

# TfL Pension Fund

## A guide to the Pension Web Portal

January 2020



### 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](mailto:helpdesk@tflpensionfund.co.uk)



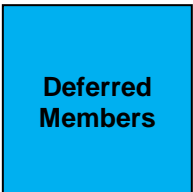

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## Introduction

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.

|  |  |
|--|--|
|  <b>All Members</b>         | <ul style="list-style-type: none"><li>View some of the details we hold about you and your Fund membership</li><li>Amend your e-mail address</li><li>Amend your password, memorable word or security questions</li><li>Submit an online enquiry</li><li>View any documents that have been made available in your Portal account</li></ul> |
|  <b>Active Members</b>      | <ul style="list-style-type: none"><li>Run leaver and retirement quotations</li><li>View past quotations that you have run</li><li>Receive an e-mail when your annual benefit statement is published to your account</li></ul>  |
|  <b>Deferred Members</b>  | <ul style="list-style-type: none"><li>Run retirement quotations</li><li>View past quotations that you have run</li><li>Receive an e-mail when your annual benefit statement is published to your account</li><li>Update your home address</li></ul>  |
|  <b>Pensioner Members</b> | <ul style="list-style-type: none"><li>View your current and past payslips</li><li>View your P60</li><li>Update your home address</li></ul>   |

We expect new features to be added to the Portal in the future and will update this guide as they become available.

**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 020 7126 4000 (auto 64000).**





# 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.

TRANSPORT FOR LONDON

Log in

By accessing the Portal, you are confirming that you have read, understood and agree to be legally bound by the provisions set out in the Terms and conditions , Privacy notice and Cookie policy pages.

Username

Enter username

Password

Enter password

☐ I'm not a robot

reCAPTCHA Privacy - Terms

Need help logging in?

Login

Not a portal User? [Sign Up](#)

Welcome to the TfL Pension Fund

Pension Web Portal

The easiest way to access your pension details

TRANSPORT FOR LONDON

[Terms & conditions](#) | [Privacy notice](#) | [Cookie policy](#) | [Support](#)

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

## Online registration

Please enter your email address

Click **Next** to proceed

☐ I'm not a robot

reCAPTCHA Privacy - Terms

Cancel


Next




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.


Select all images with a store front.


☒







☒







☒







☒





VERIFY

## Important

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

The following browsers are supported:

- Internet Explorer 9 and above
- 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.

## Create your portal account

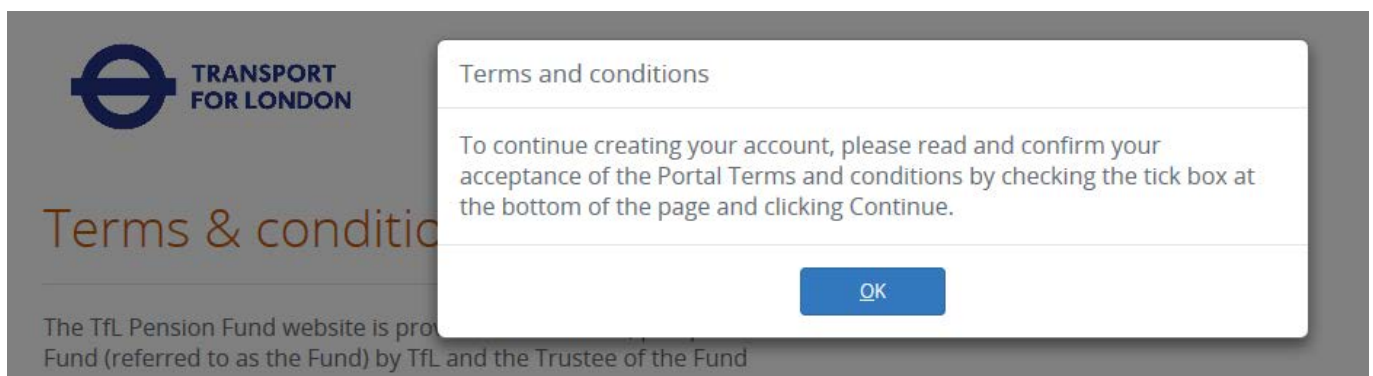
### Welcome to the online registration process.

For security purposes, before creating your online account, you will be asked to confirm some personal details. If you are ready to proceed, click **Next**, otherwise please click **Cancel** to complete this process later.

If you choose to cancel, you will need to resume the process by clicking on your registration link before it expires.



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

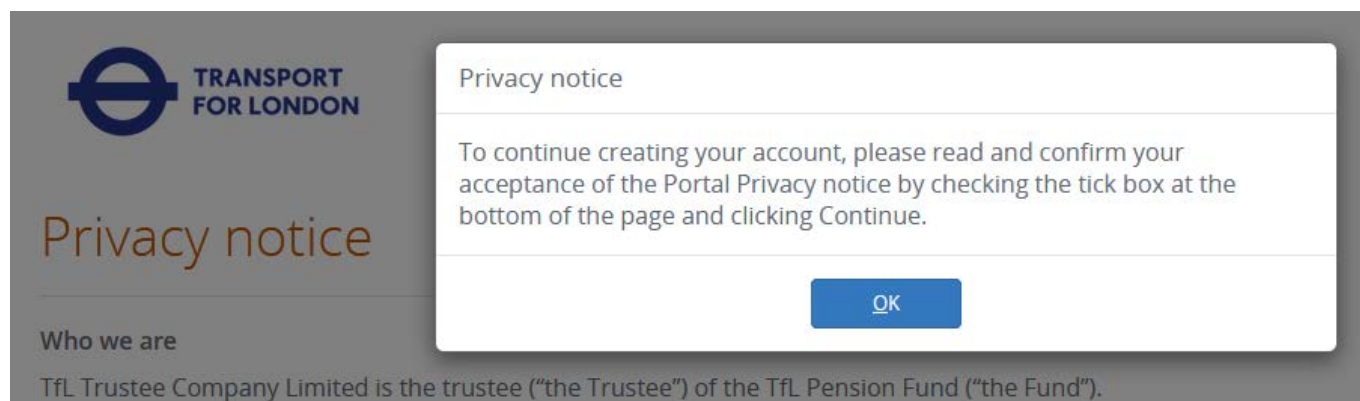


Once you have scrolled to the bottom of the screen, please tick the “I have read and accept the above Terms & Conditions” box, then click the “Continue” button to proceed.

☒ I have read and accept the above Terms & Conditions

Continue

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



The screenshot shows the Transport for London logo and the title "Privacy notice". Below the title, it says "Who we are" and "TfL Trustee Company Limited is the trustee ("the Trustee") of the TfL Pension Fund ("the Fund")." A white modal box with the title "Privacy notice" is overlaid on the screen. It contains the text: "To continue creating your account, please read and confirm your acceptance of the Portal Privacy notice by checking the tick box at the bottom of the page and clicking Continue." and a blue "OK" button.

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.

☐ I have read and accept the above Privacy notice

Continue

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

## Create your portal account

Please enter your member reference

Click **Next** to proceed

Cancel

Next



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.

