

**LOCAL GOVERNMENT PENSION
SCHEME**

**MEMBER PENSION SELF-SERVICE
USER GUIDE
ACTIVE MEMBERS**

Contents

Section 1	Sign Up	
1.1	How do I sign up to Member Pension Self Service (MSS) if I have not received an activation key?	3
1.2	Does the activation key have an expiry time?	4
1.3	What do I do if the activation key issued to me has expired?	4
Section 2	Registration	
2.1	I have received an activation key, how do I complete my registration to MSS?	5
Section 3	Login Procedure	
3.1	I have been registered to use MSS, how do I login?	7
3.2	I have multiple employments, how do I view each separate employment?	8
Section 4	Password Maintenance and Security Options	
4.1	How do I change my password?	9
4.2	How do I change my security responses?	10
4.3	How do I update my email address?	11
4.4	What should I do if I forget my password or my login has become disabled?	12
4.5	What should I do if I forget my username?	14
4.6	What should I do if I forget my security responses?	15
4.7	What should I do if my login is disabled?	16
Section 5	Member Self-Service Web Pages	
5.1	What information can I view only or update on the MSS web pages?	18
5.2	What personal details can I view and update?	18
5.3	What employment information can I view?	20
5.4	Can I view information in respect of transfers received from previous pension schemes?	21
5.5	What financial details can I view?	21
5.6	Can I view details in respect of AVCs and additional contracts?	22
5.7	Can I contact Haringey Pensions Service direct from the MSS website?	23
5.8	What benefit calculations can I do on the MSS website?	24
5.9	Can I view my death grant nomination details?	25
5.10		

Section 1 Sign Up

1.1 How do I sign up to Member Pension Self-Service (MSS) if I have not received an activation key?

To sign up to MSS you have to request an activation key on the 'sign up' link of the Member Pension Self-Service page on the website link:

<https://pensions.haringey.gov.uk>

After clicking on the 'sign up' link, the following 'Sign Up' page will be shown:

Sign Up

Please provide the following information then click Submit to request your activation key.

If your current contact details include an e-mail address, a link to complete your registration will be e-mailed to this address, otherwise your activation key will be sent to your current postal address within 3-5 working days.

Surname*	<input type="text"/>
NI Number*	<input type="text"/>
Date of Birth*	<input type="text"/> 
E-mail Address*	<input type="text"/>

*Required

All fields on the 'Sign Up' page must be completed before clicking the Submit button. If a field is left blank an error message will be displayed, which indicates what information is still required:

 **Error**

Surname is a required field.

NI Number is a required field.

Date of Birth is a required field.

E-mail Address is a required field.

The error message 'Details provided could not be verified. Please check your inputs and try again or contact your pension's administrator for support' is displayed if an invalid combination of Surname, NI Number and Date of Birth is entered.

Information must be entered in the correct format. If incorrect, an error message is displayed detailing the correct format:

Error

Please enter date in dd/mm/yyyy format (e.g. 24/05/1967)

If the details entered by you match information held on our database, a notification will be displayed to inform you that your application has been successful, eg:

Information

You have successfully completed the first stage of the Member Self-Service signup process. You should receive an email shortly with instructions on how to complete the process.

If the email address you submit on “Sign Up” matches the one held on our database, you will be automatically issued with an email which contains a secure single-use hyperlink to which you can complete your registration. This secure link will be valid for 24 hours.

If we do not hold an email address for you, or the email entered on the sign up page is different, an email will be sent to Haringey Pensions Team. The activation key will then be sent to your current postal address.

1.2 Does the activation key have an expiry time?

The activation key expires 30 days after the date of issue or immediately following successful registration.

1.3 What do I do if the activation key issued to me has expired?

You must request a new activation key as per section 1.1.

Section 2 Registration

2.1 I have received an activation key, how do I complete my registration to MSS?

Once in possession of a current activation key you should click the 'complete your registration' link from the Member Pension Self-Service Welcome page on the website link www.haringeypensionfund.co.uk or the provided secure link:

Activate your Account

If you have received your activation key, please enter the following details and click the button to continue with your registration.

Surname*	<input type="text"/>
NI Number*	<input type="text"/>
Date of Birth*	<input type="text"/> 
Activation Key*	<input type="text"/>

*Required

All fields on the 'Activate your Account' page must be completed before clicking the Continue button. If a field is left blank an error message will be displayed, which indicates what information is still required and if information has not been entered in the correct format an error message is displayed detailing the correct format.

Please note that the activation key is case sensitive and must therefore be entered exactly as advised.

These details are then validated against the information held on our database and an error message will be displayed if there are discrepancies.

After successful validation you will be asked to create a set of Member Self-Service credentials on the following page:

Registration

Please provide the following details and click the Register button to complete your registration.

Enter a Username*



Username must be between 6 and 30 characters long and start with an alphabetical character.

E-mail Address*



Confirm E-mail Address*



Enter New Password*



Confirm New Password*



Password Hint

Security Question 1*

Mother's maiden name?



