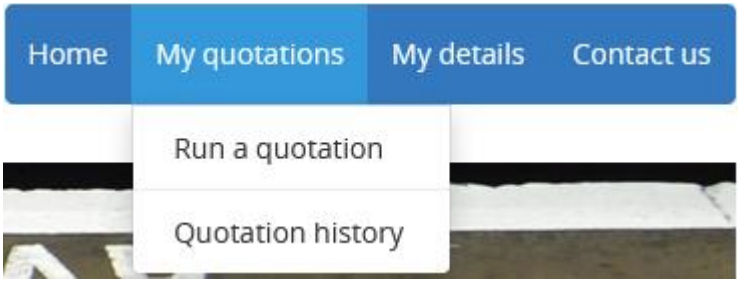


# How to run a quotation

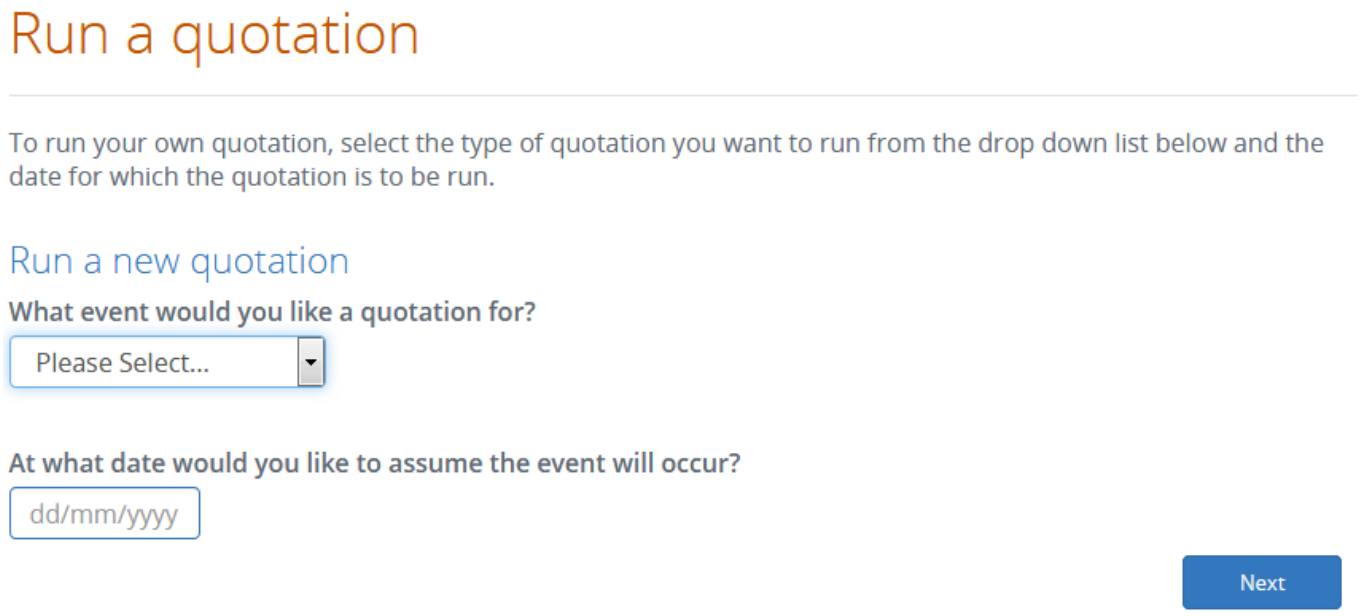
Active Members | Deferred Members

Active and Deferred members can run their own quotations through the Portal. Active members can run leaving service and retirement quotations while Deferred members can run retirement quotations.

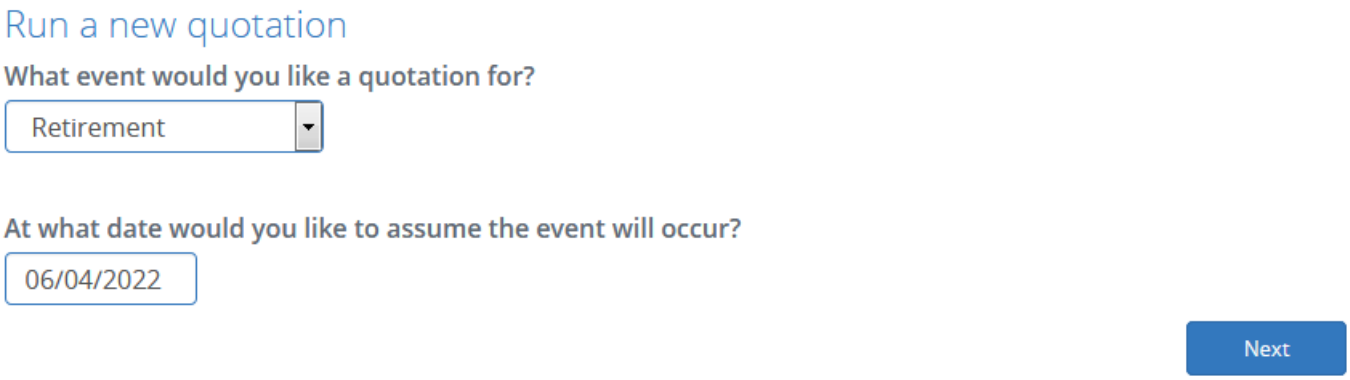
To run a quotation, select “Run a quotation” from the “My quotations” menu.




You will be presented with the following screen, where you need to select the quotation type and the quotation date. Please note that for members who joined the Fund after 5 April 2006 the minimum age from which you can retire is age 55 and for those who joined the Fund after 3 November 2021, from 6 April 2028 the earliest age you can retire is 57.

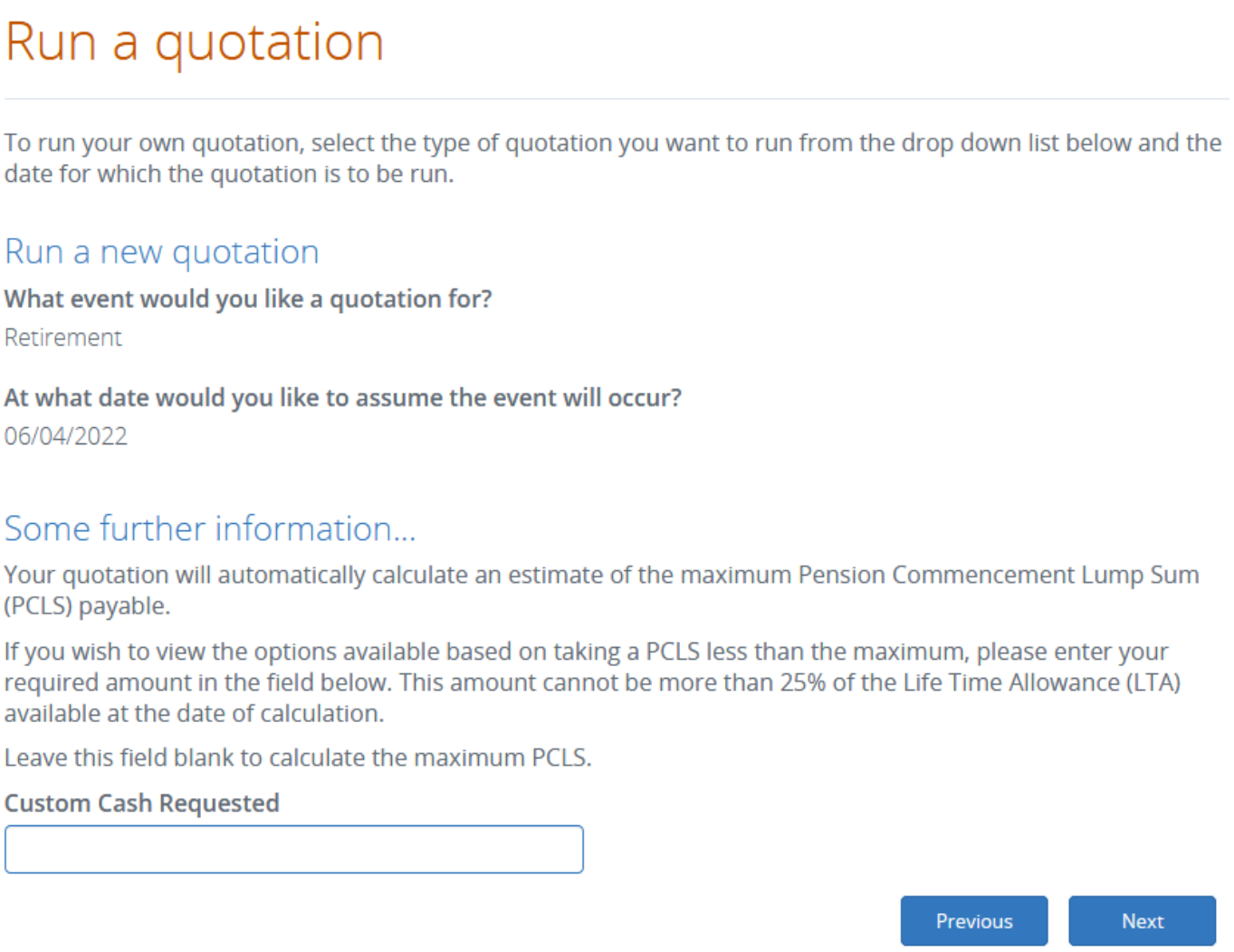



Once you have selected the quotation type and entered the quotation date, click the “Next” button.




When running a retirement quotation, you will then be presented with the following screen where you can choose a specific amount of tax free cash you wish to take. Alternatively if you leave this field blank the quotation will include the maximum tax free cash available as one of the options. Please note, although the portal quotes 25% of the Lifetime Allowance on this screen, this is the same amount as the current Lump Sum Allowance of £268,275.

To proceed you need to click the “Next” button.



You will then be presented with your quotation; if you scroll to the bottom of the page you can download your quotation.

# Your quotation

Transport for London
**TfL Pension Fund**

**Retirement Quotation**

## Personal Details

| | |
|---|---|
| Member name | Tommy Test |
| Member number | 904353 |
| Date of birth | 20/03/1967 |
| Date joined Fund | 18/10/2018 |
| Quotation date | 06/04/2022 |
| Pensionable service | 3 Years 171 Days |

## Benefit from the TfL Pension Fund

Your estimated benefits at 06/04/2022 will provide you with the following retirement options:

| | | |
|---|---|---|
| **Option 1** | Pension of | £1,988.50 a year |
| **Option 2** | Pension of | £1,430.72 a year |
| | plus a lump sum of | £9,538.11 |

## Payment of pension

- Your pension is treated as earned income and is therefore subject to taxation under the PAYE System. Her Majesty's Revenue and Customs will advise you and the Fund Office of the correct tax code to be used. The pension shown on the Statement is the gross amount, i.e. before the deduction of tax.
- Your pension will be paid every four weeks into your bank or building society account. Payments will be made on a

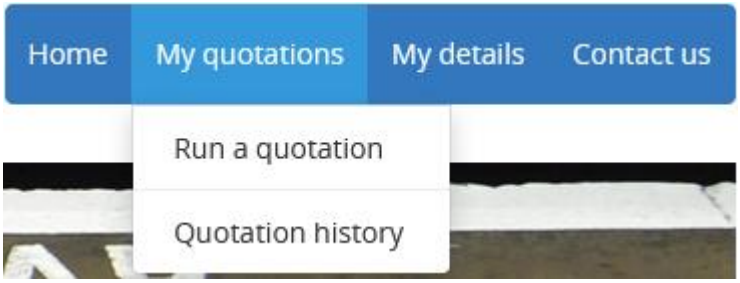
This quotation will be available to view until **09/02/2019** on the **Quotation history** page