## Create your portal account

### Please confirm the following information...

All fields are mandatory

Forename

Surname

Date of birth

Post code

☐ Please check this box if you do not have a post code

NI number

Click **Next** to proceed

Cancel

Previous

Next





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

## Create your portal account

### Please create your Log in credentials

Please provide the following information which you will use to Log in to the portal. For more information on the username, password and memorable word (including the complexity requirements), please click on the relevant  help icon.

All fields are mandatory

|                          |                          |   |
|--------------------------|--------------------------|---|
| Username                 | <input type="text"/>     |  |
| Password                 | <input type="password"/> |  |
| Confirmed password       | <input type="password"/> |   |
| Memorable word           | <input type="text"/>     |  |
| Confirmed memorable word | <input type="text"/>     |   |

☒ Hide my information for security purposes

Click **Next** to proceed with Security Questions

|                                       |                                     |
|---------------------------------------|-------------------------------------|
| <input type="button" value="Cancel"/> | <input type="button" value="Next"/> |
|---------------------------------------|-------------------------------------|

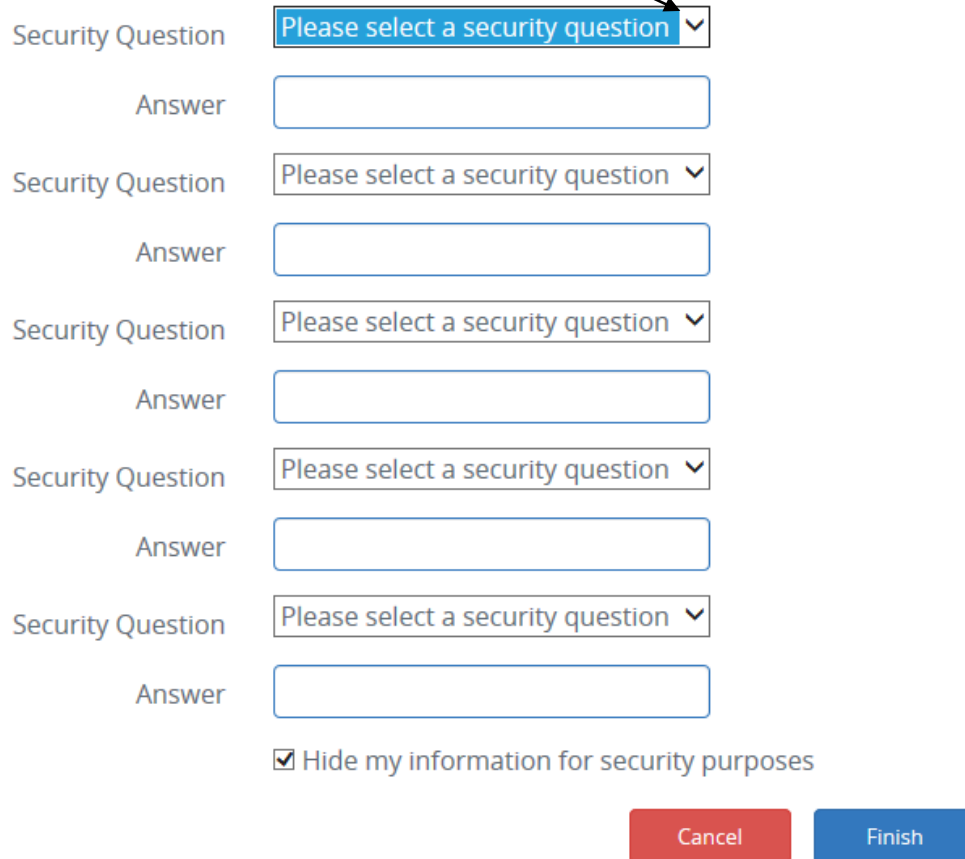
Once you have set up your details click the “Next” button.

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.

## Please set your security questions

Please complete the following security questions. You will be able to use these if you forget your password or memorable word and need to recover your account:

All fields are mandatory



|                   |                                     |
|-------------------|-------------------------------------|
| Security Question | Please select a security question ▼ |
| Answer            | <input type="text"/>                |
| Security Question | Please select a security question ▼ |
| Answer            | <input type="text"/>                |
| Security Question | Please select a security question ▼ |
| Answer            | <input type="text"/>                |
| Security Question | Please select a security question ▼ |
| Answer            | <input type="text"/>                |
| Security Question | Please select a security question ▼ |
| Answer            | <input type="text"/>                |

☒ Hide my information for security purposes

Cancel Finish

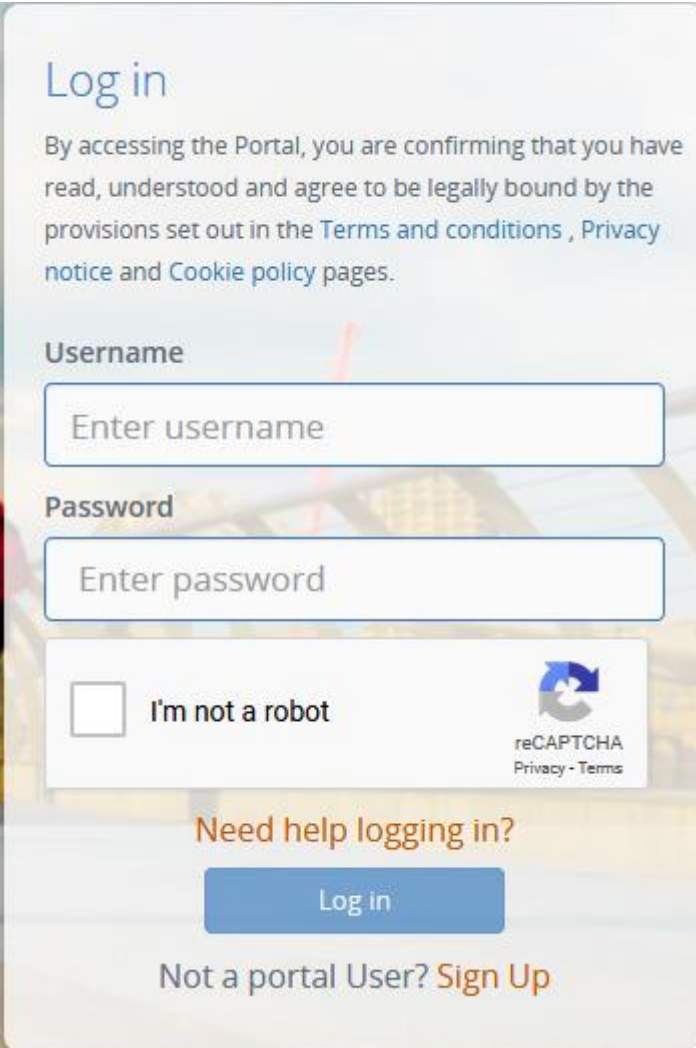
Once you have completed this, click the “Finish” button to complete your registration.