New Response 1*



Confirm New Response 1*



Security Question 2*

Name of first school?



New Response 2*



Confirm New Response 2*



*Required

Register

The following information must be entered:

Username

You must choose a valid username and the criteria for a valid username are as follows:

- It must start with an alphabetic character, which can be upper or lower case.
- Apart from the first character it can contain any alphanumeric characters.
- It must not contain spaces.
- It must be between 8 and 30 characters in length.

If the above criteria are not fulfilled a warning will be displayed.

Email Address

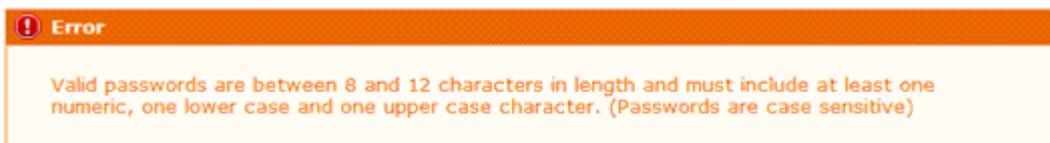
You must enter a valid email address. If the email address is different to the address stored on our database or if there is no email address stored on our database, your 'Address' data view will be updated on successful registration.

Password

You must choose a valid password. The correct format (complexity) for a valid password is as follows:

- It must contain at least one uppercase and one numeric value.
- It must not contain spaces.
- It must be between 8 and 12 characters in length.

If the above criteria are not fulfilled a warning will be displayed:



It is recommended that you provide a password hint to jog your memory, if you forget your password, but not be so obvious as to enable others to guess your password.

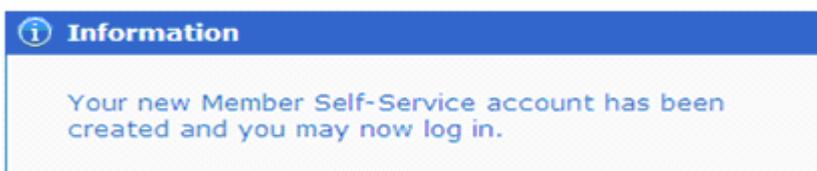
Security Questions and Responses

You must select security questions from the drop-down lists and provide the corresponding responses.

Please be aware that responses to security questions are case sensitive and that the case must be consistent provided on this screen and those provided when subsequently logging into the Member Self-Service website.

Please note that during the registration process, a timeout applies between you entering your details on the 'Activate your Account' page and then entering responses to the security questions on this page. The timeout is 30 minutes.

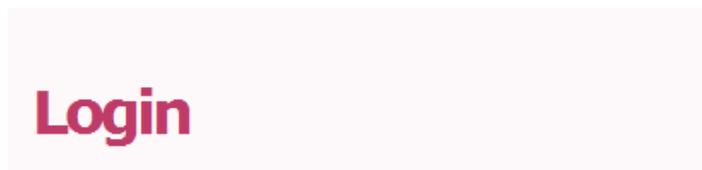
After correctly completing the Security Responses page, and clicking the Register button, the Login page is displayed together with the following confirmation message:



Section 3 Login Procedure

3.1 I have been registered to use MSS, how do I login?

Login to the Member Self-Service Welcome page on the link:
<https://pensions.haringey.gov.uk>



Welcome to the *altair* Member Self-Service website.

To use this website you must be a member of a pension scheme administered by Haringey Council and have a valid username and password.

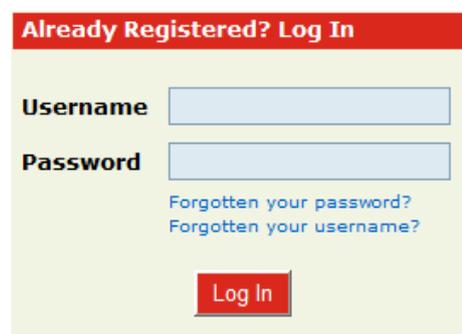
Not Registered?

New users must **sign up** to request an activation key.

Received your Activation Key?

If you have received your activation key, you can **complete your registration**.

If you have not received your activation key or you have lost your activation key, please contact your pensions administrator.



Once you have entered your username and password correctly, the Security Question page is displayed. One security question, chosen during the registration process, is randomly selected and displayed. You will be asked to provide the correct response to the selected question.

Login

To complete the login process, please enter your response to the security question and click Continue.

Mother's maiden name? *

[Forgotten your response?](#)

*Required

3.2 I have multiple employments, how do I view each separate employment?

If you have multiple employments you will be presented with an Employment List page after login:

Employment List

You have multiple employments.

Please choose from the list and click below.