Download Document

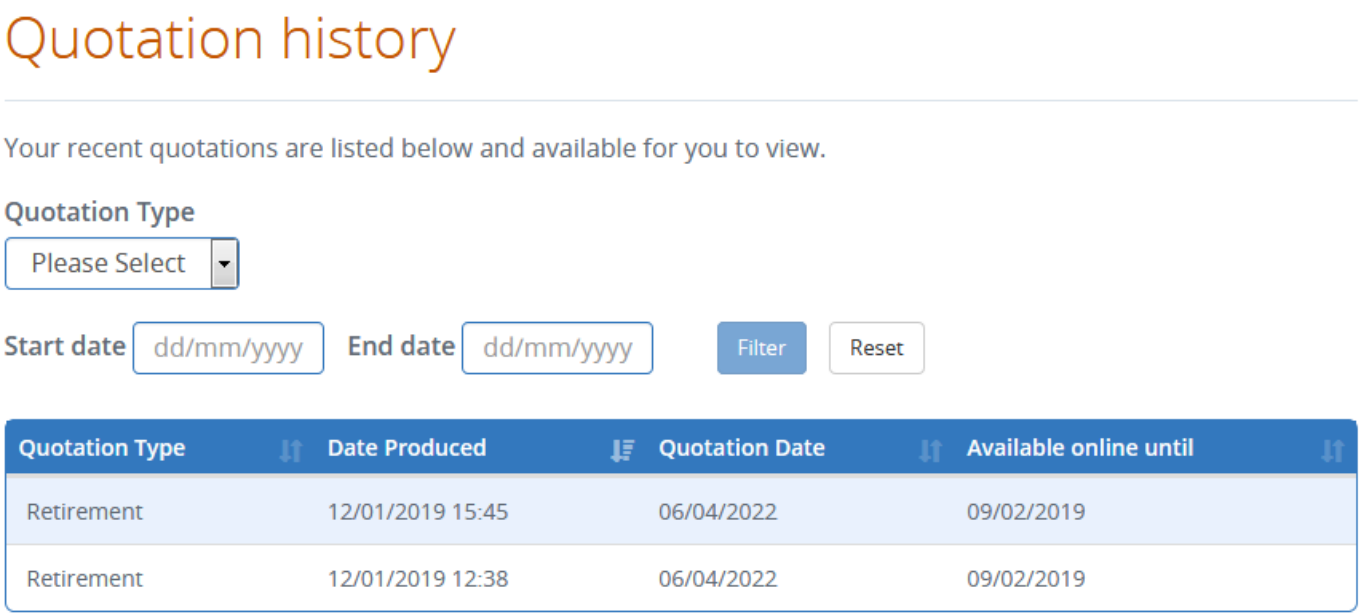
# How to view your quotation history

Active Members | Deferred Members

Your quotation will be available on the system to view for 28 days, to view your quotation history, select “Quotation history” from the “My quotations” menu.



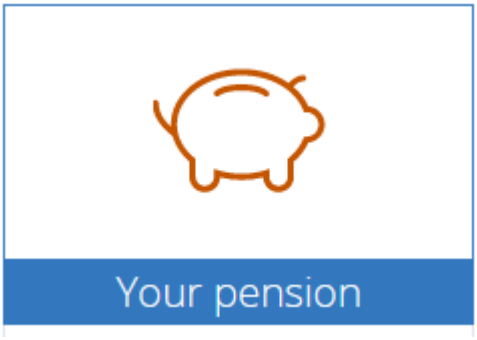

You will be presented with the following screen; you can filter the quotations you see by using the quotation type and date boxes

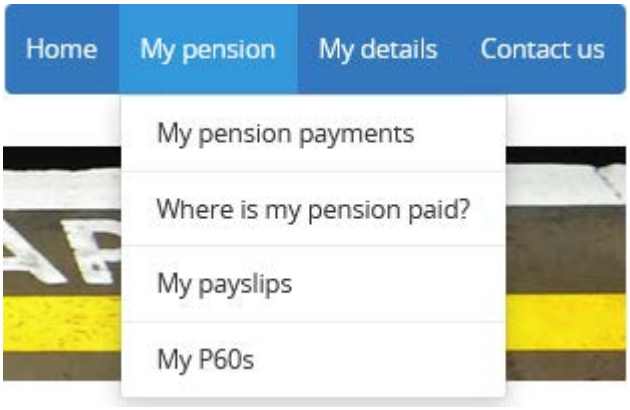


# How to view your pension payments

Pensioner Members

To view your pension payments, either click the “Your pension” icon on your homepage or select “My pension” payments from the “My pension” menu.




You will be presented with the following screen; you can either filter the dates you see or use the navigation buttons at the bottom of the page.

## My pension payments

You can view your pension payments here. Enter a start date and end date below to filter the pension details displayed.

Start date dd/mm/yyyy End date dd/mm/yyyy Filter Reset

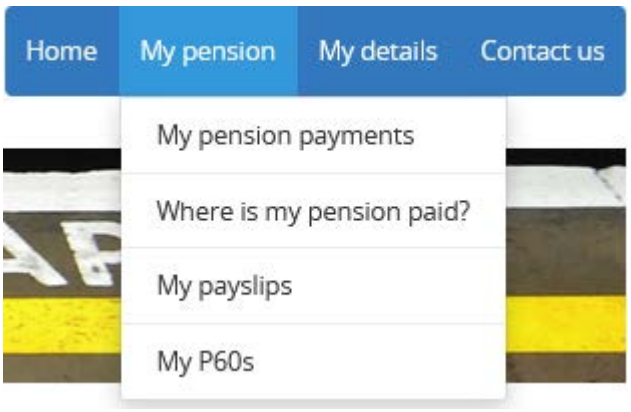
| Date pension paid | Gross payment | Total deductions | Net payment |
|---|---|---|---|
| 21/01/2019 | £438.45 | £82.20 | £356.25 |
| 24/12/2018 | £438.45 | £82.20 | £356.25 |
| 26/11/2018 | £438.45 | £82.20 | £356.25 |
| 29/10/2018 | £438.45 | £82.20 | £356.25 |
| 01/10/2018 | £438.45 | £82.00 | £356.45 |
| 03/09/2018 | £438.45 | £82.20 | £356.25 |
| 06/08/2018 | £438.45 | £82.20 | £356.25 |
| 09/07/2018 | £438.45 | £82.20 | £356.25 |
| 11/06/2018 | £438.45 | £82.20 | £356.25 |
| 14/05/2018 | £438.45 | £82.00 | £356.45 |

« 1 2 3 4 5 ... 11 »

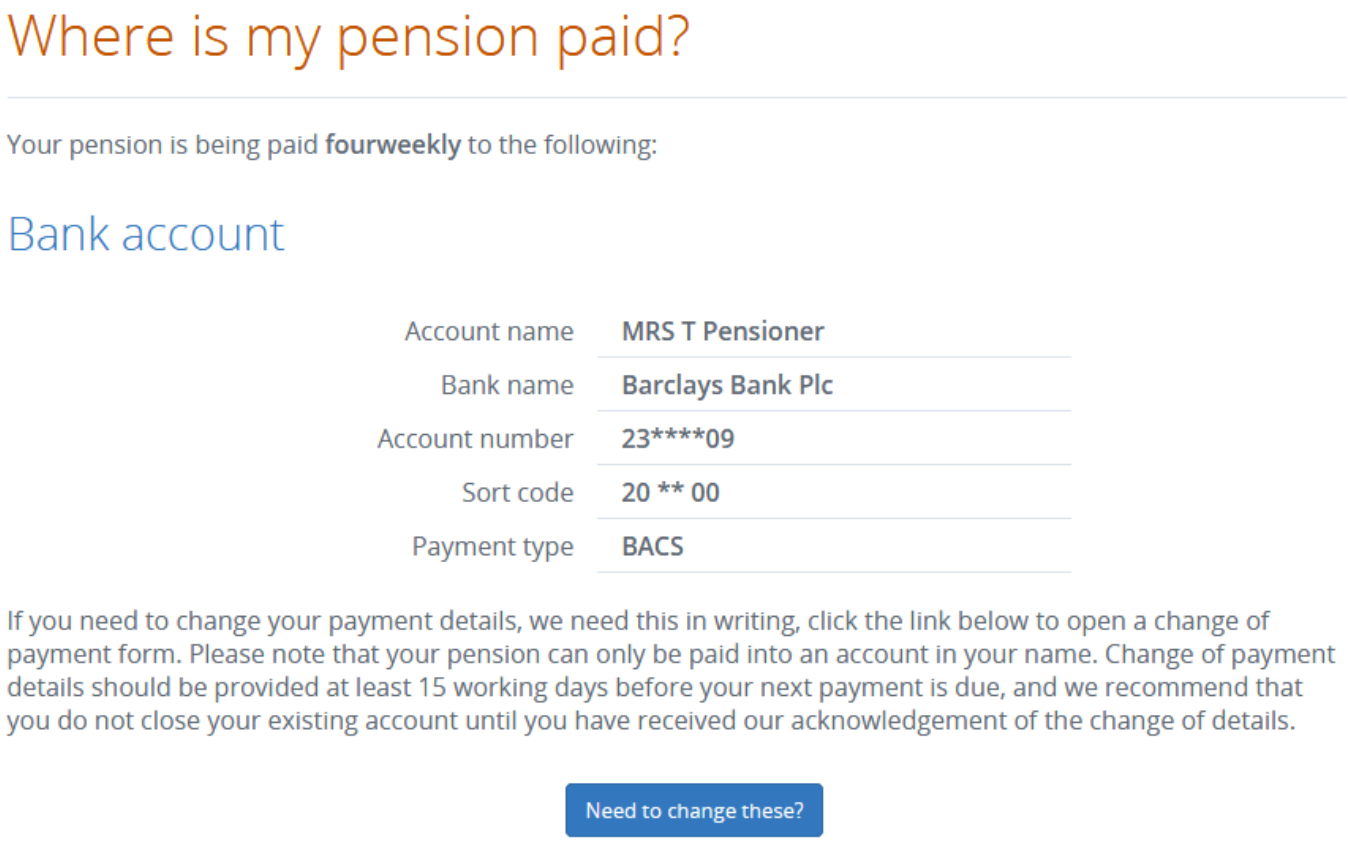
## How to view where your pension is paid

Pensioner Members

To see where your pension is paid, click the “Where is my pension paid?” option on the “My pension” menu.




You will be presented with the following screen; part of the account number and sort code will be masked.

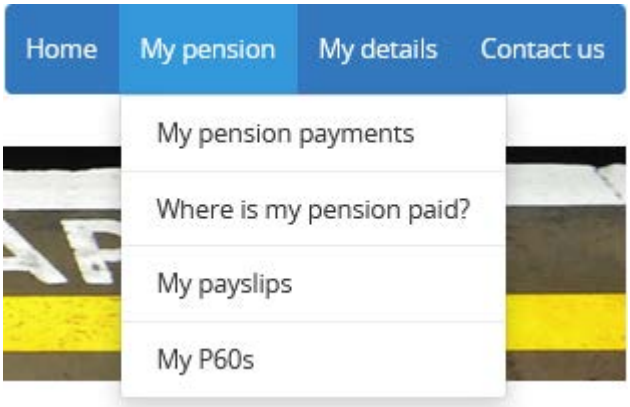



If you need to change your account details please contact the Fund Office in writing or submit a change of bank form which is available by clicking the “Need to change these?” button, to the Fund Office.

# How to view your payslips

Pensioner Members

To view your payslips, select “My payslips” from the “My pension” menu.




You will be presented with the following screen, you can use the year and pay date drop down options to select the payslip you wish to view; alternatively you can navigate through the payslips available using the previous and next buttons.

## My payslips

You can view your payslips here. If there is more than one payslip available to view, use the drop downs or navigation buttons to select the payslip you wish to view.