## 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”.



The screenshot shows the login interface of the Pension Web Portal. At the top, the heading "Log in" is displayed in a blue font. Below it, a paragraph states: "By accessing the Portal, you are confirming that you have read, understood and agree to be legally bound by the provisions set out in the [Terms and conditions](#), [Privacy notice](#) and [Cookie policy](#) pages." The form includes two input fields: "Username" with a placeholder "Enter username" and "Password" with a placeholder "Enter password". Below these fields is a reCAPTCHA section featuring a checkbox labeled "I'm not a robot" and the reCAPTCHA logo with links for "Privacy - Terms". A link "Need help logging in?" is positioned above a blue "Log in" button. At the bottom, the text "Not a portal User? [Sign Up](#)" is visible.

Log in

By accessing the Portal, you are confirming that you have read, understood and agree to be legally bound by the provisions set out in the [Terms and conditions](#), [Privacy notice](#) and [Cookie policy](#) pages.

Username

Enter username

Password

Enter password

☐ I'm not a robot

reCAPTCHA  
Privacy - Terms

Need help logging in?


Log in


Not a portal User? [Sign Up](#)





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


Select all images with a **store front**.


✓





✓






✓



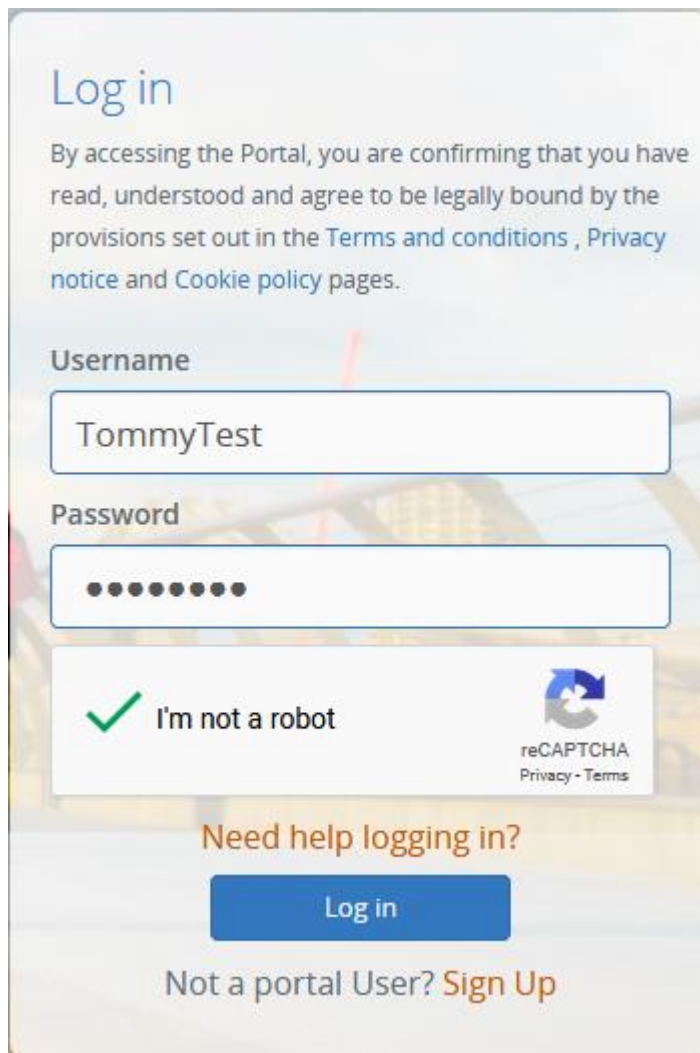


✓



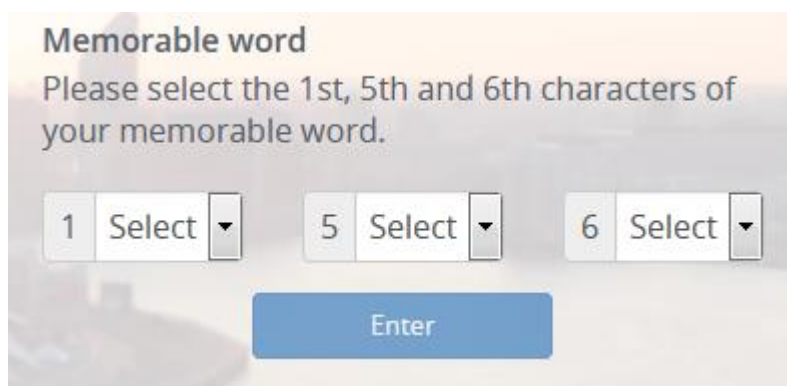
VERIFY

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.



The screenshot shows a login interface with a light blue background. At the top, the heading "Log in" is in blue. Below it, a paragraph states: "By accessing the Portal, you are confirming that you have read, understood and agree to be legally bound by the provisions set out in the [Terms and conditions](#), [Privacy notice](#) and [Cookie policy](#) pages." There are two input fields: "Username" containing "TommyTest" and "Password" containing ten black dots. Below the password field is a reCAPTCHA box with a green checkmark and the text "I'm not a robot", and a reCAPTCHA logo with "reCAPTCHA Privacy - Terms" text. Below the reCAPTCHA box is a link "Need help logging in?". At the bottom is a blue "Log in" button and a link "Not a portal User? Sign Up".

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.



The screenshot shows a "Memorable word" selection interface. The heading "Memorable word" is in bold. Below it, the text says: "Please select the 1st, 5th and 6th characters of your memorable word." There are three selection boxes, each with a number (1, 5, 6) and a "Select" label with a dropdown arrow. Below these boxes is a blue "Enter" button.



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.

Memorable word

Please select the 1st, 5th and 6th characters of your memorable word.

1

B

5


d



6

w


Enter

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.



Welcome Mr Tommy Test  Settings  Log out

Home My quotations My details Contact us



My details

Click here to view your details.

My documents

Click here to view your documents.

Latest news

Sustainable Investment Report

07

TfL Pension Fund

Your account

Change password

Change memorable word

Change security questions

Update my details

Scheme information

About the scheme

General information

Scheme library

Glossary


Contact us

Need to speak to someone?

If you want to talk to a member of the pensions team you can call them on

020 7126 4000


(auto 64000)





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.

## Your pension web portal home page



**Your pension**

Your last payment, paid on  
21/01/2019, was £356.25.  
The gross amount was £438.45  
and deductions totalled  
£82.20.