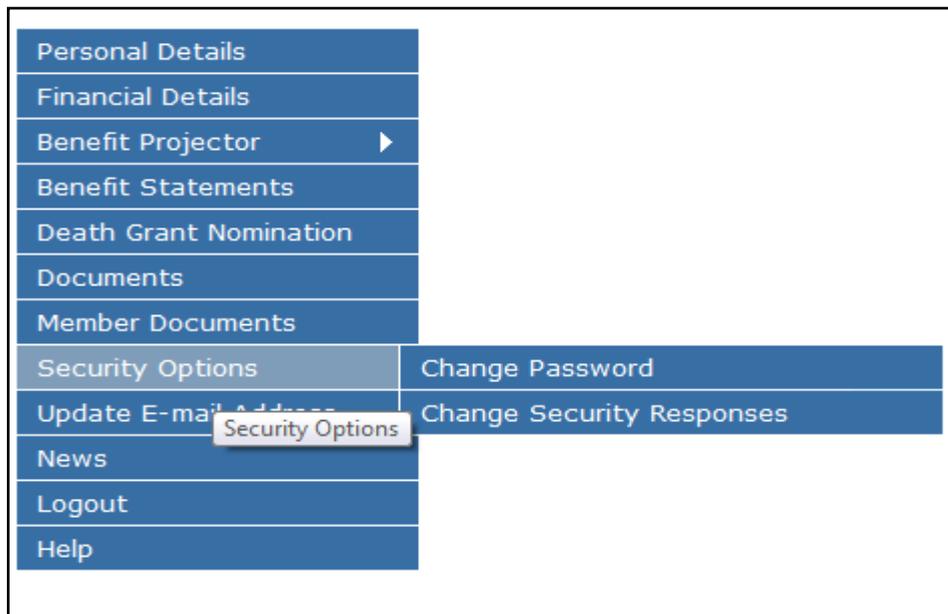
Name	Status	Job Title	Pay Reference	Scheme Name	
L Stafford	Active	Secretary	017119	Heywood Pension Scheme	<input type="button" value="Select"/>
L Stafford	Active	Admin Assistant	02123143	Heywood Pension Scheme	<input type="button" value="Select"/>

The employment list includes your name, status, pay reference, scheme name and job title to assist you in selecting the correct employment. You can navigate back to the employment list page at any time without having to logout and then login again.

Section 4 Password Maintenance and Security Options

4.1 How do I change my password?

You can change your own password by logging into the Member Self-Service website and navigating to **Security Options > Change Password**:



On the 'Change Your Password' page, you will be asked to enter your current password, a new password, and to finally to re-enter the new password. Providing a password hint is optional.

Change your Password

To change your password, enter your current password, a new password, confirm the new password, then click Submit.

Note that passwords are case-sensitive: you can use upper, lower or mixed case passwords.

Enter Current Password*

Enter New Password* ✘

Confirm New Password* ✘

Password Hint

*Required

Passwords are case-sensitive. Error messages are displayed if any of the required fields are not completed:

Error

Enter Current Password is a required field.

Enter New Password is a required field.

Confirm New Password is a required field.

Similarly, inconsistent entries produce warning messages:

Error

Enter New Password length must be between 8 and 12.
The entered passwords do not match.

When you successfully change your password, your Personal Details page is displayed together with the following confirmation:

Information

Your password has been successfully changed.

4.2 How do I change my security responses?

You can change your security responses using the Change Security Responses page:

Change Security Responses

You can select new security questions and responses, or you can change the responses to your existing security questions. Click Submit to confirm your changes.

Enter Current Password*	<input type="password"/>	Your current password is required to change your password.
Security Question 1*	Mother's maiden name? <input type="button" value="v"/>	✓
New Response 1*	<input type="text"/>	✗
Confirm New Response 1*	<input type="text"/>	✗
Security Question 2*	Name of first school? <input type="button" value="v"/>	✓
New Response 2*	<input type="text"/>	✗
Confirm New Response 2*	<input type="text"/>	✗

*Required

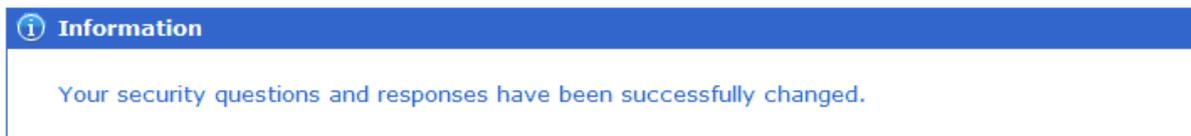
To change your security Response you must enter your current password. If you enter and incorrect password a warning will be displayed to advise you that your account may be disabled if further incorrect attempts are made (the default number of attempts is 3):

Error

You have entered an incorrect password. Your account may be disabled if you enter an incorrect password too many times.