Pay Year 2018 Pay date 26/11/2018

| Pension Reference Number | National Insurance Number | Tax Code | Basis | Period | Pay Date | Pay Method |
|---|---|---|---|---|---|---|
| 852425 | AA112233C | 35L | FourWeekly | 201836 | 26/11/2018 | BACS |

| Payments | | Deductions | | Totals to Date | |
|---|---|---|---|---|---|
| Pension | £438.45 | Tax | £82.20 | Pay to Date | £3954.27 |
| | | | | Tax to Date | £741.00 |

& = Non taxable payment

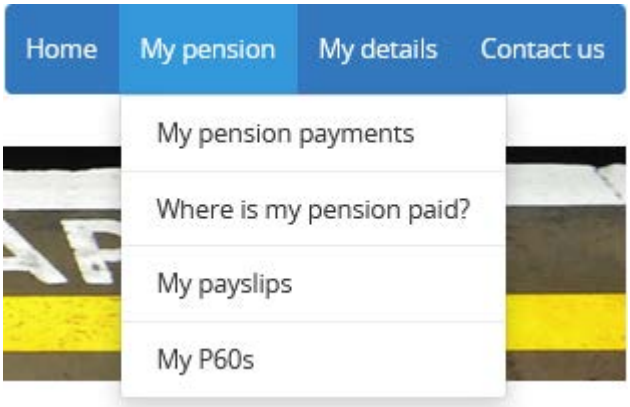
| Total payments | £438.45 | Total deductions | £82.20 | Net Payment | £356.25 |
|---|---|---|---|---|---|

< Previous Next >

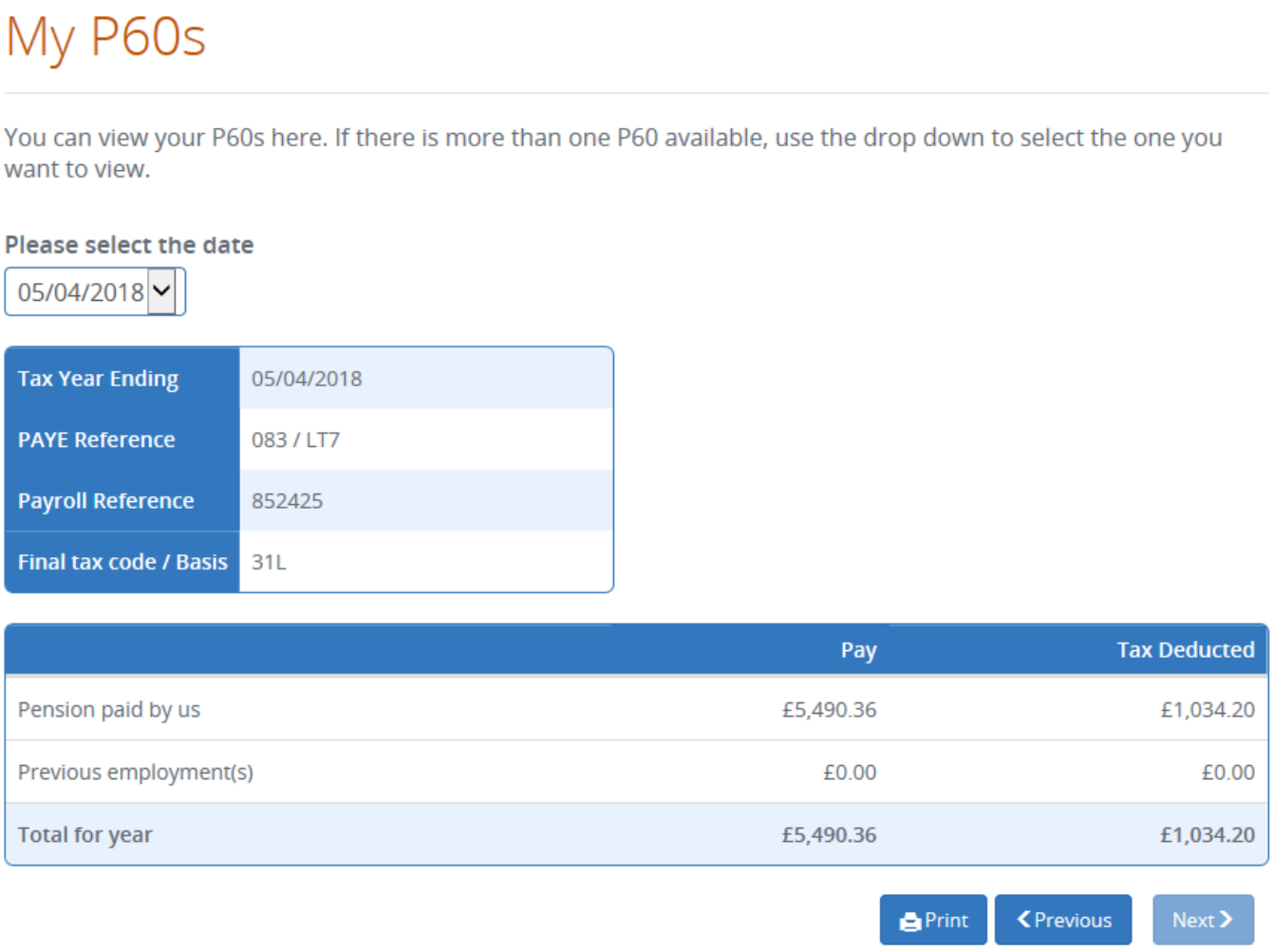
# How to view your P60

Pensioner Members

To view your P60, select “My P60s” from the “My pension” menu.




You will be presented with the following screen; you can use the drop down list to select the P60 you want to view.



Once you have selected the P60 you wish to view, if you select the “Print” button a printable version will open in a new window.

# P60 End of Year Certificate

This is a printed copy of an eP60. This form shows the total pension for Income Tax purposes paid to you by us in the year.

| | |
|---|---|
| Tax Year Ending | 05/04/2018 |
| Name | Test Pensioner |
| National Insurance Number | AA112233C |
| PAYE Reference | 083 / LT7 |
| Payroll Reference | 852425 |
| Final tax code / Basis | 31L |

**Issued by**

TfL Pension Fund
8th Floor
Palestra
197 Blackfriars Road
London
SE1 8NJ

| | Pay | Tax Deducted |
|---|---|---|
| Pension paid by us | £5,490.36 | £1,034.20<br>If net refund mark 'R' |
| Previous employment(s) | £0.00 | £0.00 |
| Total for year | £5,490.36 | £1,034.20 |

| Tax Return | Pay | Tax Deducted |
|---|---|---|
| These figures should be used for your tax return, if you complete one | £5,490.36 | £1,034.20 |

To the pensioner

Please keep this certificate in a safe place. **You will need it if you have to fill in a tax return, make a claim for tax credits or to renew your claim.** You can also use it to check we are using your correct National Insurance number. **By law you are required to tell the HM Revenue & Customs about any income that is not fully taxed, even if you are not sent a tax return.**

Do not destroy P60(Substitute)(Profund)

Cancel Print

# How to switch between membership records

All Members

If you have more than one period of membership, the home page when you first log in will appear as follows.

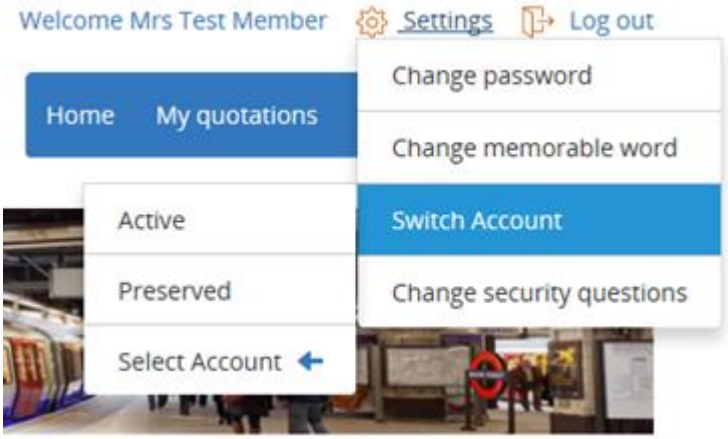
## Please select an account

Select the pension record you want to view by clicking below.

| Reference | Status | Employer | Scheme | Benefit | Surname | Initial |
|---|---|---|---|---|---|---|
| 860919 | Active | TRANSPORT FOR LONDON | TRANSPORT FOR LONDON | TFL New members | Member | T |
| 47284 | Preserved | LGS | TRANSPORT FOR LONDON | TFL Existing members | Member | T |

Select the membership that you wish to view.

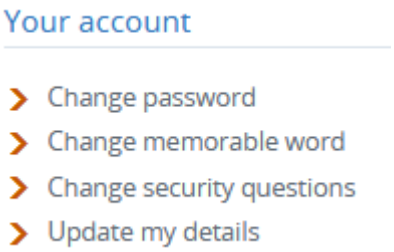
To switch the record you are viewing select “Switch Account” on the “Settings” menu then either select the record you want to view or choose the “Select Account” option and the screen above will be display from where you can choose the record to view.



# How to change your password

All Members

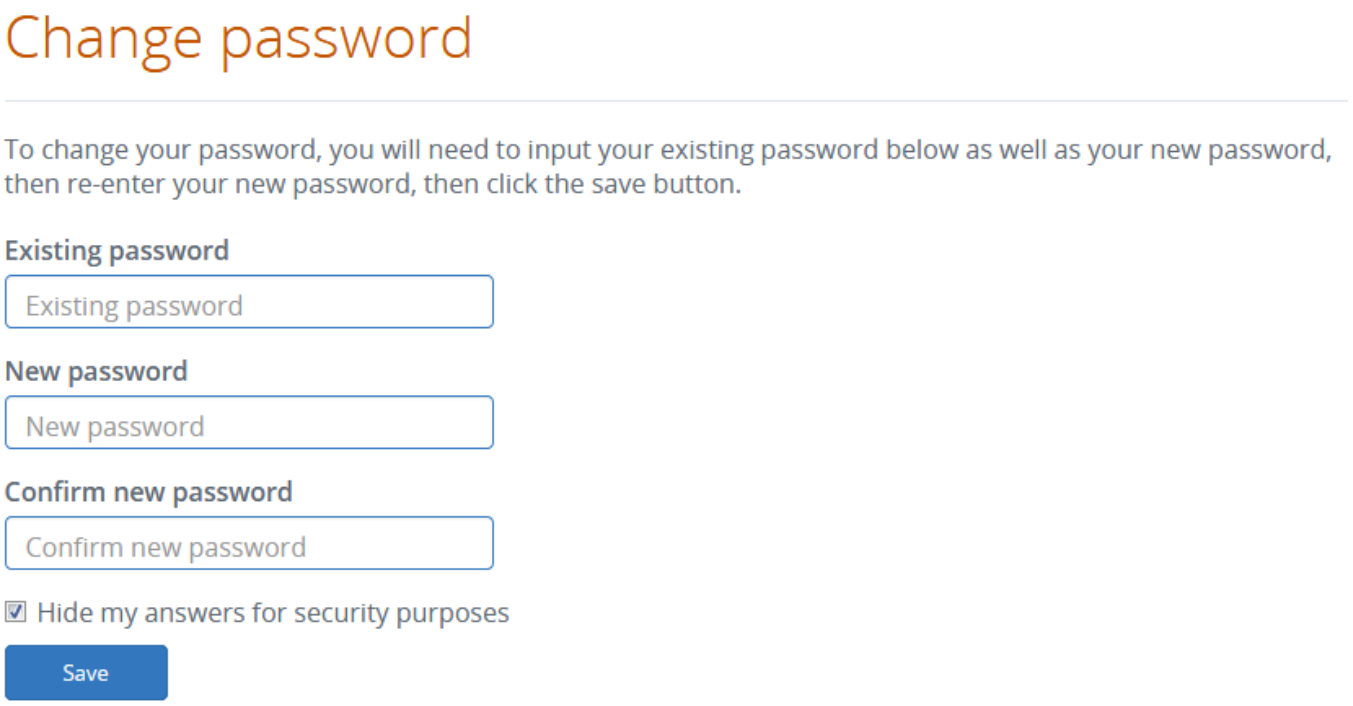
Select “Change password” from the “Your account” menu on the right hand side of the page.




You will be presented with the following screen, you will need to enter your existing password as well as the new password you want to use.  Please remember that passwords are case sensitive and must contain:

- One upper case letter
- One lower case letter
- One number
- One special character

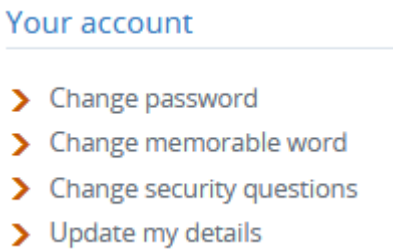
Once you have entered all of the details click the “Save“ button to confirm the details; by unchecking the “Hide my answers for security purposes” box you can see what you keyed as your new password.