### Latest news

Sustainable Investment Report  
Published

07  
Dec

**TfL Pension Fund**  
Foundation Report on Sustainable Investing 2018

#### Your account

- Change password
- Change memorable word
- Change security questions
- Update my details

#### Scheme information

- About the scheme

#### General information

- Scheme library
- Glossary
- Contact us

#### Need to speak to someone?

If you want to talk to a member  
of the pensions team you can  
call them on

020 7126 4000  
(auto 64000)



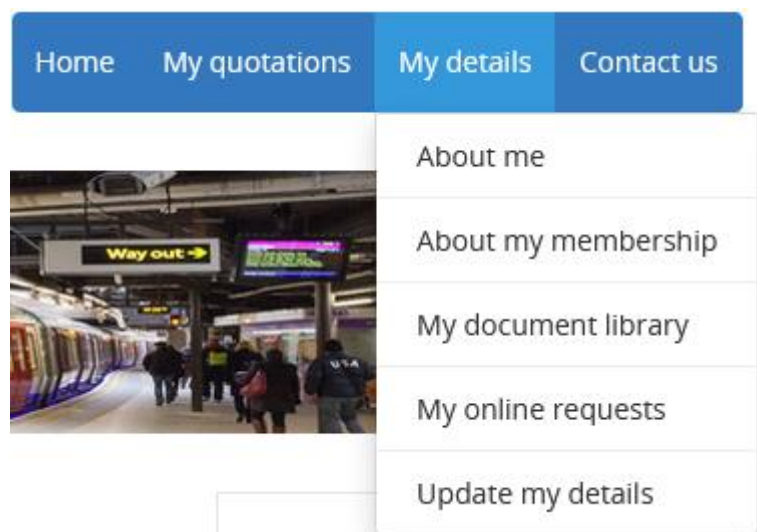
From your home page you can click the “My details” icon in the centre of the page which will show you details about your Fund membership.

## About my membership

This page shows the details we hold about your membership of the Fund.

|                        |                            |
|------------------------|----------------------------|
| Scheme name            | TRANSPORT FOR LONDON       |
| Joining date           | 18/10/2018                 |
| Member reference       | 904353                     |
| Scheme retirement date | 20/03/2032                 |
| Employer's name        | LONDON UNDERGROUND LIMITED |
| Benefit name           | TFL New members            |
| AVC Payer              | No                         |
| Transfer-In Received   | No                         |

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.

# About me

This page shows the current information that we hold for you.

If you need to update your address or e-mail address, click the Update my details link on the right. If any of your other details need updating, please contact the Pension Fund Office.

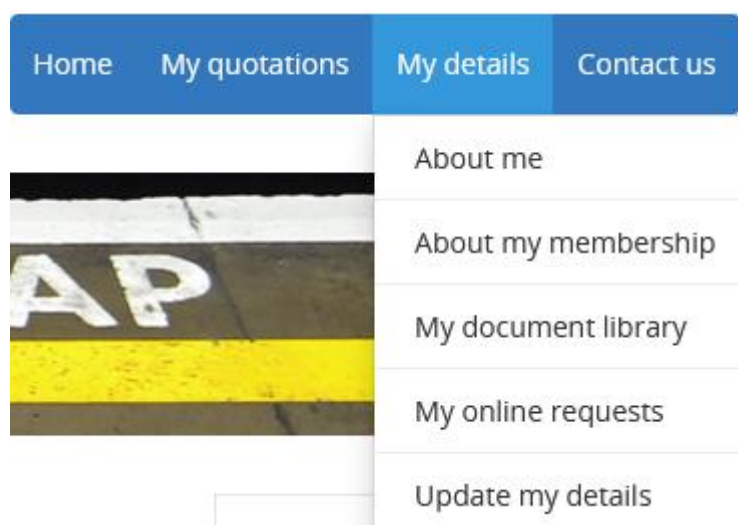
|               |                                 |
|---------------|---------------------------------|
| Name          | Test Pensioner                  |
| Gender        | Female                          |
| Date of birth | 07/04/1924                      |
| Address       | 1 Address line 1                |
|               | Address line 2                  |
|               | Town                            |
|               | County                          |
| Postcode      | AA1 2AA                         |
| Country       |                                 |
| Email address | testpensioner@tflpensions.co.uk |

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

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

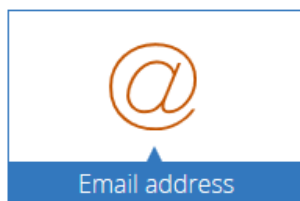
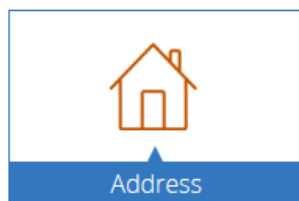


You will then be presented with the following screen. If you are an Active member of the Fund you will only see the email address icon; for all other categories of member you will also see the Address icon.

To update your details, click the appropriate icon.

### Update my details

You can update some of the details we hold for you by clicking the icons below. If you are an active member of the Fund you need to advise HR of any change to your address, this will then update the Pension Fund records. If you change your name, please send details of any change to the Pension Fund office.





## 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.


### Change my address

You can update the address details we hold by completing the details below; you will also need to provide an effective date for the change, but please note that effective date cannot be earlier than today so if you have recently moved please enter today's date as the effective date.

#### Current address

|          |                  |
|----------|------------------|
| Address  | 1 Address line 1 |
|          | Address line 2   |
|          | Town             |
|          | County           |
| Postcode | AA1 2AA          |
| Country  |                  |

#### Please enter your new address

|  |   |
|--|---|
| Address  | <input type="text"/>  |
|  | <input type="text"/>  |
|  | <input type="text"/>  |
|  | <input type="text"/>  |
| Town/City  | <input type="text"/>  |
| County   | <input type="text"/>  |
| Postcode   | <input type="text"/>  |
| Country  | <input type="text"/>  |
| Effective date                                     | <input type="text" value="dd/mm/yyyy"/>  |
| For security reasons, please confirm your password |   |
| Password   | <input type="password"/>  |
| <input type="checkbox"/> Show password             |   |
| <div><div>Cancel</div><div>Save</div></div>        |   |



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.

### Change my email address

You can update the email address that we hold by completing the details below; you will also need to provide an effective date for the change, but please note that effective date cannot be earlier than today so if you changed your email address some time ago please enter today's date as the effective date.

#### Current email address

Email address tommytest@tflpensions.co.uk

#### Please enter your new email address

Email address

Effective date  

For security reasons, please confirm your password

Password

☐ Show password

Cancel

Save

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

[Home](#) [My quotations](#) [My details](#) [Contact us](#)

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

### Contact us

The Fund Office looks after the day-to-day administration of the Fund. We are happy to answer any questions you may have about your benefits or pension payments.

We cannot provide financial advice or deal with tax matters, but will be able to tell you who to contact for help.

You can visit us between 08:30 and 16:30, Monday to Friday. To arrange an appointment, please contact a member of the Pensions Team on the number below:



Call us on [020 7126 4000](tel:02071264000) (auto 64000)

Write to us at:



TfL Pension Fund  
4<sup>th</sup> Floor  
200 Buckingham Palace Road  
London  
SW1W 9TJ



Email us at [helpdesk@tflpensions.co.uk](mailto:helpdesk@tflpensions.co.uk)



If you prefer, please complete the following form:

Subject: General enquiry

Message:

500 characters remaining

[Send](#)

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



If you prefer, please complete the following form:

**Subject:** General enquiry

**Message:**

Please send me details about Additional Voluntary Contributions

Thank you

424 characters remaining

Send

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.

## Contact us

The Fund Office looks after the day-to-day administration of the Fund. We are happy to answer any questions you may have about your benefits or pension payments.

