FAQ

Changes to the Scheme's online services
An update for members

What has changed with the online services?

The following document is designed to provide some information about the online services available to you and where you can look for answers to your questions.

There are two areas for you to look at and both sites should be used as your first option whenever you have a query:

- **The Member Self-Service site** is specific to your membership of the Scheme, and some Frequently Asked Questions are addressed in this document to help you navigate your way around the secure website

- **The Scheme website** (this website: ngukgaspension.co.uk) provides useful information about the Scheme benefits and sets out some of the processes such as what happens as you approach retirement and what happens when a member dies.

However, if you do have an urgent query that needs to be raised with the administration team, you can get in touch with them directly using the contact details set out below. Due to the transition of services to Barnett Waddingham, you may find that it takes slightly longer for the team to reply to you, just in the short term. Please don't worry, we will get back to you as soon as we can - you don't need to send your query again or telephone the team.

Please be aware of the priority order that the team are currently working to:

- Bereavements
- Retirement settlements
- Pensioner payroll
- Transfer out benefit settlements
- Retirement and transfer illustrations
- General member enquiries.

Are my benefits affected?

Please be reassured that the change in administrator to Barnett Waddingham and the new Member Self-service site does not affect your benefits which are still being administered as before in line with the Scheme Rules.

Member Self-Service

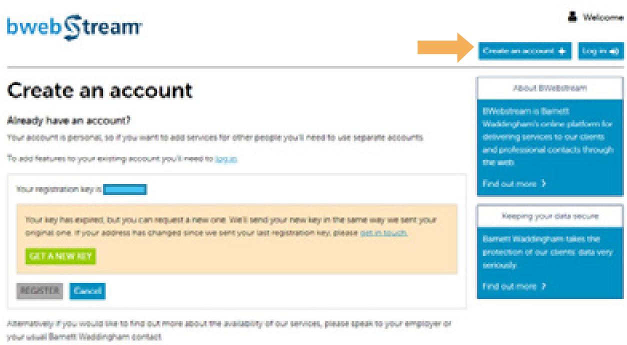
The new online services are similar in the information they provide to those previously available, although you may notice some differences in the way information is presented or explained:

Accessing Member Self-Service

- **How do I log in?**
  You should have received a registration key from us either by e-mail or by post. You can access your pension record at Member Self-Service through the BWebstream online portal at: Logon.bwebstream.com/

  If you have not received this or need help logging on, please contact us on 0808 175 1336.

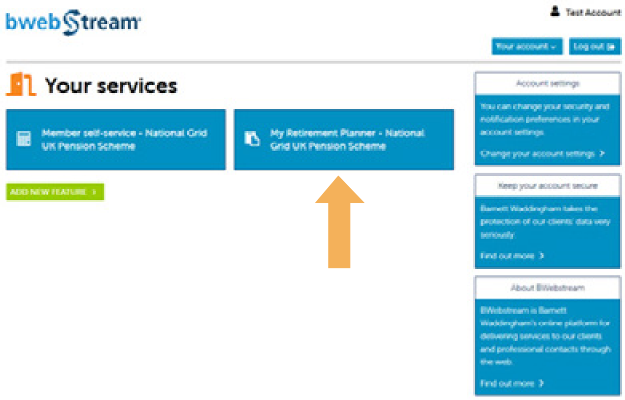
- **My registration key has expired, what should I do?**
  If your key has expired, please follow the instructions online, as shown below:



Information Available

My Retirement Planner is still available

There is no separate login to My Retirement Planner. If you are eligible to use My Retirement Planner for retirement planning and Transfer Value illustration, it will be available to you on the home page when you first login to [Member Self-service].



Who can use My Retirement Planner?

My Retirement Planner is available for retirement planning if you're a contributing or deferred member and eligible to use it. There's no separate login to My Retirement Planner, you can find it under 'Your Services', as shown by the orange arrow in the example screenshot above:

The modelling tool in My Retirement Planner has been built specifically for contributing and deferred members who are within a year of their earliest Scheme retirement age, which is currently age 55. For most members, this means they can use My Retirement Planner once they reach age 54. If you're a deferred member who left service on the grounds of redundancy this will be age 49.