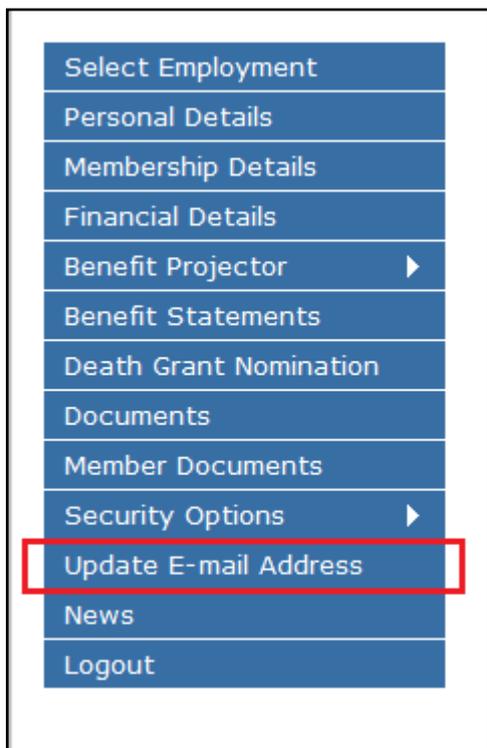
Please be aware that the entries in the 'Response' and 'Confirm Response' fields must match exactly, otherwise an error message is displayed when you submit the changes:

When you successfully change your security responses, your Personal Details page is displayed together with the following confirmation:

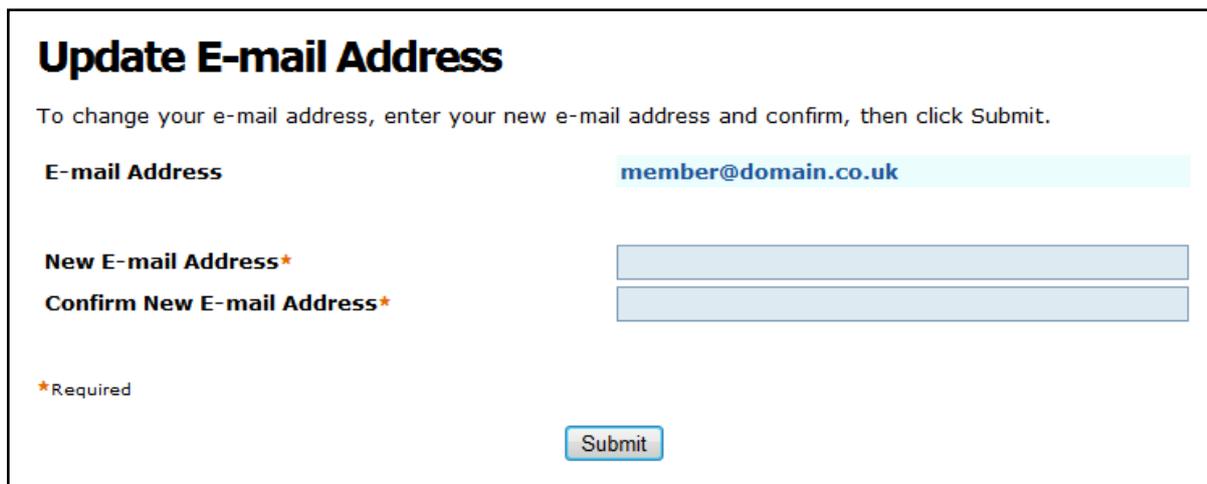


4.3 How do I update my email address?

You can change your email address via the 'Update E-mail Address':



From the 'Update E-mail Address' menu option you will be taken to the Update E-mail Address page:

The form has a title "Update E-mail Address" and a sub-header "To change your e-mail address, enter your new e-mail address and confirm, then click Submit." It contains three input fields: "E-mail Address" with the value "member@domain.co.uk", "New E-mail Address*", and "Confirm New E-mail Address*". A "Submit" button is at the bottom. A note "*Required" is in the bottom left.

The new e-mail address must be entered twice. On submission of this page you will be taken back to the Personal Details page and presented with a message to inform you of successful submission:

Information

E-mail address updated successfully.

4.4 What should I do if I forget my password or my login has become disabled?

If you forget your password or login has become disabled, you can use the 'Forgotten your password?' link:

Already Registered? Log In

Username

Password

[Forgotten your password?](#)
[Forgotten your username?](#)

Clicking on this link displays the 'Forgotten your Password?' page:

Forgotten your Password?

Please enter the following details and click Submit to see your password hint.

Username*

Surname*

NI Number*

Date of Birth*

*Required

You will be prompted to provide your username, surname, NI number and date of birth. If the details entered by you are validated, the following page is displayed:

Forgotten your Password?

Password Hint

Favourite Snack

If this hint helps, click Return to return to the Log In page.

Return

If you are unable to remember your password, you can request a password reset to enable you to log in.

If your current contact details include an e-mail address, a password reset link will be e-mailed to this address, otherwise please contact your administering authority and provide an email address.

Request Password Reset

The displayed password hint was provided by you when you first registered to use the website. If this prompts you to recall your password, they click the 'Return' button to return to the Login page.