We cannot provide financial advice or deal with tax matters, but will be able to tell you who to contact for help.

You can visit us between 08:30 and 16:30, Monday to Friday. To arrange an appointment, please contact a member of the Pensions Team on the number below:

Thank you for your enquiry.

To view the status of your enquiry, please visit the [My online requests](#) page.



The details of your enquiry are shown below:

**Subject:** General enquiry

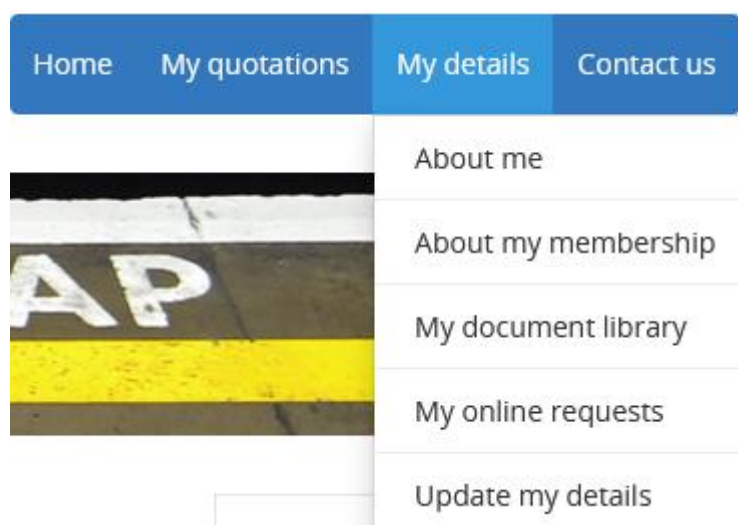
**Message:** Please send me details about Additional Voluntary Contributions Thank you



## 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.

### My online requests

If you have logged a request through the web portal, you can see the current status of your request below.

#### Request Type

Please Select

Start date


dd/mm/yyyy

End date

dd/mm/yyyy

Filter

Reset

| Submitted Date   | Request Type    | Status Date | Current Status | More Info   |
|------------------|-----------------|-------------|----------------|---|
| 12/01/2019 15:41 | General enquiry | 12/01/2019  | In Progress    |  |





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

|              |                  |
|--------------|------------------|
| Request Type | General enquiry  |
| Submitted On | 12/01/2019 15:41 |
| Status       | In Progress      |

|         |  |
|---------|--|
| Message | Please send me details about Additional Voluntary Contributions<br>Thank you |
|---------|--|

OK

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

## My online requests

If you have logged a request through the web portal, you can see the current status of your request below.


Request Type

Start date

End date

Filter

Reset

| Submitted Date   | Request Type    | Status Date | Current Status | More Info   |
|------------------|-----------------|-------------|----------------|---|
| 12/01/2019 15:41 | General enquiry | 12/01/2019  | 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.

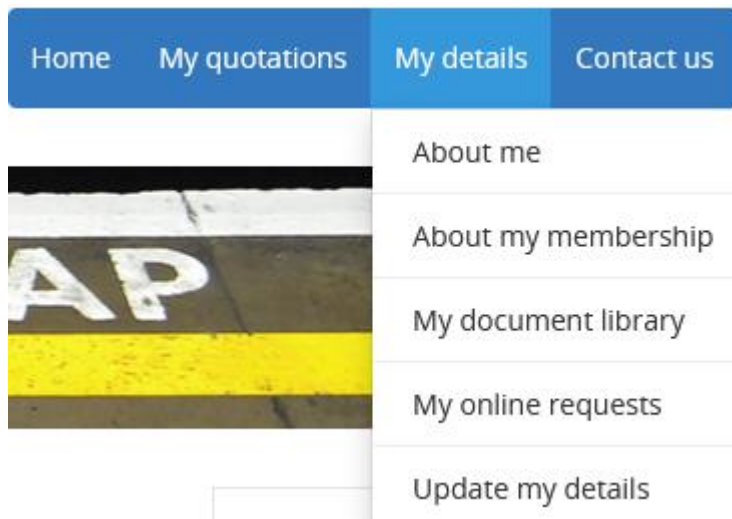


## How to view your documents

All  
Members

For Active and Deferred members we publish your annual benefit statements to your Portal account so that you can view these online. In the future we plan to make other documents such as Expression of Wish forms available for you to view through the portal. If we publish a new document to your Portal account you will be sent an email to confirm that a new document is available.

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.

### My document library

You can view your online documents here.

Upload date from  to

Select category

Filter

Reset

| Name                          | Category           | File Type | Upload Date | Document Date |
|-------------------------------|--------------------|-----------|-------------|---------------|
| 2018 Active Benefit Statement | Benefit Statements | PDF       | 07/08/2018  | 07/08/2018    |
| 2017 Active Benefit Statement | Benefit Statements | PDF       | 27/09/2017  | 27/09/2017    |
| EoW                           | Expression of Wish | PDF       | 19/09/2017  | 19/09/2017    |



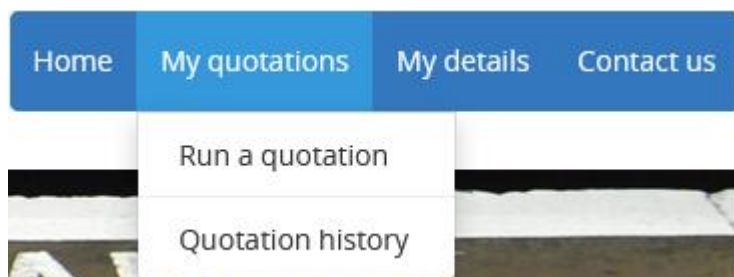
## How to run a quotation

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

## Run a quotation

To run your own quotation, select the type of quotation you want to run from the drop down list below and the date for which the quotation is to be run.

### Run a new quotation

What event would you like a quotation for?

At what date would you like to assume the event will occur?

Next

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



## Run a new quotation

What event would you like a quotation for?

At what date would you like to assume the event will occur?

Next

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

## Run a quotation

To run your own quotation, select the type of quotation you want to run from the drop down list below and the date for which the quotation is to be run.

### Run a new quotation

What event would you like a quotation for?

Retirement

At what date would you like to assume the event will occur?

06/04/2022

### Some further information...

Your quotation will automatically calculate an estimate of the maximum Pension Commencement Lump Sum (PCLS) payable.

If you wish to view the options available based on taking a PCLS less than the maximum, please enter your required amount in the field below. This amount cannot be more than 25% of the Life Time Allowance (LTA) available at the date of calculation.

Leave this field blank to calculate the maximum PCLS.