As you approach retirement you can use My Retirement Planner to explore your options in the Scheme. It explains alternative options outside of the Scheme, such as transferring out and using your benefits more flexibly.

If you're under age 54, you will have access to the general information available on My Retirement Planner, but you won't be able to see your own figures or customise your options until you're within a year of your earliest Scheme retirement age.

How do I see my Transfer Value?

If you are eligible to use My Retirement Planner, as detailed above, you will be able to see a transfer value illustration when you log in.

Can I see if I paid Additional Voluntary Contributions (AVCs)?

Yes, as of 1 July 2022, our system has been updated and this is now visible. If you look at your 'Service history' this will confirm whether you paid AVCs.

Preserved (deferred) members' pension figures

In the 'Your pension' area under 'Current benefits' you are able to see your accrued pension at the date of leaving active service. Revaluation is applied every year in line with inflation, and the current value of your deferred pension is shown as accrued benefits revalued to today.

What documents can I see online?

As mentioned in the letter you received from the Trustees in April 2022, Member Self-Service shows your most recent Scheme documents since May 2022.

Going forward, your correspondence with the Scheme, all payment information and any documentation relating to your pension record will be uploaded to your Member Self-service account. Over time this will build into an archive of information for you to view.

For pensioners and dependants: this includes your monthly payslips, annual P60, and the pensions increase letter you receive each year, which details how the percentage increase has been applied to the different elements of your pension. Please note your last P60 and May 2022 payslip are available online.

For contributing and preserved (deferred) members: if you pay or paid AVCs into the Scheme, this includes your annual Statutory Money Purchase AVC statements and for contributing members your annual benefit statements.

If you need access to specific historic information to support you with any retirement planning, please contact the [admin team] or call on 0808 175 1336.

Nomination of Benefits

Updating your nominations online

You may notice that you can't currently view any previous nominations that you've made. Due to the transition of services to Barnett Waddingham, it will take us some months to make this information visible to you online.

If you are not sure whether you have completed a Scheme nomination form before, or you can't recall the information you've previously provided, or if you just want to ensure that the Trustees are aware of your current wishes, you can now do this online at Member Self-service via the '**Your details**' section.

The death lump sum direction form, which was previously referred to as a 'Letter of Intent', is now known as an Expression of Wish form (for reference, the 'Nomination by Member of a Dependant' form has not changed its name). In line with previous administration practice, we do not provide former copies of Letters of Intent or Nomination of Dependant Forms, held on file.

General Questions

I've raised a query via Member Self-Service, what happens next?

Your query will be sent through to the administration team so we can help you with whatever you need. We would normally expect to respond to queries within 10 working days.

As already mentioned, due to the transition, you may find that it takes slightly longer for the team to reply to you. Please don't worry, we will get back to you as soon as we can - you don't need to send your query again or telephone the team. Thank you for your patience.

New features and functionality

As and when new features and functionality are added to the Member Self-Service site, we will send you an e-mail to let you know when something new is available.

Overseas Pensioners

Tax codes for overseas pensioners

If you have an agreement with HMRC regarding double taxation (your National Grid pension payment is made using an NT code so no tax is paid in the UK, tax is paid in your country of residence), this should not be affected by the change of administrator. However, if HMRC do issue a new tax code to apply to your pension, this may result in tax being applied to your National Grid pension.

If this happens you will need to re-apply for the NT tax code directly with HMRC, this is an agreement between yourself and HMRC – the administration team cannot do this for you.

You can contact HMRC at:

PAYE and Self-Assessment
HM Revenue and Customs
BX9 1AS

Telephone 0300 200 3300

The information you will need is the **PAYE tax reference, 948/W1250C**, and your National Insurance number.