If the password hint does not help, the user can click the 'Request Password Reset' button, following which a confirmation message is displayed:

Information

Your request for a password reset was successful. A password reset link will be e-mailed to you shortly. If you do not receive this email please contact your administering authority. You must complete the reset process before you may log in again.

A secure password reset hyperlink will be sent to the email address recorded on our database. This will be valid for a period of 24 hours only and will be valid only for a single use.

By clicking on the secure link you will be taken to a webpage on which they can reset your password.

New Password

Enter a new password and confirm, and then press Submit. You may leave a password hint if you would like a reminder of your new password.

Enter New Password* ✖

Confirm New Password* ✖

Password Hint

*Required

New password should be between 8 and 12 characters in length and must include at least one numeric, one lower case and one upper case character. (Passwords are case sensitive)

After having successfully entered a new password you will be returned to the Login page with the following information message:

i Information

Your new security details have been successfully processed.

4.5 What should I do if I forget my username?

If you forget your username you can use the 'Forgotten your username?' link.

Already Registered? Log In

Username

Password

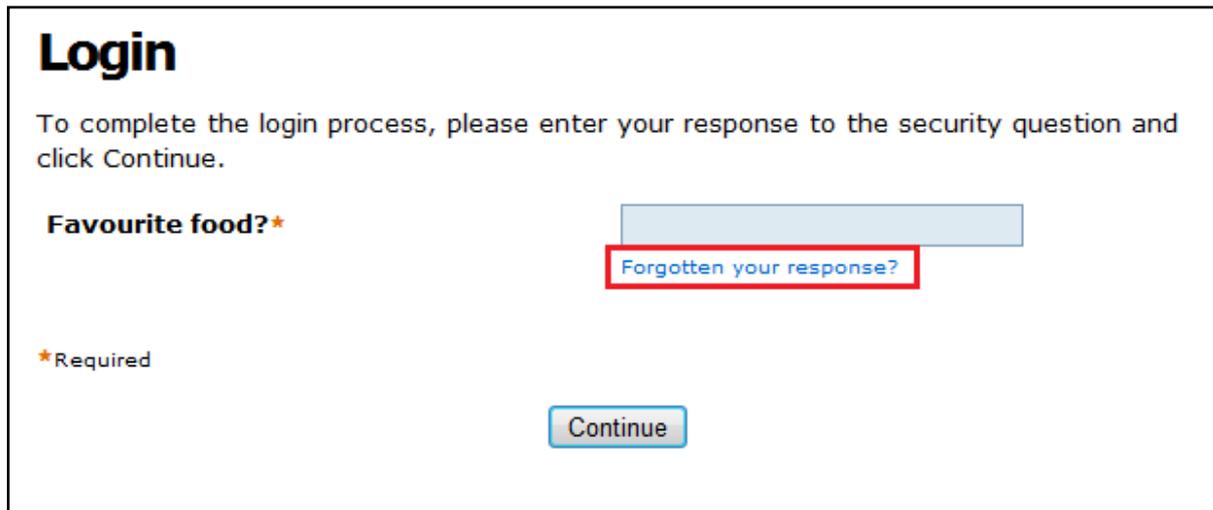
[Forgotten your password?](#)

[Forgotten your username?](#)

You will then be prompted to input your surname, NI number and date of birth. If the information entered is validated, an email will be sent to the email address as recorded on our database. The email will contain no personal information other than the username.

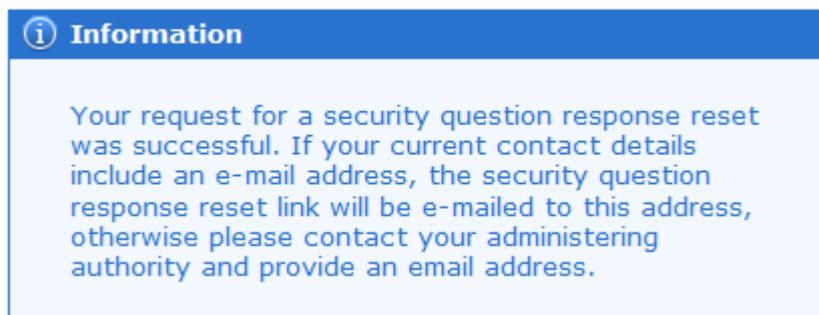
4.6 What should I do if I forget my security responses?

If you forget your response to one of their security questions, you can click on the 'Forgotten your response?' link:



The screenshot shows a login page titled "Login". Below the title, it says "To complete the login process, please enter your response to the security question and click Continue." There is a text input field for the security question response. Below the input field, the text "Favourite food?*" is displayed. A red box highlights a link that says "Forgotten your response?". At the bottom of the form, there is a "Continue" button. A small asterisk icon is next to the text "Required" below the input field.

This displays the 'Forgotten your Security Response?' page. If the information entered by you is validated, you will be emailed a secure hyperlink with which you can reset your security questions and responses:



i Information

Your request for a security question response reset was successful. If your current contact details include an e-mail address, the security question response reset link will be e-mailed to this address, otherwise please contact your administering authority and provide an email address.