Custom Cash Requested

Previous

Next



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:

|                 |                    |                  |
|-----------------|--------------------|------------------|
| <b>Option 1</b> | Pension of         | £1,988.50 a year |
| <b>Option 2</b> | 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](#)



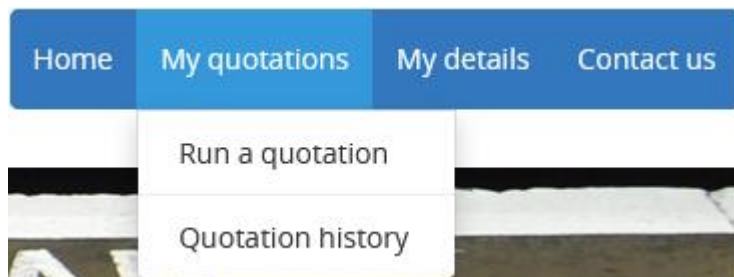


## How to view your quotation history

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

## Quotation history

Your recent quotations are listed below and available for you to view.

### Quotation Type

Start date

End date

Filter

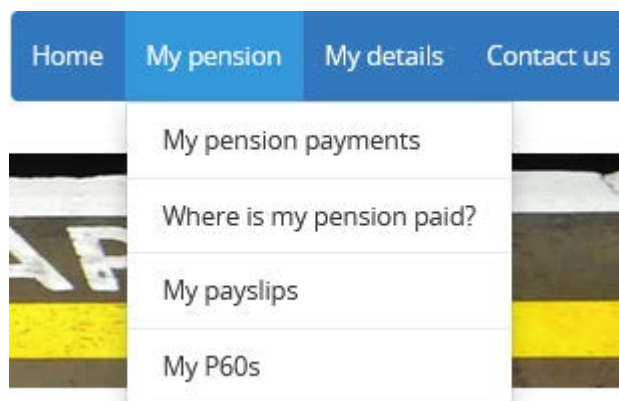
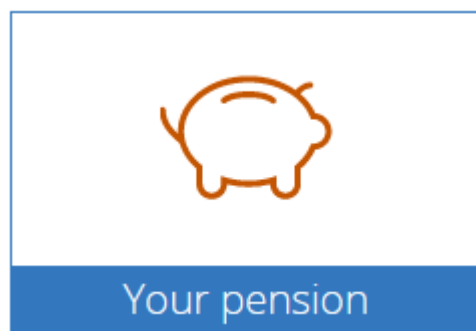
Reset

| Quotation Type | ⇅ | Date Produced    | ⇅ | Quotation Date | ⇅ | Available online until | ⇅ |
|----------------|---|------------------|---|----------------|---|------------------------|---|
| Retirement     |   | 12/01/2019 15:45 |   | 06/04/2022     |   | 09/02/2019             |   |
| Retirement     |   | 12/01/2019 12:38 |   | 06/04/2022     |   | 09/02/2019             |   |



## How to view your pension payments

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.

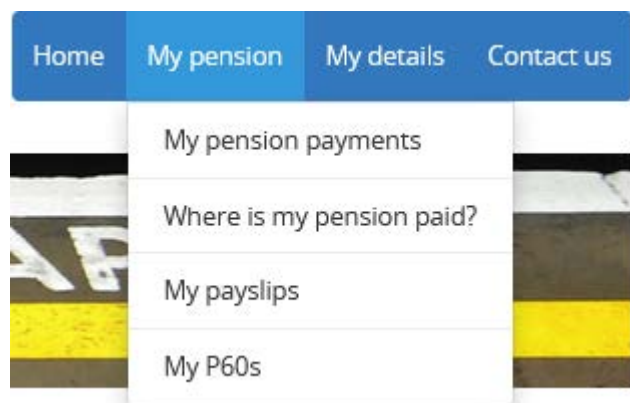
Start date  End date

| 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     |



## How to view where your pension is paid

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.

### Where is my pension paid?

Your pension is being paid **fourweekly** to the following:

#### Bank account

|                |                   |
|----------------|-------------------|
| Account name   | MRS T Pensioner   |
| Bank name      | Barclays Bank Plc |
| Account number | 23****09          |
| Sort code      | 20 ** 00          |
| Payment type   | BACS              |

If you need to change your payment details, we need this in writing, click the link below to open a change of payment form. Please note that your pension can only be paid into an account in your name. Change of payment details should be provided at least 15 working days before your next payment is due, and we recommend that you do not close your existing account until you have received our acknowledgement of the change of details.

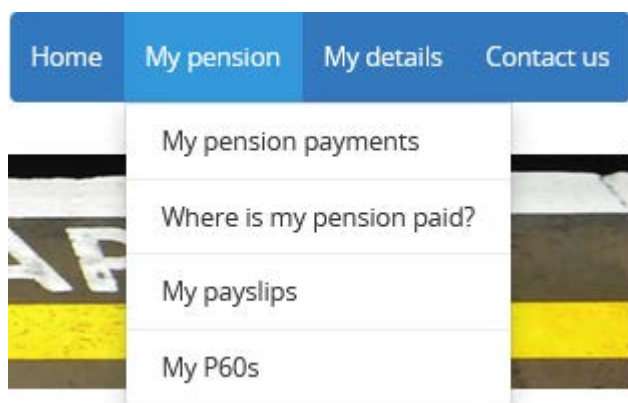
[Need to change these?](#)

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

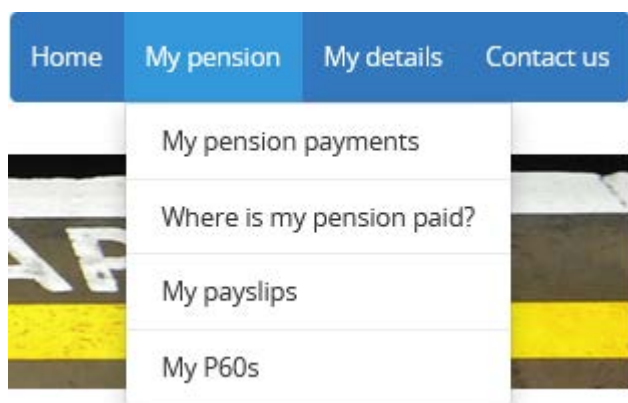
Next >



## 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.

### My P60s

You can view your P60s here. If there is more than one P60 available, use the drop down to select the one you want to view.

Please select the date

05/04/2018 ▼

|                        |            |
|------------------------|------------|
| Tax Year Ending        | 05/04/2018 |
| PAYE Reference         | 083 / LT7  |
| Payroll Reference      | 852425     |
| Final tax code / Basis | 31L        |

|                        | Pay       | Tax Deducted |
|------------------------|-----------|--------------|
| Pension paid by us     | £5,490.36 | £1,034.20    |
| Previous employment(s) | £0.00     | £0.00        |
| Total for year         | £5,490.36 | £1,034.20    |

Print

< Previous

Next >



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.

|                                  |                |                   |
|----------------------------------|----------------|-------------------|
| <b>Tax Year Ending</b>           | 05/04/2018     | <b>Issued by</b>  |
| <b>Name</b>                      | Test Pensioner | TFL Pension Fund  |
| <b>National Insurance Number</b> | AA112233C      | 4th Floor         |
| <b>PAYE Reference</b>            | 083 / LT7      | Wing-over-Station |
| <b>Payroll Reference</b>         | 852425         | 55 Broadway       |
| <b>Final tax code / Basis</b>    | 31L            | London            |
|                                  |                | SW1H 0BD          |

|                        | 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                               |
| <b>Total for year</b>  | <b>£5,490.36</b> | <b>£1,034.20</b>                    |

| 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.