## How to change your memorable word

All Members

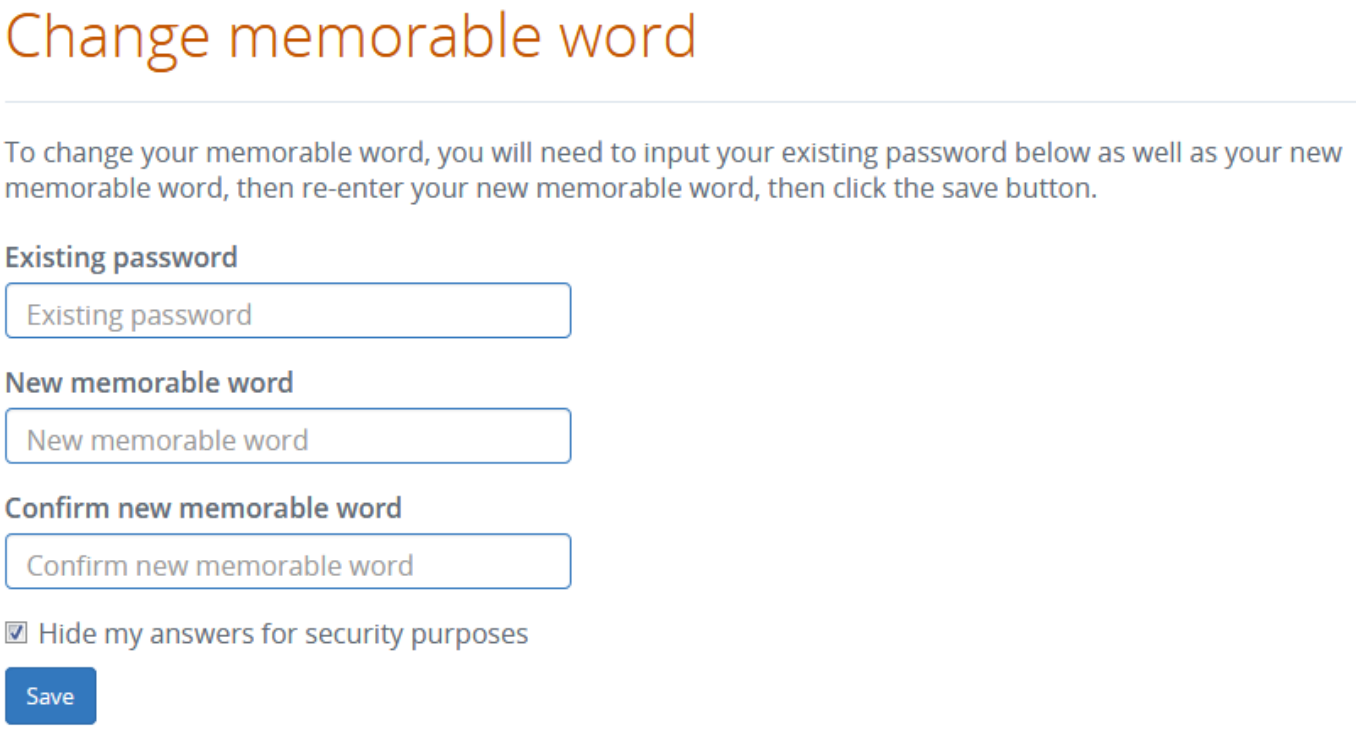
Select “Change memorable word” from the “Your account” menu on the right hand side of the page.




You will be presented with the following screen, you will need to enter your existing password as well as the new memorable word you want to use. Please remember that memorable words are case sensitive and must contain:

- One upper case letter
- One lower case letter

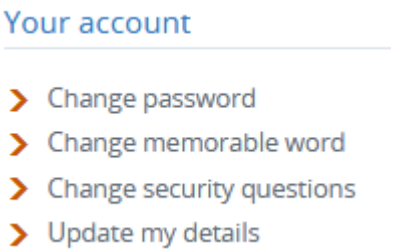
Once you have entered all of the details click the “Save“ button to confirm the details; by unchecking the “Hide my answers for security purposes” box you can see what you keyed as your new memorable word.



# How to change your security questions

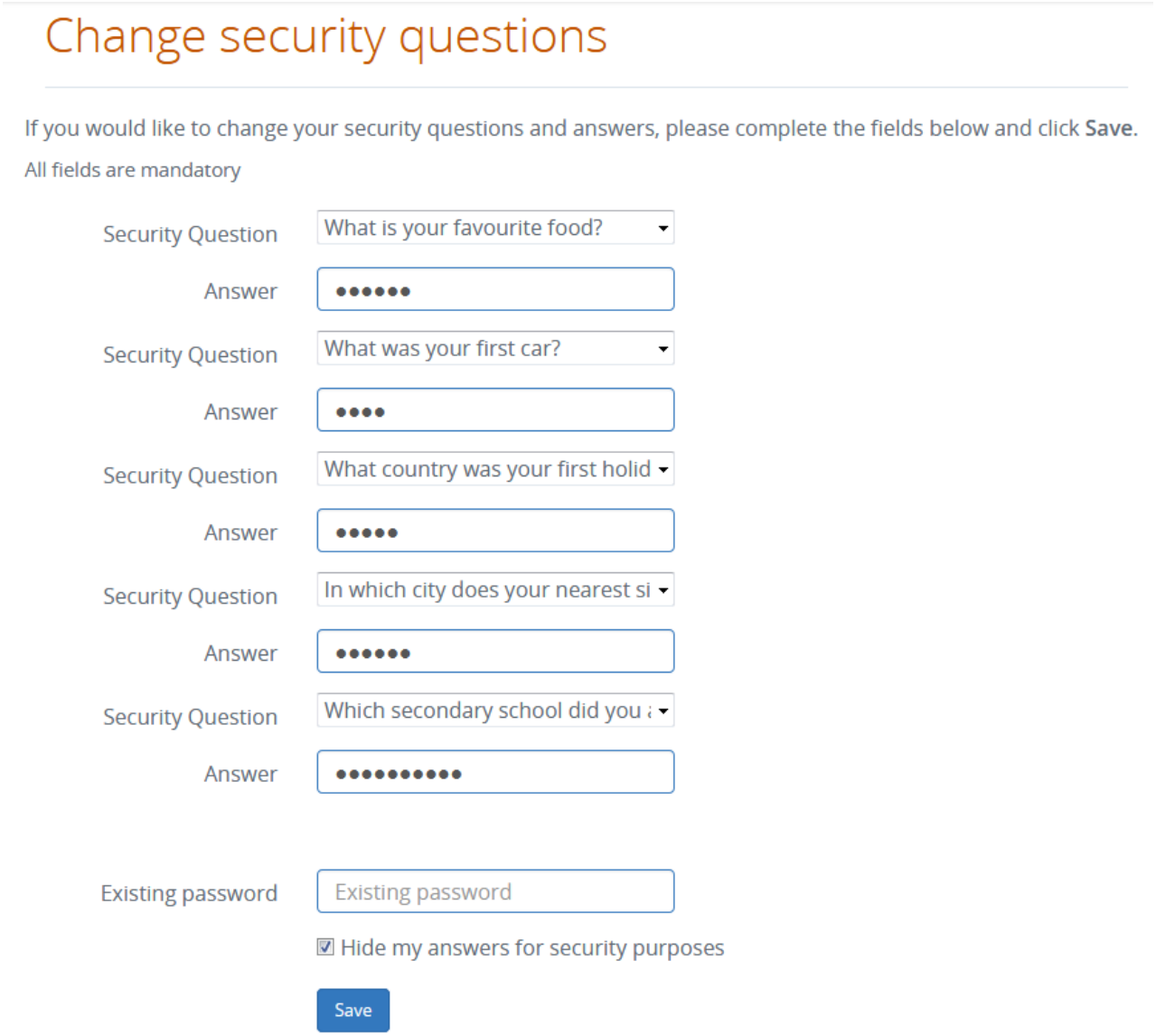
All Members

Select “Change security questions” from the “Your account” menu on the right hand side of the page.




You will be presented with the following screen showing your existing questions. You can change the question and answer or change just the answer to an existing question.

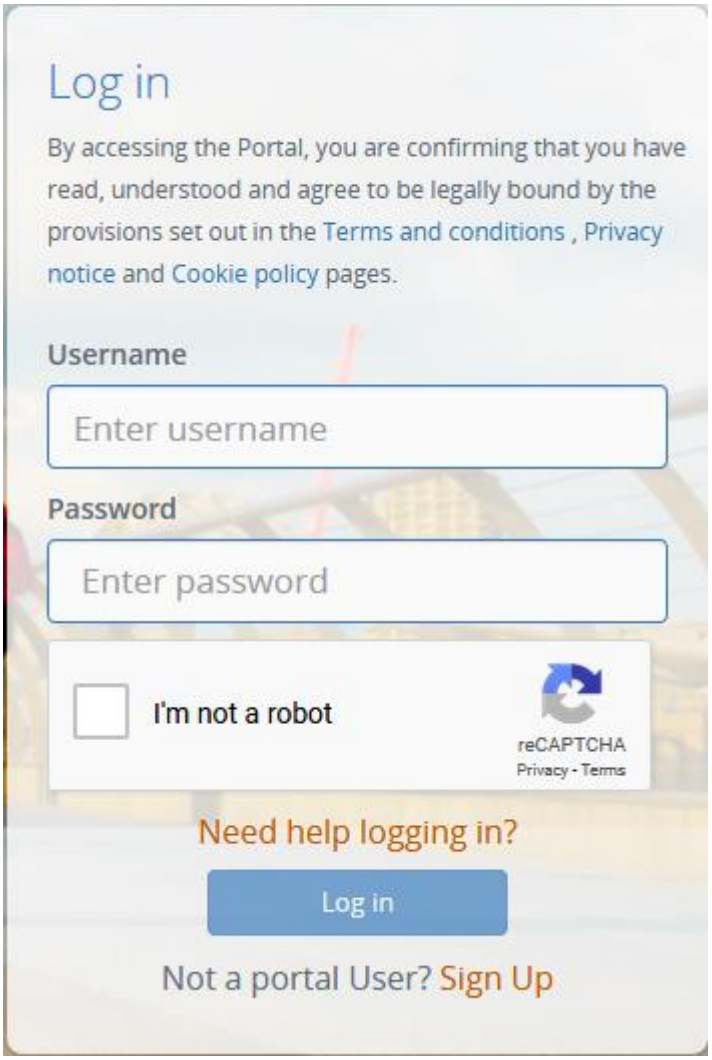
Once you have entered all of the details click the “Save“ button to confirm the details; by unchecking the “Hide my answers for security purposes” box you can see what you keyed as your new answers.



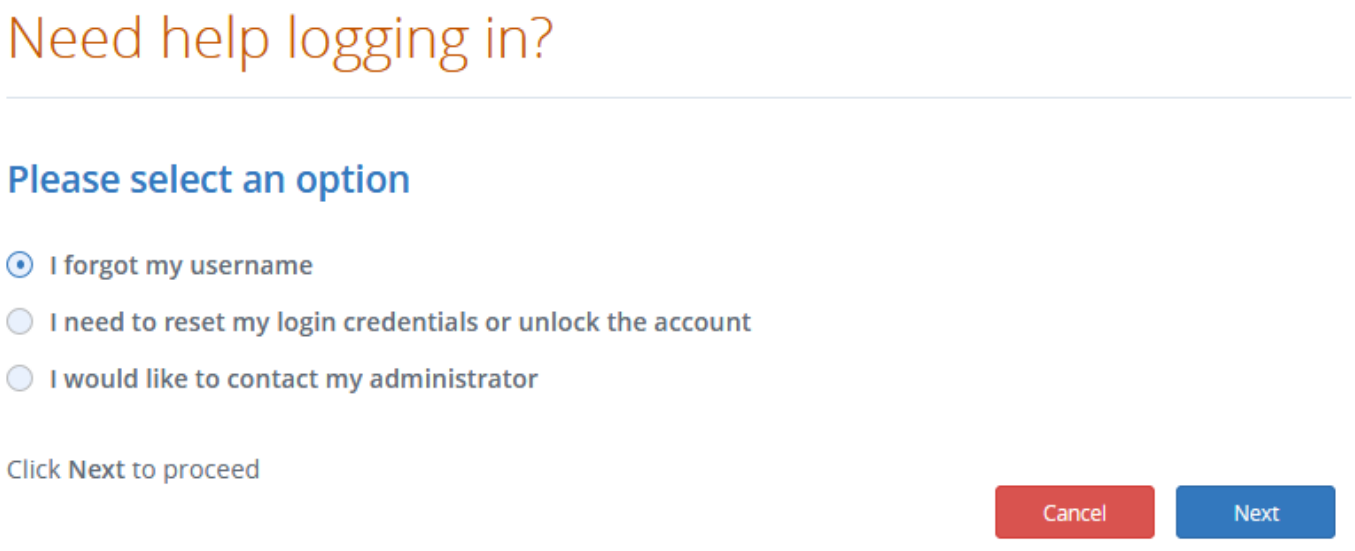
## How to get a reminder of your username