When you click on the secure link you will be taken to the following webpage to complete their security question reset:

New Security Responses

To reset your security responses, select unique questions from the choices available, and provide a response for each. Confirm these responses, then press Submit.

Security Question 1*	Mother's maiden name? <input type="button" value="v"/>	✓
New Response 1*	<input type="text"/>	✗
Confirm New Response 1*	<input type="text"/>	✗
Security Question 2*	Name of first school? <input type="button" value="v"/>	✓
New Response 2*	<input type="text"/>	✗
Confirm New Response 2*	<input type="text"/>	✗

*Required

Submit

4.7 What should I do if my login is disabled?

If you enter an invalid password or security response on three consecutive occasions, your account will be disabled and the following message will be displayed on subsequent login attempts:

Information

Access to this member disabled.

In order to re-enable your account for use, you must enter your details on the screen displayed immediately after initially locking the account:

Reset Password

Information

Access to this member disabled.

If you are unable to remember your password, you can request a password reset to enable you to log in.

If your current contact details include an e-mail address, a password reset link will be e-mailed to this address, otherwise please contact your administering authority and provide an email address.

Username*

Surname*

NI Number*

Date of Birth*

*Required

Submit

Completing this screen generates a secure password reset link which is sent to the email address recorded on our database.

Information

Your request for a password reset was successful. If your current contact details include an e-mail address, the password reset link will be e-mailed to this address, otherwise please contact your administering authority and provide an email address. You must complete the reset process before you may log in again.

Section 5 Member Self-Service Web Pages

5.1 What information can I view only or update on the MSS web pages?

An explanation of the pages you can view only or update is provided in the following sections.

5.2 What personal details can I view and update?

The first page to be displayed following your successful login, and employment selection if applicable, is the Personal Details page. Your name, scheme and status are displayed in the banner at the top of the page. The following information is also displayed:

- Surname
- Initials
- NI Number
- Status
- Date of birth
- Sex
- Marital status

To change any of your personal details above you will need to email the pensions team Pensions.mailbox@haringey.gov.uk

The Personal Details page also displays the latest address, telephone number and email address as recorded in our database. You can amend any of this information by clicking the 'Change Contact Details' button.

Personal Details

Surname	Matthews	Date of Birth	13/09/1960
Initials	P	Sex	Male
NI Number	MS000004A	Marital Status	Married
Status	Deferred		

Address	97 Peel Street
	Bowden
	Cheshire
Postcode	WA14 5RR
Phone Number	
Email Address	paul.matthews@talktalk.net

Please note that the postcode field is validated to ensure that you enter your postcode in the national standard format, unless the Overseas Member box is checked, in which case the postcode is not validated.

Contact Details

Please do not use any form of punctuation, e.g. commas, quote marks, full stops etc., when entering your address details.

Boxes with a blue background must be completed before you will be able to submit your request.

Address (Line 1)*	<input type="text" value="2 Victoria Street"/>
Address (Line 2)*	<input type="text" value="Altrincham"/>
	<input type="text" value="Cheshire"/>
	<input type="text"/>
	<input type="text"/>
Postcode*	<input type="text" value="WA14 1ET"/>
Overseas Member	<input type="checkbox"/> Please tick if you live outside the UK
Phone Number	<input type="text"/>
Email Address	<input type="text"/>

Input the new details and click below.

After completing the form you should click the Submit button, and the updated information is either updated immediately to our database.

5.3 What employment information can I view?

The Membership Details page displays the details of your current and any previous employments. The section at the top of the screen shows your current employment information.

my pension heywood

P Matthews Scheme: Heywood Pension Scheme Status: Deferred

Powered by heywood

Membership Details

Current Employer	Heywood Limited	Full/Part Time	Full
Start Date	01/01/1984	Hours/Full Time %	

Employer	Start Date	End Date	Service (years/days)	Full/Part Time/Transfer
Heywood Limited	01/01/1984	31/07/1990	06/212	Full

The service history is displayed at the bottom of the screen and includes the following:

- Employer’s name.
- Start and end dates of the period of service.
- Service in years and days.
- Whether the service was full-time, part-time, transferred-in or other.

You can view details of any unpaid service breaks by selecting a link from the Membership Details page.

my pension heywood

P Akeroyd Scheme: Heywood Pension Scheme Status: Active

Powered by heywood

Service Breaks

Current Employer	Heywood Limited	Full/Part Time	Full
Start Date	01/02/2002	Hours/Full Time %	

Start Date	End Date	Reason	Full/Part Time
17/07/2002	17/07/2002	Strike	Part

5.4 Can I view information in respect of transfers received from previous pension schemes?

The Transfer Details page displays details of up to three transfer values and includes the:

- Name of the transferring scheme.
- Date on which the transfer was received.
- Amount of transfer value.
- Service purchased from the transfer. Please note, service years/days details will only appear if member joined the pension fund prior to April 2014 before new scheme rules.