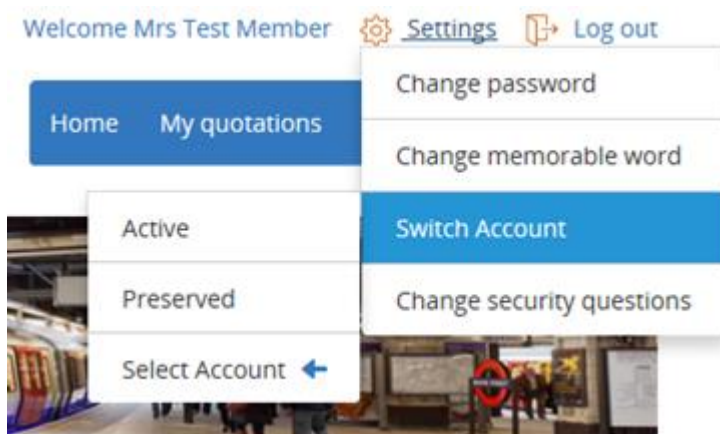
### Please select an account

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

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

## Your account

- > Change password
- > Change memorable word
- > Change security questions
- > Update my details

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.

## Change password

To change your password, you will need to input your existing password below as well as your new password, then re-enter your new password, then click the save button.

Existing password

New password

Confirm new password

☒ Hide my answers for security purposes

Save



## How to change your memorable word

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

### Your account

---

- > Change password
- > Change memorable word
- > Change security questions
- > Update my details

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.

## Change memorable word

---

To change your memorable word, you will need to input your existing password below as well as your new memorable word, then re-enter your new memorable word, then click the save button.

### Existing password

### New memorable word

### Confirm new memorable word

☒ Hide my answers for security purposes

Save



## 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.

### Your account

- > Change password
- > Change memorable word
- > Change security questions
- > Update my details

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.

## Change security questions

If you would like to change your security questions and answers, please complete the fields below and click **Save**.

All fields are mandatory

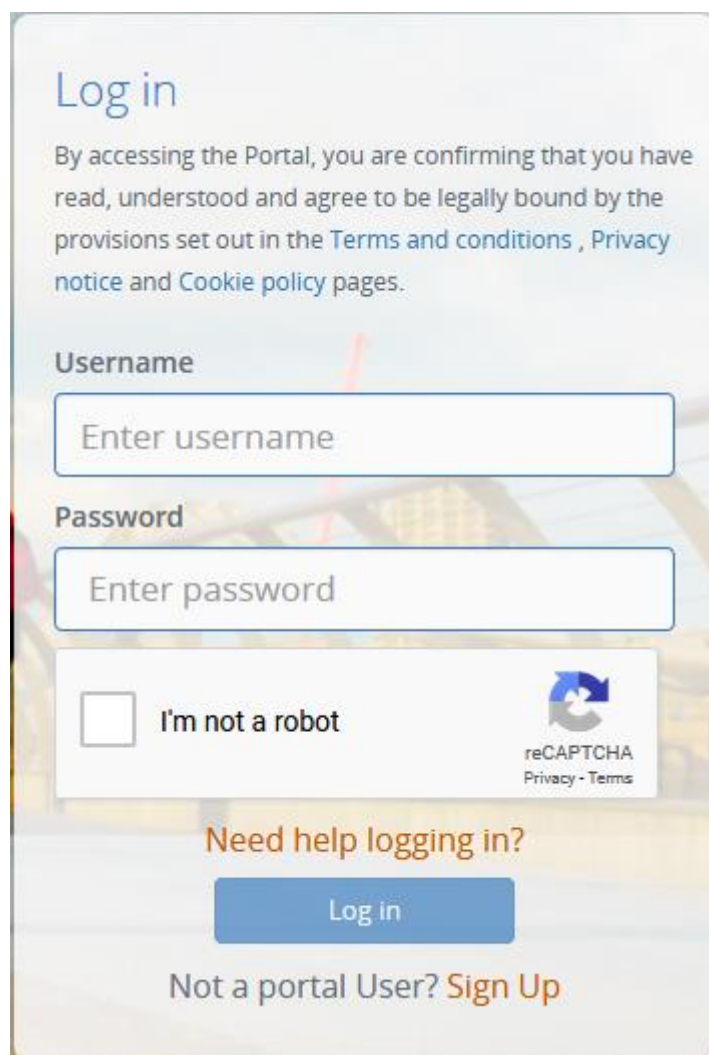
|   |  |
|---|--|
| Security Question   | What is your favourite food? ▾         |
| Answer  | ● ● ● ● ●                              |
| Security Question   | What was your first car? ▾             |
| Answer  | ● ● ● ●                                |
| Security Question   | What country was your first holiday ▾  |
| Answer  | ● ● ● ● ●                              |
| Security Question   | In which city does your nearest shop ▾ |
| Answer  | ● ● ● ● ● ●                            |
| Security Question   | Which secondary school did you go to ▾ |
| Answer  | ● ● ● ● ● ● ● ●                        |
| Existing password   | Existing password                      |
| <input checked="" type="checkbox"/> Hide my answers for security purposes |  |
| <b>Save</b>   |  |



## How to get a reminder of your username

All  
Members

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

A screenshot of a login page. At the top, it says "Log in". Below that, a paragraph states: "By accessing the Portal, you are confirming that you have read, understood and agree to be legally bound by the provisions set out in the Terms and conditions, Privacy notice and Cookie policy pages." There are two input fields: "Username" with the placeholder "Enter username" and "Password" with the placeholder "Enter password". Below the password field is a reCAPTCHA widget with a checkbox labeled "I'm not a robot" and the reCAPTCHA logo. At the bottom, there is a link "Need help logging in?" in orange, a blue "Log in" button, and a link "Not a portal User? Sign Up" in orange.

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

## Need help logging in?

### Please select an option

- ☒ I forgot my username
- ☐ I need to reset my login credentials or unlock the account
- ☐ I would like to contact my administrator

Click Next to proceed

Cancel

Next



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

## Username reminder

---

How would you like to get your reminder?