All Members

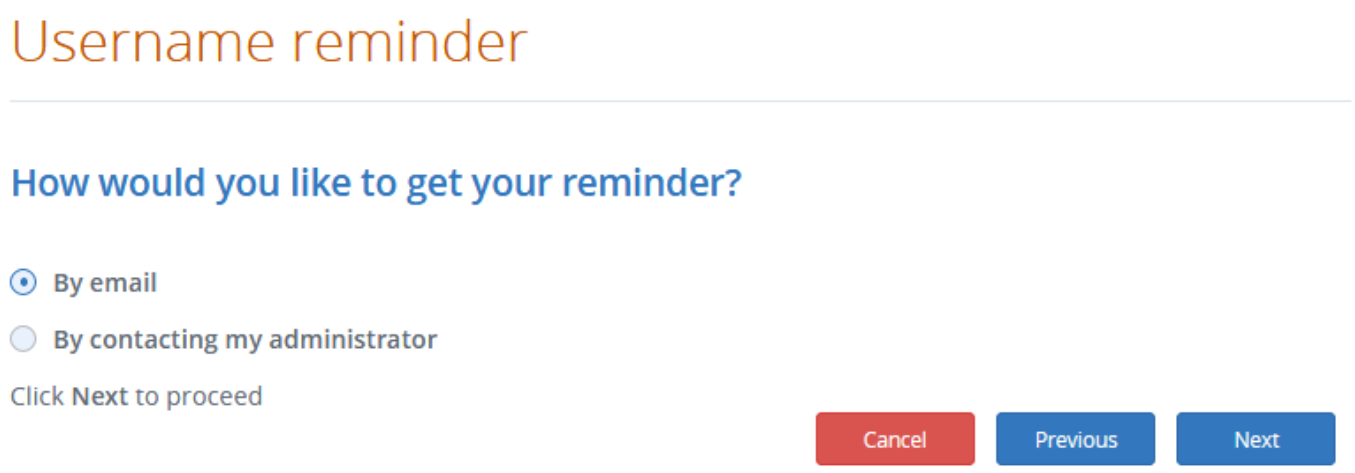
Click “Need help logging in?” on the home page



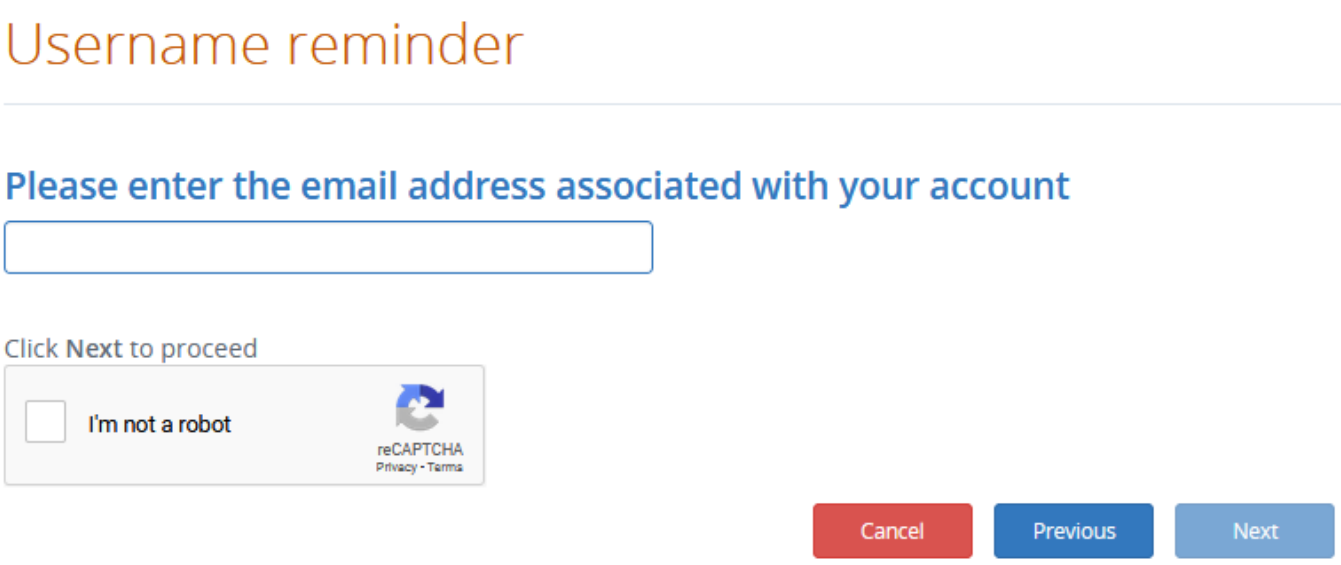

If you have forgotten your username, tick the “I forgot my username” option then click the “Next” button.



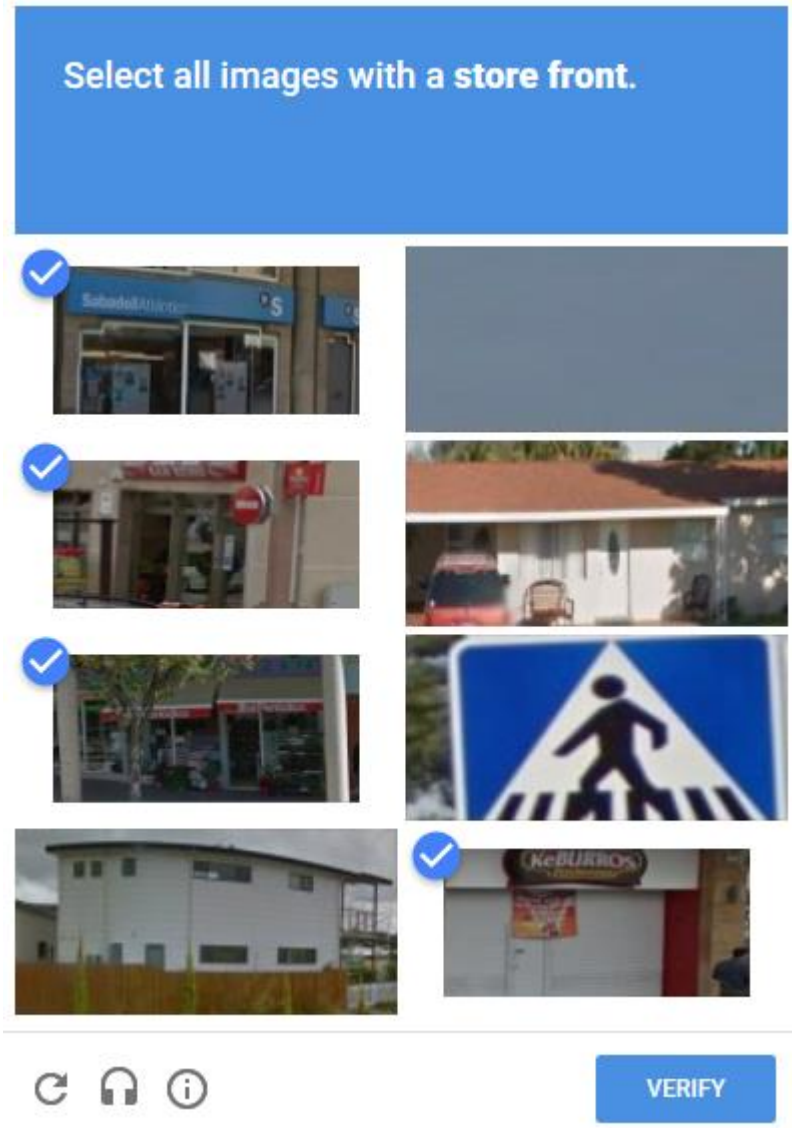
Click the “By email” option then click the “Next” button.



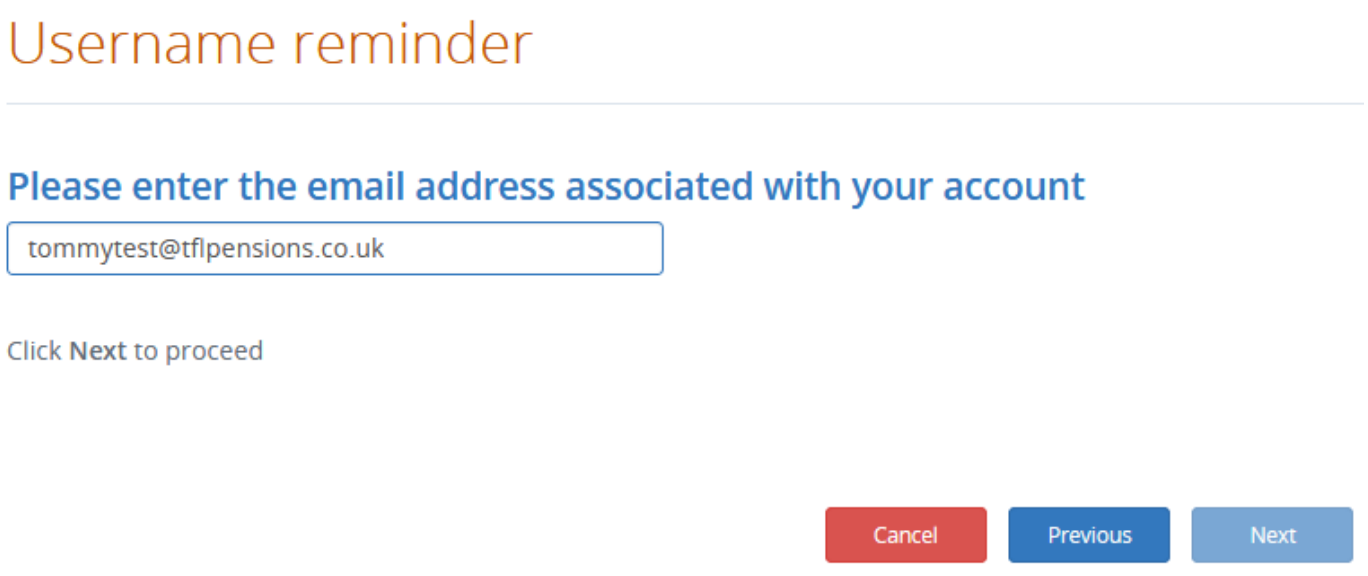

Enter your email address then tick the “I’m not a robot” tick box.



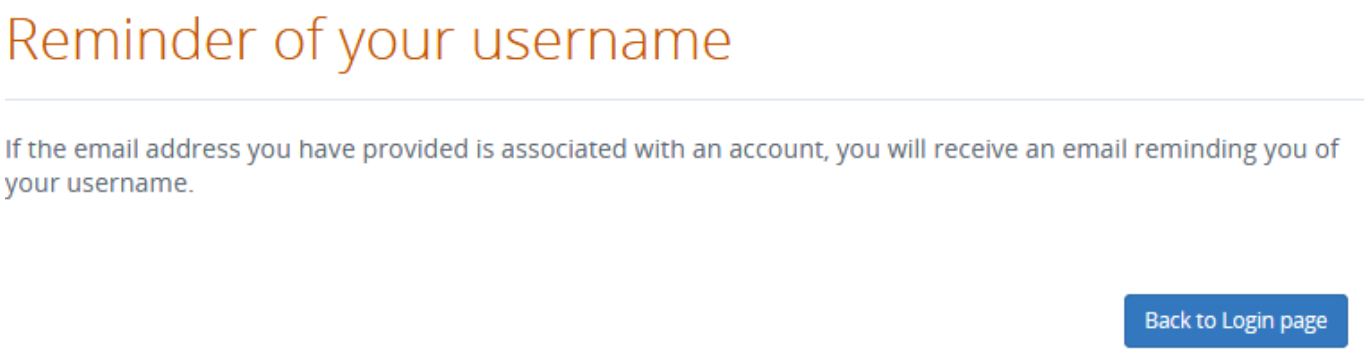
You may be asked to complete a test to verify that you are not a robot.  You will be presented with a test such as the example below.  Select the relevant boxes on the grid and click the “Verify” button, this will enable the “Next” button on the page.




You should then click the “Next” button.



You will then see the following message and if the email address that you entered matches the one we have recorded for you an email will be sent to you.