Transfer Details			
Current Employer	City Of Bristol Council	Full/Part Time	Part
Start Date	07/05/2002	Hours/Full Time %	23.50/32.50
Transferring Scheme	Date received	Amount	Service (years/days)
PCSPS	16/04/2005	£6,121.62	04/218

5.5 What financial details can I view?

The Financial Details page displays the following financial information:

- The current employer.
- The date on which employment commenced.
- The basic contribution rate.
- The latest pensionable pay amount.

my pension		heywood	
P Matthews		Scheme: Heywood Pension Scheme	
		Status: Deferred	
Financial Details			
Current Employer	Heywood Limited		
Start Date	01/01/1984		
Basic Contribution Rate	6.00%		
Pensionable Pay as at	31/07/1990		
Amount	£2,164.75		
Please see AVCs and Added years for details of any additional contributions.			

5.6 Can I view details in respect of AVCs and additional contracts?

The AVCs and Added Years Details page displays the following information:

- The type of contract.
- The percentage rate of the additional contribution.
- The date on which the contract commenced.
- The date on which the contract finished or is due to finish.
- The amount of service purchased in years and days, if applicable.

The screenshot shows the 'my pension' website interface. At the top, there is a header with the 'my pension' logo and 'heywood' logo. Below the header, the user's name 'L Stafford', scheme 'Heywood Pension Scheme', member reference '017119', and status 'Active' are displayed. The main content area is titled 'AVCs and Added Years Details'. On the left, there is a vertical navigation menu with options: Select Employment, Personal Details, Transfer Details, Financial Details, AVCs / Added Years, Benefit Projector, Benefit Statements, Death Grant Nomination, Security Options, Contact Us, Logout, and Help. The main content area displays the following details:

Current Employer: Heywood Limited
Start Date: 07/05/2002
Basic Contribution Rate: 6.00%

Contract Type	Percentage	Contract Start Date	Completion Date	Service Purchase (years/days)
Free Standing AVC	3.0	01/05/2007	14/10/2037	N/A

Please note: AVC's are not currently displayed in Member Self Service. This is a temporary software issue.

5.7 Can I contact Haringey Pensions Service direct from the MSS website?

The 'Contact Us' option is available from the website menu:

The screenshot shows the 'Contact Us' form. The form has the following fields and elements:

- Email Address ***: A text input field containing 'paul.matthews@talktalk.net'.
- Category ***: A dropdown menu with the text 'Select a Question'.
- Comments ***: A large text area for entering the message.
- Submit**: A button to submit the form.

5.8 What benefit calculations can I do on the MSS website?

The following calculations are available:

- Death Benefits
- Voluntary Retirement

Example Calculation – Voluntary Retirement

The voluntary retirement calculation is initially performed with the event date set to the earliest date on which you can retire without a reduction:

The screenshot shows the 'my pension' website interface. The header includes the 'my pension' logo (Powered by heywood) and the 'heywood' logo. The user's name is 'S Tainton', the scheme is 'Heywood Pension Scheme', and the status is 'Active'. The main heading is 'Voluntary Retirement'. Below this, there is a table of pension details:

Pension	£9,737.16
Lump Sum	£3,317.05
Spouse's Pension	£3,789.65

Below the table, it shows 'Service Used in Calculation' as '29 Years 88 Days' and 'Full Time Equivalent Pay Used In Calculation' as '£20,736.00'. A message states: 'You have the option of converting some of your pension into additional Lump Sum. [Click here for more details.](#)' Below this, there are input fields for 'Leaving Date*' (14/10/2042) and 'Pay*' (20736). A note indicates '*Required'. A disclaimer states: 'The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from us.' Below the disclaimer, there are two buttons: 'Calculate' and 'Request Estimate'. A note below the buttons says: 'To request a formal estimate based on the details above, click the Request Estimate button below.'

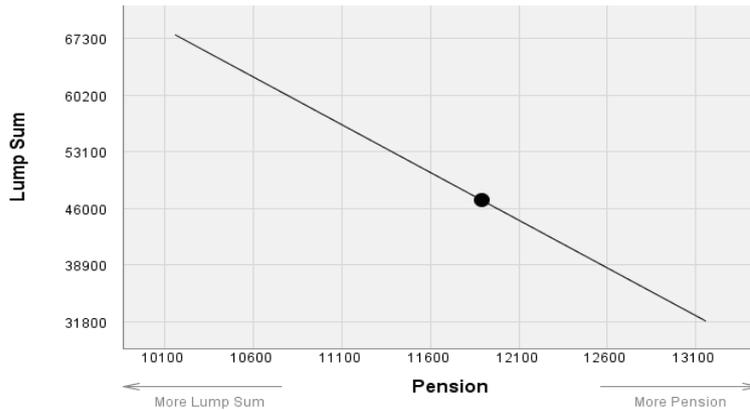
The pay used in the calculation is the latest figure held on our database.