- ☒ By email
- ☐ By contacting my administrator

Click Next to proceed

Cancel

Previous

Next

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

## Username reminder

---

Please enter the email address associated with your account

Click Next to proceed

☐

I’m not a robot



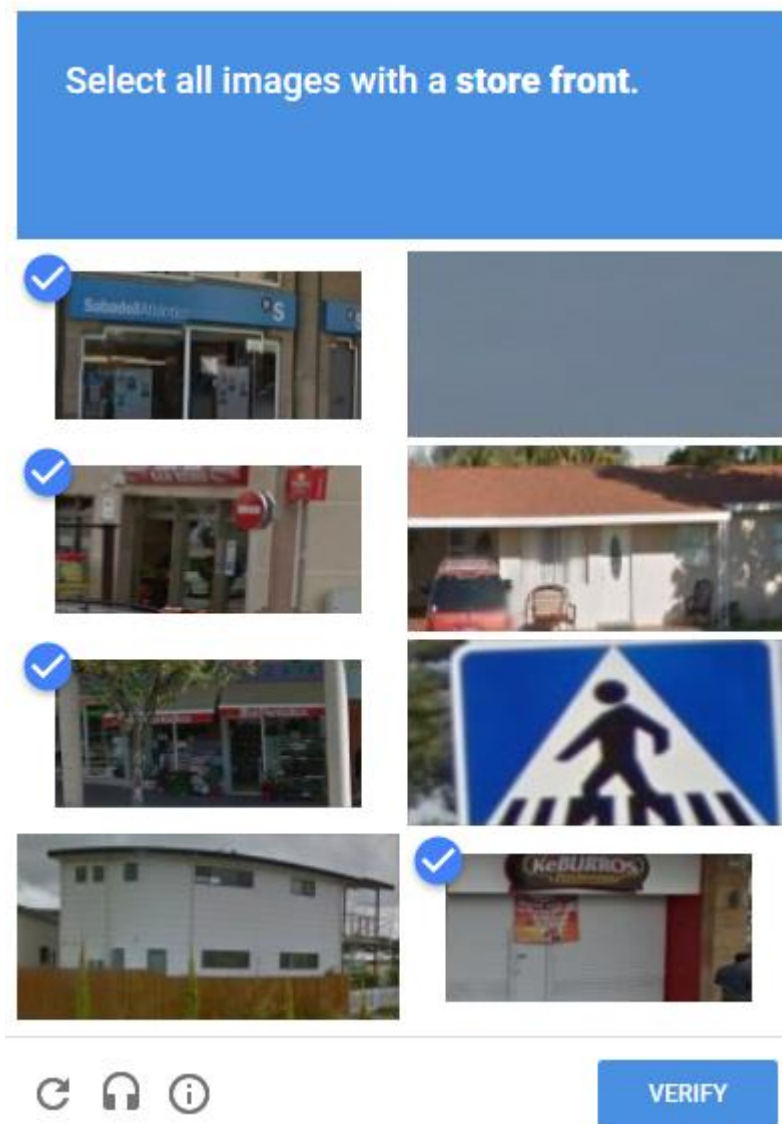
Cancel

Previous

Next



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.

## Username reminder

Please enter the email address associated with your account

tommytest@tflpensions.co.uk

Click **Next** to proceed

Cancel

Previous

Next



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.

## Reminder of your username

---

If the email address you have provided is associated with an account, you will receive an email reminding you of your username.

[Back to Login page](#)

If you do not receive an email, please contact the Fund Office on 020 7126 4000 (auto 64000).





## 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.

### Need help logging in?

---

#### Please select an option

- ☐ I forgot my username
- ☒ I need to reset my login credentials or unlock the account
- ☐ I would like to contact my administrator

Click Next to proceed

Cancel

Next

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.

### Reset your login credentials

---

#### How would you like to reset your Login credentials ?

- ☒ By email
- ☐ By answering my security questions
- ☐ By contacting my administrator

Cancel

Previous

Next



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.

## Reset your login credentials


Please enter the email address associated with your account

tommytest@tflpensions.co.uk

Click Next to proceed

✓

I'm not a robot



reCAPTCHA

Privacy - Terms

Cancel

Previous

Next

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

## Reset your login credentials

If the email address you have provided is associated with an account, you will receive an account recovery link. This link is valid for 24 hours.

Back to Login page

If you do not receive an email, please contact the Fund Office on 020 7126 4000 (auto 64000).

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.

## Member account recovery

Welcome to the account recovery process

Welcome to the account recovery process.

For security purposes, before recovering your online account, you will be asked to confirm some personal details.

If you are ready to proceed, click Next, otherwise please click Cancel to complete this process later.

If you choose to cancel, you will need to resume the process by clicking on your account recovery link before it expires.

Cancel

Next



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

## Member account recovery

Please enter your member reference

Click Next to proceed

Cancel

Previous

Next

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

## Member account recovery

Please confirm the following information

All fields are mandatory

Forename

Surname

Date of birth

Post code

☐ Please check this box if you do not have a post code

NI number

Click Next to proceed

Cancel

Previous

Next

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

## Member account recovery

Please select the credentials you would like to reset

- ☐ Password
- ☐ Memorable word
- ☒ Password and Memorable word

Click Next to proceed

Cancel

Next



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.

## Member account recovery

### Please reset your login credentials

Please provide the following information to reset your credentials. For more information on the password and memorable word, please click on the relevant  help icon.

All fields are mandatory

|                            |                          |   |
|----------------------------|--------------------------|---|
| New Password               | <input type="password"/> |  |
| Confirm New Password       | <input type="password"/> |   |
| New Memorable Word         | <input type="password"/> |  |
| Confirm New Memorable Word | <input type="password"/> |   |

☒ Hide my information for security purposes

Click **Finish** to reset the credentials

Cancel

Previous

Finish



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

## Reset your login credentials

How would you like to reset your Login credentials ?

- ☐ By email
- ☒ By answering my security questions
- ☐ By contacting my administrator

Cancel

Previous

Next

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

## Member account recovery

Please enter your member reference

Click Next to proceed

Cancel

Previous

Next

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

## Member account recovery

Please confirm the following information

All fields are mandatory

Forename

Surname

Date of birth

Post code

☐ Please check this box if you do not have a post code

NI number

Click Next to proceed

Cancel

Previous

Next



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

## Member account recovery

---

### Security Question

Security Question    What country was your first holiday in?

Answer

Click **Next** to proceed

Cancel

Next

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

## Member account recovery

---

### Please select the credentials you would like to reset

☐ Password

☐ Memorable word

☒ Password and Memorable word

Click **Next** to proceed

Cancel

Next



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.



## Member account recovery

---

### Please reset your login credentials

Please provide the following information to reset your credentials. For more information on the password and memorable word, please click on the relevant  help icon.

All fields are mandatory

|                            |                          |   |
|----------------------------|--------------------------|---|
| New Password               | <input type="password"/> |  |
| Confirm New Password       | <input type="password"/> |   |
| New Memorable Word         | <input type="password"/> |  |
| Confirm New Memorable Word | <input type="password"/> |   |

☒ Hide my information for security purposes

Click **Finish** to reset the credentials

Cancel

Previous

Finish





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.

### [Scheme information](#)

- [About the scheme](#)

### [General information](#)

- [Scheme library](#)
- [Glossary](#)
- [Contact us](#)

## 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.

$$\frac{1}{60} \times \text{Pensionable service} \times \text{Pensionable salary} = \text{Your annual pension at retirement}$$

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                        | 2019 Annual Review   |
| 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 Change Form (Equitable Life)   | Change your AVC investments  |
|  AVC Change Form (Clerical Medical) | Change your AVC investments  |
|  AVC Change Form (Standard Life)    | Change your AVC investments  |
|  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.

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