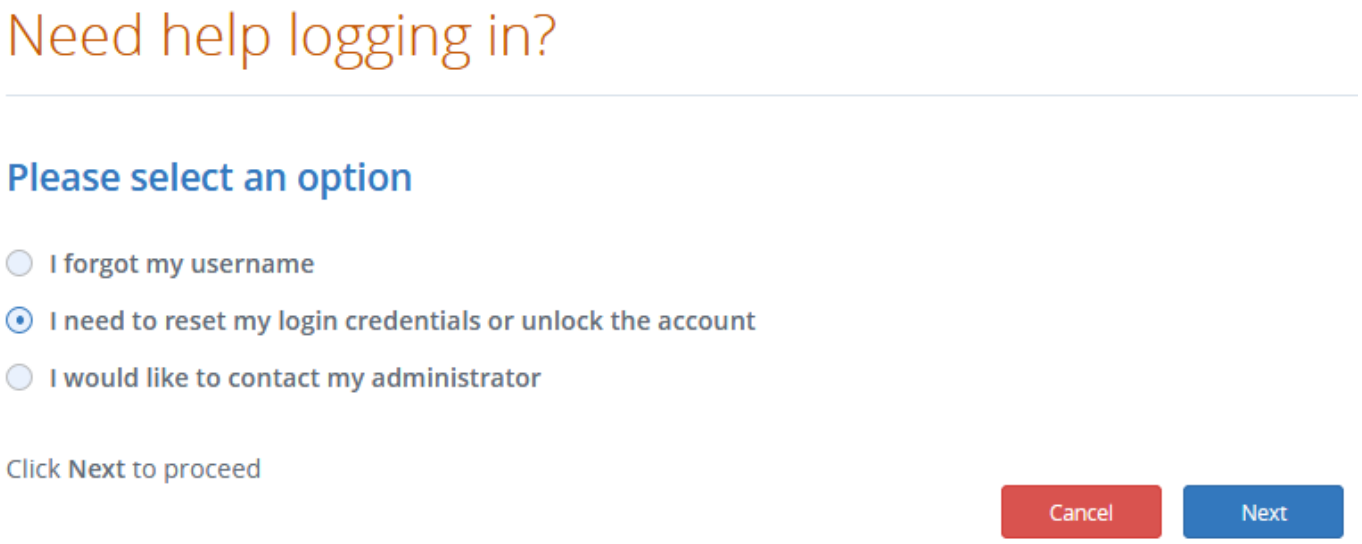



If you do not receive an email, please contact the Fund Office on 01737 235 298.

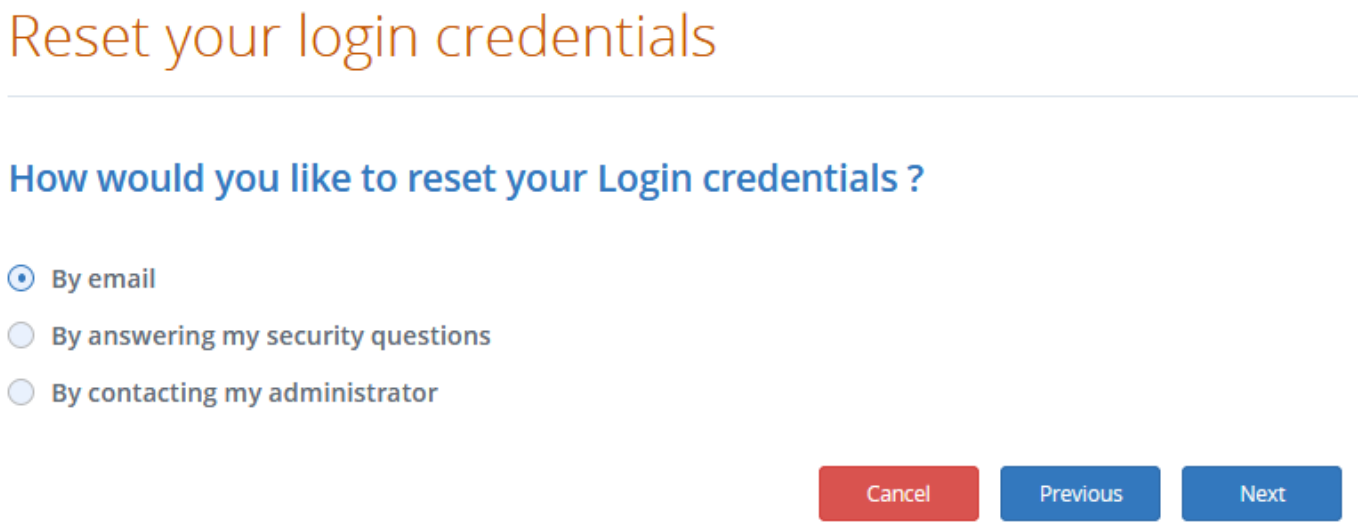
## How to reset your login credentials

All Members

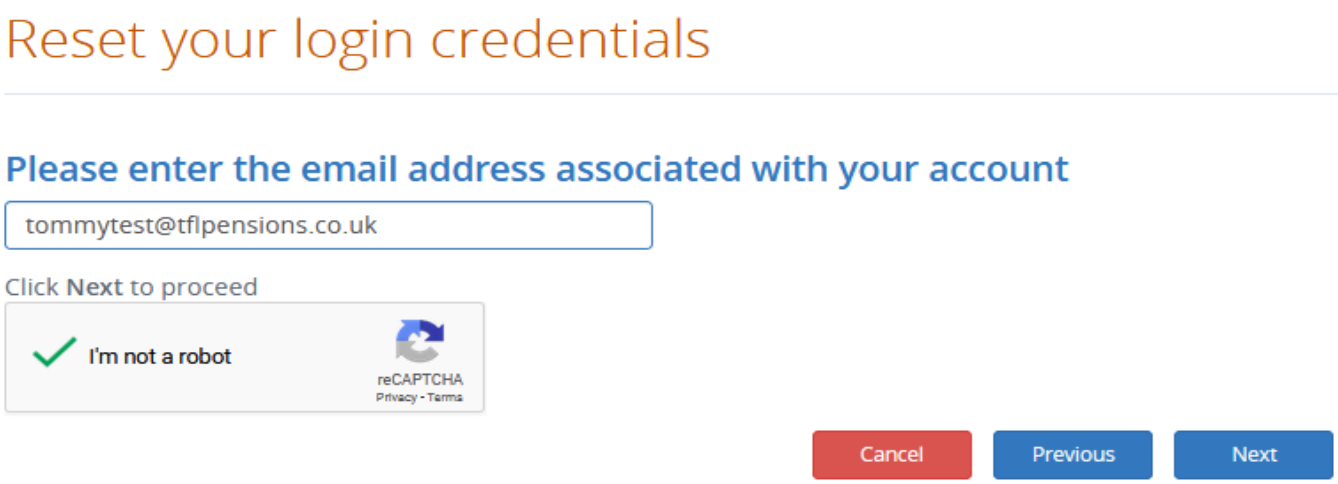
If you need to reset your login credentials or unlock your account you should select that option then click the “Next” button.  Please note that at present it is not possible to change your username, this option will allow you to reset your password and memorable word.



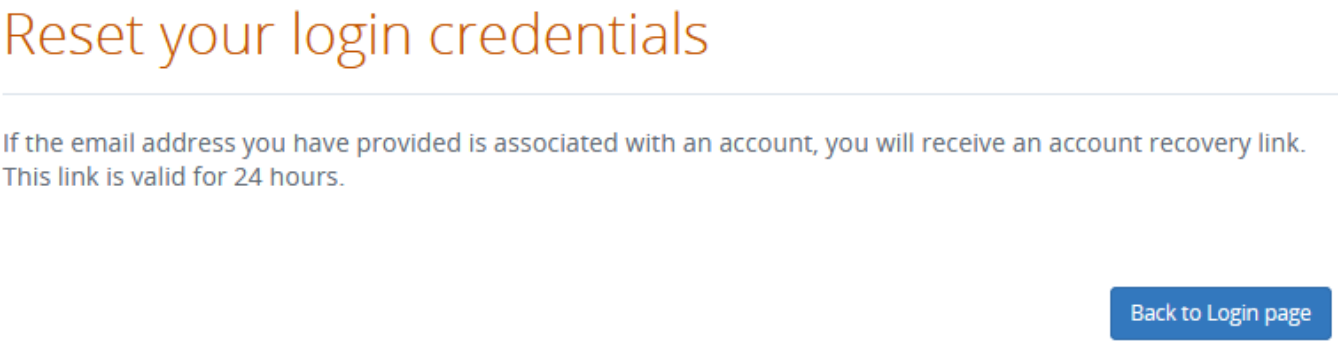

If you wish to reset your details via email, select the “By email” option and then click the “Next” button.  To reset your details by answering your security questions see page 46.



Enter your email address and tick the “I’m not a robot” tick box; you may be asked to complete a test to verify that you are not a robot, once validated you should click the “Next” button.

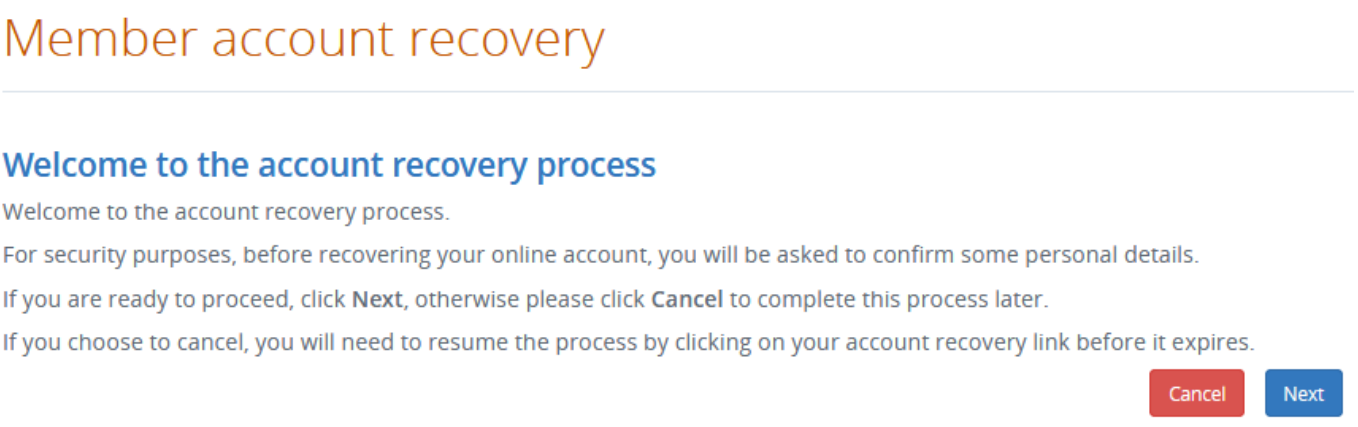



The following message should then be displayed and you will be sent a link via email to reset your credentials.

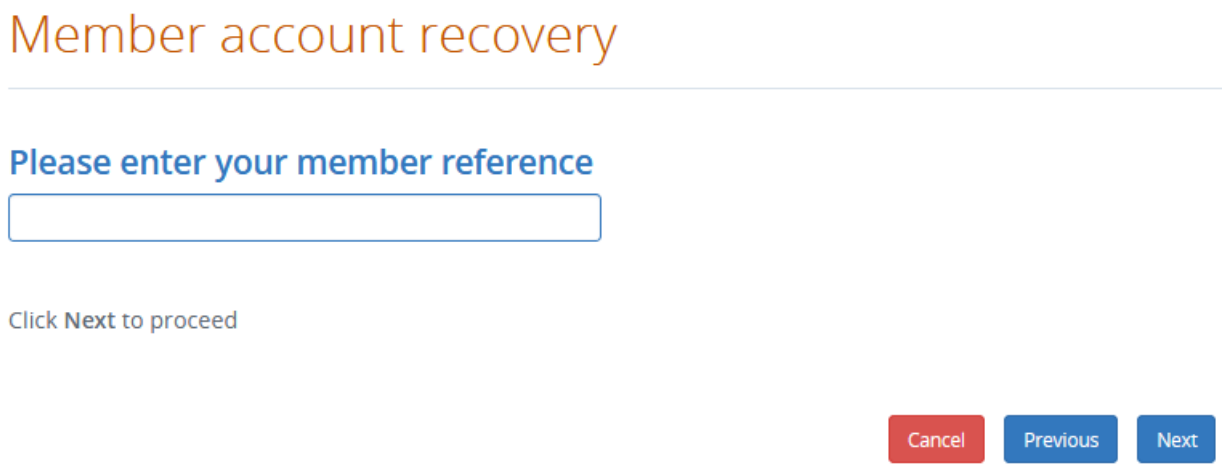



If you do not receive an email, please contact the Fund Office on 01737 235 298.