Pension to Lump Sum Commutation

You have the option of using a commutation modelling graph to observe the effects of converting part of your annual pension to increase your lump sum. This option is only available after selecting a voluntary retirement calculation. The 'Click here for more details' hyperlink navigates the member to the following page:

Conversion Options

Click or drag within the graph to see the effects of converting your pension to lump sum:



Annual Pension	£11,890.23	Total Lump Sum	£47,013.31
Pension converted to Lump Sum	£1,261.67	Additional Lump Sum	£15,140.04

The plot line displays the full range of lump sum and pension options and is rescaled for each calculation. The values for annual pension, pension converted to lump sum, lump sum and additional lump sum are recalculated automatically when the black indicator on the plot line is moved along the graph's axis.

The values on the graph use the same calculation outputs as appear on the voluntary retirement calculation page, including any amended values if the date of calculation or salary had been amended.

Pension Sharing Orders

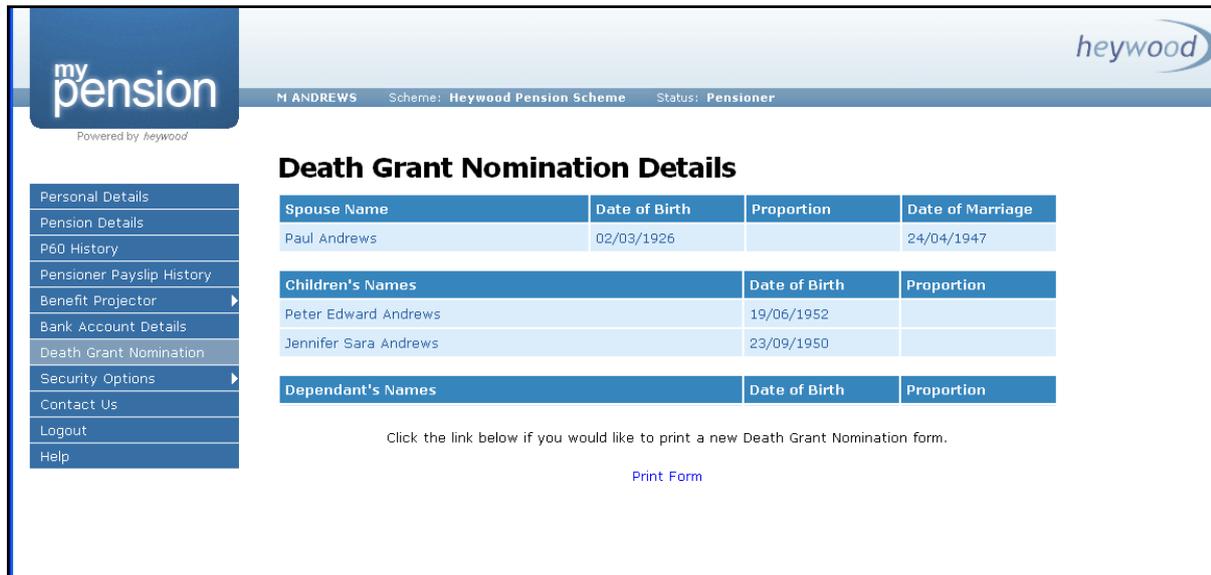
If you have a pension sharing order, as a result of a divorce settlement, the following warning message is displayed with the results of all benefit calculations:

Warning

Please note that a pension sharing order exists, which has not been taken into account during the calculation. Please contact the Pensions Section for further details.

5.9 Can I view my death grant nomination details?

You can view a copy of your latest death grant nomination details held on our database. The page can be displayed by selecting the 'Death Grant Nomination' option from the Navigation bar:



The screenshot shows the 'my pension' web portal interface. The top navigation bar includes the 'my pension' logo, the user name 'H ANDREWS', the scheme 'Heywood Pension Scheme', and the status 'Pensioner'. The 'heywood' logo is in the top right corner. A left-hand navigation menu lists various options: Personal Details, Pension Details, P60 History, Pensioner Payslip History, Benefit Projector, Bank Account Details, Death Grant Nomination (highlighted), Security Options, Contact Us, Logout, and Help. The main content area is titled 'Death Grant Nomination Details' and contains three tables:

Spouse Name	Date of Birth	Proportion	Date of Marriage
Paul Andrews	02/03/1926		24/04/1947

Children's Names	Date of Birth	Proportion
Peter Edward Andrews	19/06/1952	
Jennifer Sara Andrews	23/09/1950	

Dependant's Names	Date of Birth	Proportion
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Below the tables, there is a text prompt: 'Click the link below if you would like to print a new Death Grant Nomination form.' followed by a blue 'Print Form' link.

If you would like to amend your nominees, please download a Death Grant – Expression of Wish Form from the Haringey pensions Website:

www.haringeypensionfund.co.uk

Please forward the completed form to Haringey Pensions Service. The address details are provided on the bottom of the form.