



See your pension online anytime, anywhere

<https://nwgpensionscheme.co.uk/>

This is the home for all things about your pension in the Northumbrian Water Pension Scheme.

You'll find useful information in the home page as well as recent announcements and news about the scheme.

To get full value out of everything available to you on the site, you'll need to create a log in by registering your details, setting up your email address and going through a short security process. This is explained over the page. Once you log in to the secure area, you then have full access to your own personal information, so at any time you can:

- ✓ **View & update** your personal information
- ✓ **View** and print your pension payslips and P60s
- ✓ **View** your current pension in payment
- ✓ **Update** your address
- ✓ **Tell us** how you prefer us to contact you
- ✓ **Add & update** your nominated beneficiaries
- ✓ **Submit** general enquiry requests

Questions about your tax code

Prior to payment of your pension each month we must check if HM Revenue & Customs (HMRC) have issued any new tax codes for members of the Scheme. Where they have, we are obliged to operate this new code on the next available payment.

With the first couple of payments following a change in administrator, you may receive a revised tax code notification from HMRC which will impact the tax deducted from your pension. This is normal as the change in administration and PAYE tax reference may trigger HMRC to review your current tax position. This will typically be resolved automatically by HMRC through your tax code which is checked and updated monthly before each payment.

As tax codes are in connection with your personal circumstances, HMRC will only discuss the reason for a change in tax code with the individual concerned. Please note that Hymans Robertson do not have access to your personal income position and only have details of your pension paid from the NWPS. This means that if you have a question about why your tax code has changed, you will need to call HMRC direct. However, we will do our very best to assist in any way we can to resolve any queries about your tax code.

The telephone number for HMRC is: 0300 200 3300. When calling, you will need to quote your own National Insurance Number, and the Employer PAYE reference for the Scheme which we can confirm to you.

Turn over to see how simple it is to register.....

How to set yourself up

1. Step One

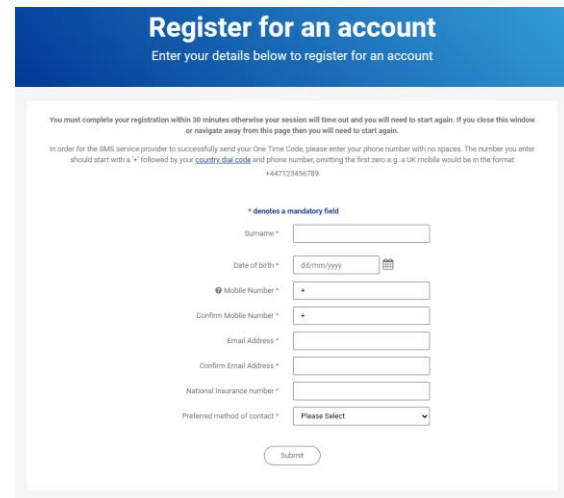
Go to

<https://www.nwgpensionscheme.co.uk/> and click on **Register**.

2. Step Two

Enter the following personal information:

- Surname
- Date of Birth
- National Insurance Number
- Mobile Telephone number (if you do not have a mobile phone number, you can enter a landline number instead)
- Personal Email address



3. Step Three

You'll be asked to choose a username and password. Your username must be at least 8 characters, and can include upper- and lower-case letters, numbers, or symbols. Your password must be at least 9 characters, include both upper- and lower-case letters, at least one number and one special character or symbol. Once added, click '**Submit**'.

4. Step Four

A One Time Code will be sent by text message to the mobile phone number you provided in Step 2 or by text to speech to a landline phone number. Please enter the One Time Code within 30 minutes to complete registration and click '**Submit**'. If you don't complete your registration within the time slot, you'll be returned to the start of the process.

What happens next?

Tell us about any changes to your personal details and review the pension information that we hold for you.

Each time you log in a One Time Code will be sent by text message or text to speech as an additional layer of security to protect your information.

If you have any problems with logging into the site you can either:

Tel : 0141 227 9800 ; or

Email : nwps@hymans.co.uk