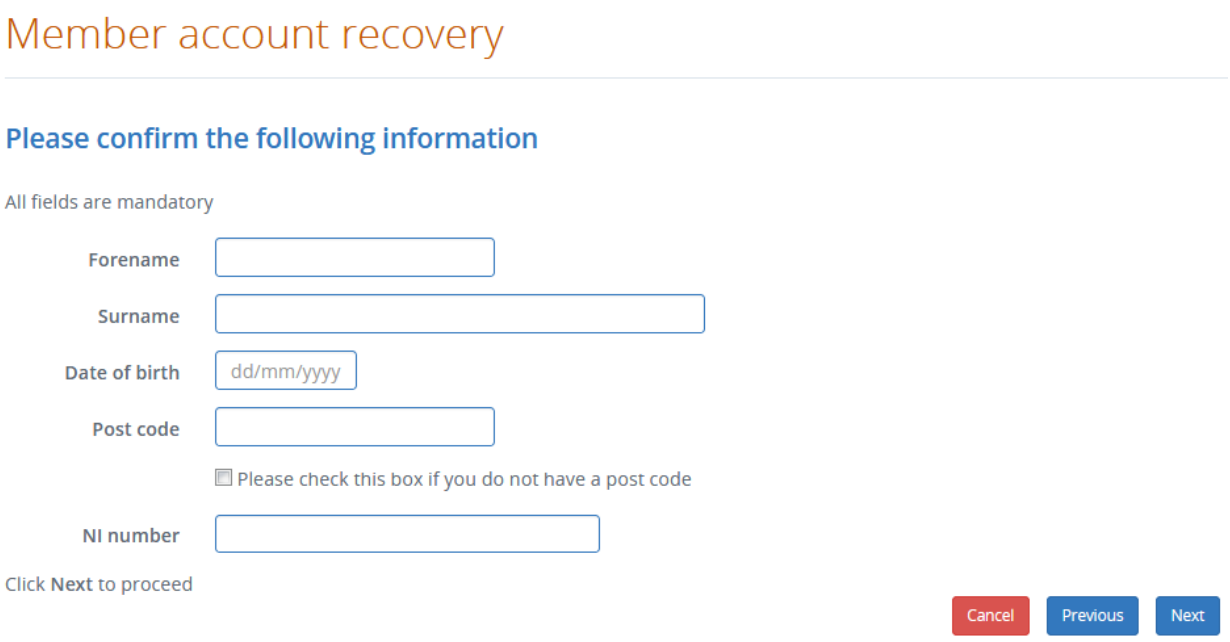
Once you receive the email, click the link to recover your account. You will be presented with the following screen, click the “Next” button to proceed.



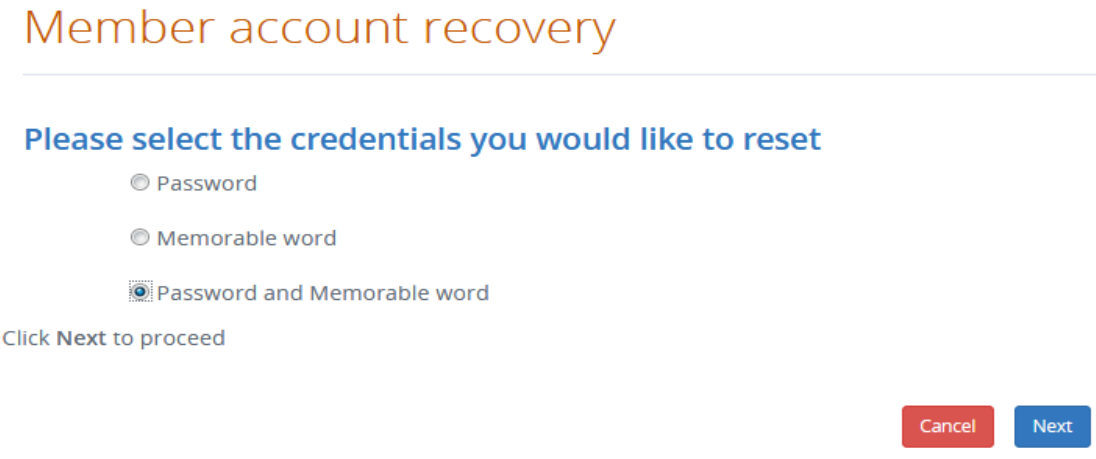
Enter your member number then click the “Next” button.




Enter the details requested then click the “Next” button.




You then get the option to reset either your password, memorable word or both. Select the relevant option then click the “Next” button.



Enter your new details remembering that:

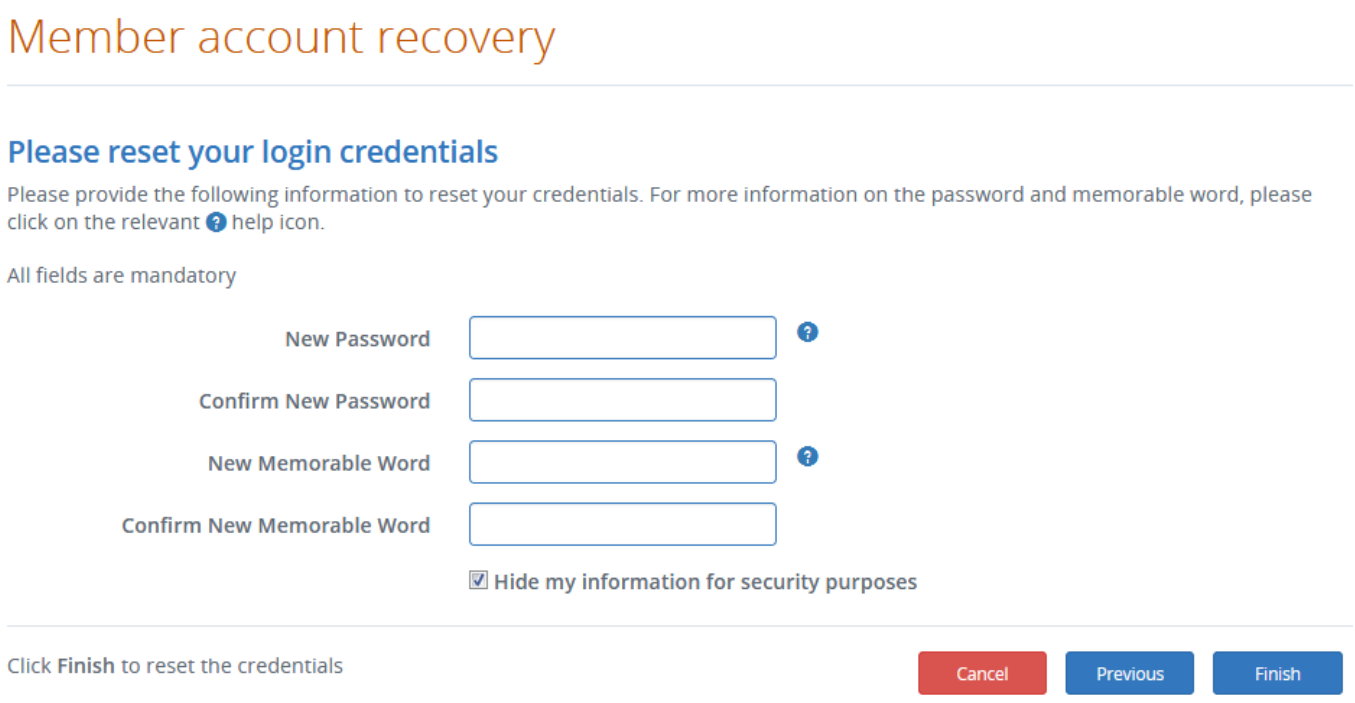
Your password must contain:

- One upper case letter
- One lower case letter
- One number
- One special character

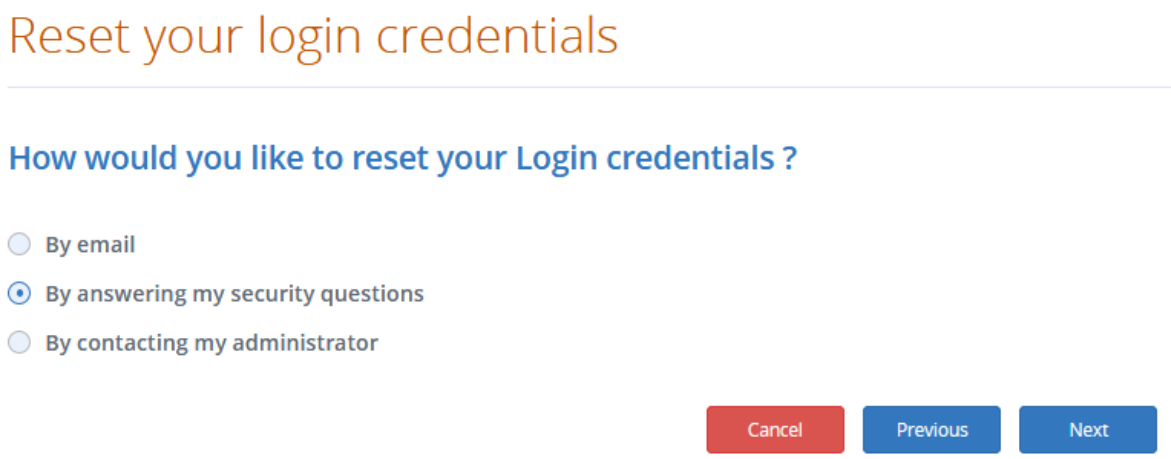
Your memorable word must contain:

- One upper case letter
- One lower case letter

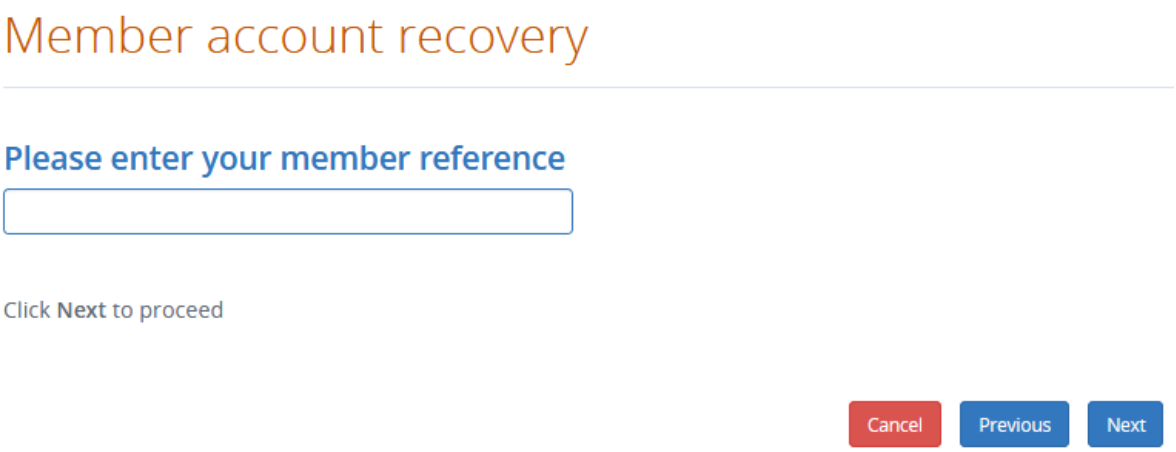
Once you have entered all of your details you can view what you have entered by unticking the “Hide my answers for security purposes” box.  Once you are happy that the details are correct, click the “Finish” button to complete the process.



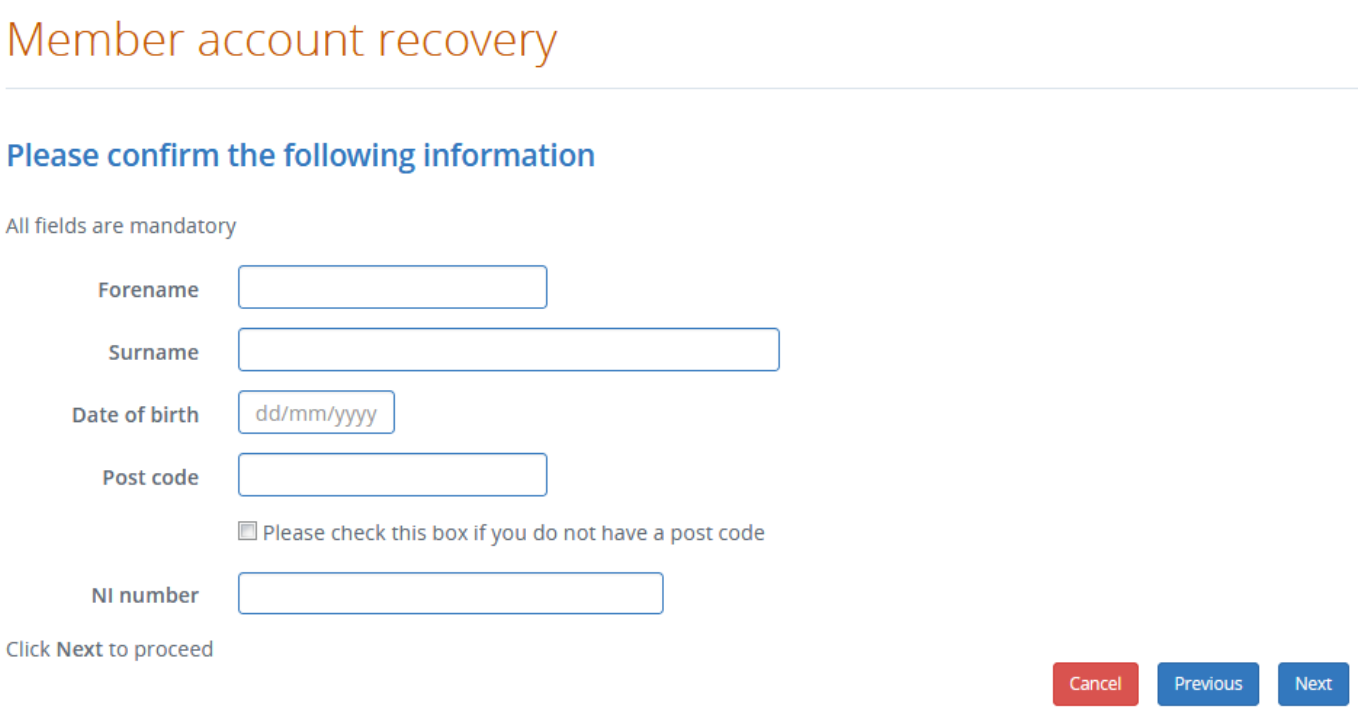
If you wish to reset your details by answering your security questions, tick the relevant box then click the “Next” button.



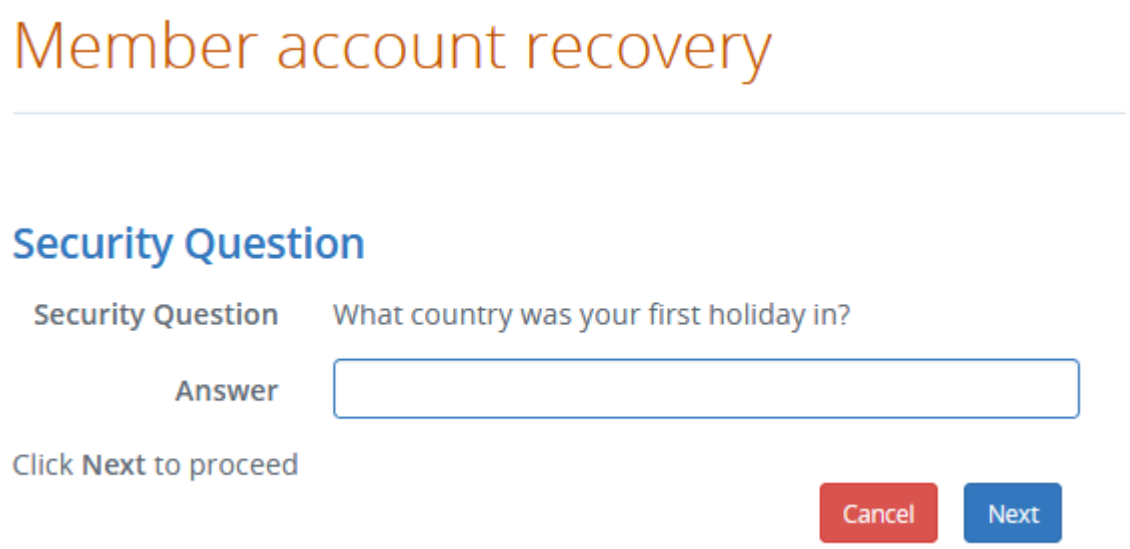

Enter your member number then click the “Next” button.



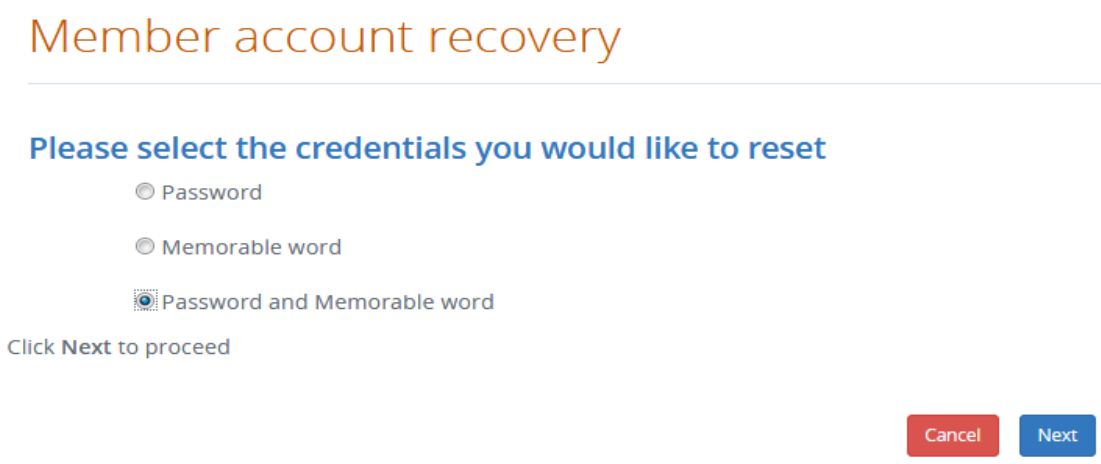

Enter the details requested then click the “Next” button.



You will then be presented with one of your security questions to answer.  Enter the answer then click the “Next” button.




You then get the option to reset either your password, memorable word or both.  Select the relevant option then click the “Next” button.



Enter your new details remembering that:

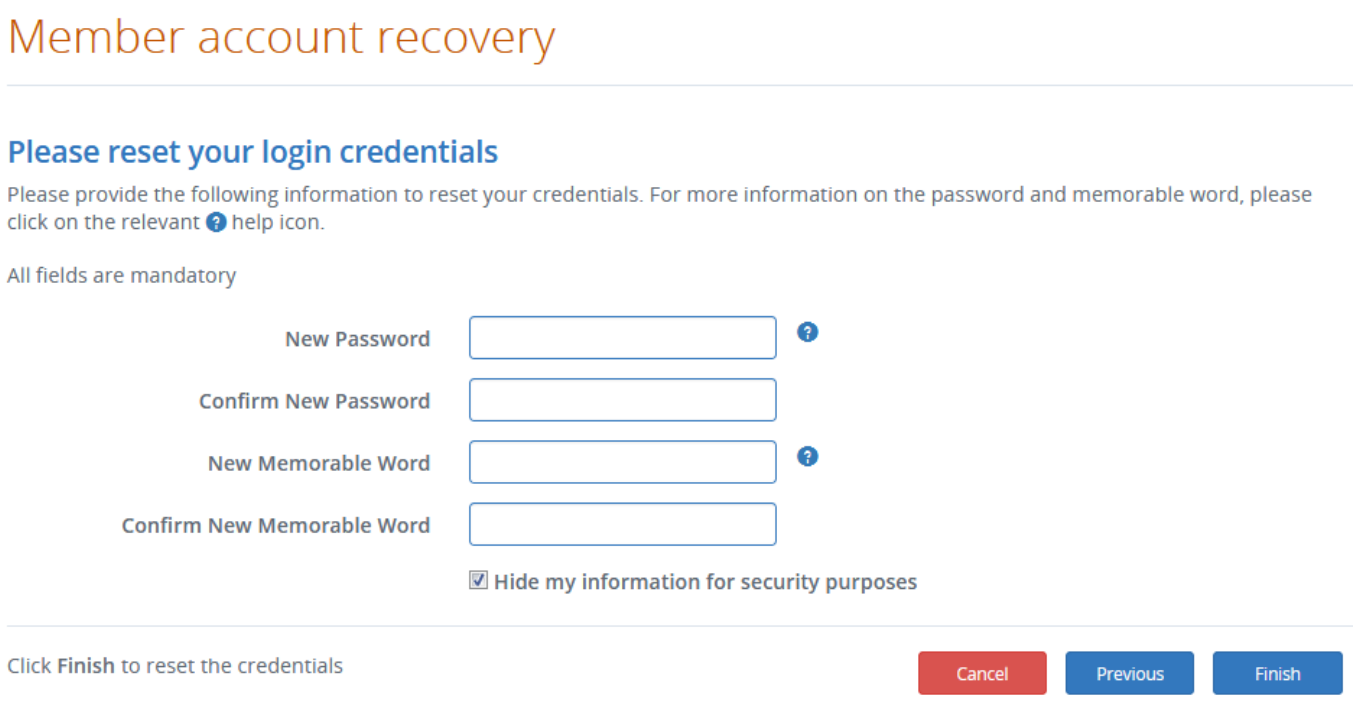
Your password must contain:

- One upper case letter
- One lower case letter
- One number
- One special character

Your memorable word must contain:

- One upper case letter
- One lower case letter

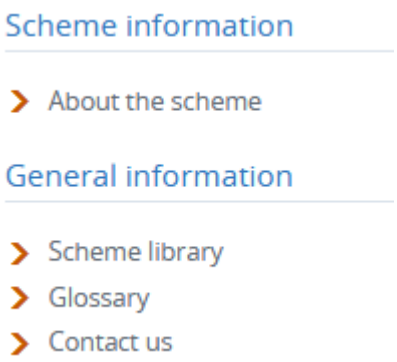
Once you have entered all of your details you can view what you have entered by unticking the “Hide my answers for security purposes” box.  Once you are happy that the details are correct, click the “Finish” button to complete the process.



## More information

All Members

You can find additional information about the TfL Pension Fund by using the links under “Scheme information” and “General information” on the right hand side of the screen.




# About the scheme

## Introducing the fund

The Fund is designed to give you financial flexibility and security both now and in retirement.

Retirement may seem a long way off now, but planning how to provide for the future for you and your family is one of the most important decisions you will have to make.

Your pension from the Fund is based on the level of your pensionable salary and the length of your pensionable service. In addition the Fund provides other benefits which may be payable to your family or dependants if you die while you are still working for your employer, after you have retired or if you have a deferred pension with the Fund.

Your contribution to the Fund only goes part of the way to providing the benefits payable. In addition to your contribution, your employer funds the balance of the cost of providing your benefits under the Fund. You get tax relief on your contributions (subject to HM Revenue & Customs (HMRC) restrictions).The fund is regulated under UK pension legislation. It is separate from the employer, and its assets are held on members' behalf by the Trustee. The Fund is fully endorsed by the Trade Unions.

## How it works

The Fund is a defined final salary arrangement. This means that your benefits are calculated on the basis of length of pensionable service and your pensionable salary. In addition the age at which you retire will have an impact on the level of retirement benefits you receive, and this will be covered in more detail in the Guide for Members.

| | | | | | | |
|---|---|---|---|---|---|---|
| 1/60 | X | Pensionable service | X | Pensionable salary | = | Your annual pension at retirement |

Instead of taking your pension in full, you may be able to exchange some of it for a tax-free lump sum. If you have at least two years' pensionable service, you may be eligible to take an immediate or enhanced pension if you have to retire early due to ill-health.

The scheme library includes scheme booklets and forms

# Scheme library

We have included here the most commonly viewed documents. Further documents about the Fund are included on the public website.

| Information | Description |
|---|---|
| Guide for New Members | For Members who joined the Fund after 1 April 1989 |
| Guide for Existing Members | For Members who joined the Fund on or before 1 April 1989 |
| A Guide on AVCs | A guide to paying Additional Voluntary Contributions |
| Transferring in Benefits Guide | A guide to transferring benefits into the Fund |
| Annual Review | Annual Review 2025 |
| **Member forms** | **Description** |
| Expression of Wish Form | To notify us of who you wish the Trustees to consider when paying any lump sum death benefit |
| Link Up Enquiry Form | To request a Link up quotation |
| Opt Out Application Form | To request to opt out of the Fund |
| AVC Enquiry Form | To request details about the Funds AVC arrangement |
| AVC Payment Change Form | Change your AVC payments |

The Glossary defines various terms used in the website and member guides

# Glossary

- Actuary
- Additional Voluntary Contributions (AVCs)
- Adult Dependant
- Annual Allowance
- Assessment Date
- Basic State Pension
- Contracted-out
- Contributing Member
- Contributory Pensionable Salary
- Deferred Pension
- Deferred Pensioner

# For further help or information

Please contact the Fund Office if you have any questions about this document.
Contact details are shown below.

TfL Pension Fund
8th Floor, Palestra,
197 Blackfriars Road,
London SE1 8NJ

**Telephone: 01737 235 298**
**Email: helpdesk@tflpensionfund.co.uk**
**Website: www.tflpensionfund.co.uk**