



Employee Pension Support Pack

Practical resources to help staff check their pension details and keep their records up to date

Help your employees keep their pension records on track

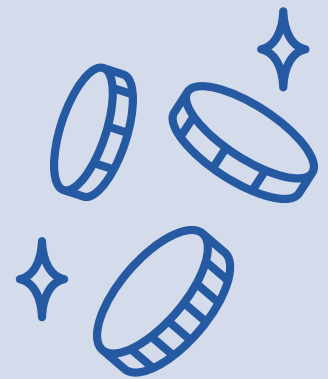
Pensions can feel like a complex area to navigate.

Many employees report a lack of confidence when it comes to checking their pension, understanding how it's calculated, or even knowing how to check their service records with a fund.

This can lead to costly errors down the line that are difficult for your teams to fix retrospectively.

Every employee deserves peace of mind that contributions are on track for future retirement. And you deserve to know how you can prevent easy admin fixes from becoming a wider challenge for your team.

Our specialist Pensions Team have put together this pack of resources to share with your employees to help educate them on the steps they can take to reduce data mismatches and prevent unnecessary admin for your team.



“The Financial Conduct Authority report that 12% of people with defined contributions don't know the size of their pensions pots.”

What's inside?

- **Employer guidance**
- **Pensions cheat sheet: teaching staff**
- **Pensions cheat sheet: support staff**
- **Staff room poster**
- **Employer pension action checklist**



Employer guidance

While employees are responsible for checking their personal pension information, employers play an important role in helping them understand where to find their records and how to report a potential issue.



Teachers' Pensions

Employees can access their pension records through the Teachers' Pensions My Pension Online (MPO) portal.

Encourage members to register so they can view their Benefit Statement, update their personal details and complete forms online.

You can also request a Membership List Report through the Employer Portal. This allows you to compare your school's records with the membership information held by Teachers' Pensions, helping you identify and investigate potential mismatches early.



Make sure you have Employer Portal Access

Teachers Pensions offer an online portal where employers can securely send data to TP about scheme members.

If you have not already registered for an account, you'll need to submit a delegation form to TP first before access is granted.



LGPS for Support Staff

Each LGPS fund has its own Pension Administration Strategy (PAS).

If you don't already have your local authorities pension fund contact details to hand, you can search these on the [LGPS member portal](#).

Under the LGPS regulations it is a statutory requirement for all employers to provide LGPS with the information required in order to carry out their duties.



The most common causes of data mismatches

- Changes to surname not updated
- Incorrect NI Number
- Incorrect date of birth
- Missing starter information for role
- Multiple employments
- Staff moving between schools within trusts



Employees should regularly check

- National Insurance Number
- Date of birth
- Name matches official records
- TRN Number is correct (if teaching staff)
- Service history is continuous
- Pension contributions have been deducted at the correct salary banding

A helping hand

Across the next pages, you'll find cheat sheets with information for both Teachers and Support Staff that you can supply to your employees. Include them in onboarding packs, or print them out for your staff room to help staff build healthy habits.



Pensions Cheat Sheet: Teachers

Enrolled in the Teachers' Pensions Scheme?

Giving your pensions pot a regular check reduces the risks of pension discrepancies from building up over time, and keeps things on track for your future retirement.

We've included top-tips below to keep your pensions account in good shape and free of data-mismatches that could affect the allocation of future funds.



Checking your pension

What to look out for



Checking your details

Check your personal record to ensure they have the correct information.

Use the MPO portal to correct:

- **Date of birth**
- **National Insurance number**
- **TRN (teacher reference number)**



Checking your payslip

When your monthly payslip arrives, give the pension section some attention.

- Make sure your employee contributions have been deducted at the correct rate.
- Make sure that your employer contributions match what you're expecting.



Checking your service

Pension benefits are based on your service history, so it's essential to check that everything looks correct.

You can check your service history for any gaps or errors as often as you'd like over on your benefit statement.

Using 'My Pension Online'

Teachers' Pensions self-service portal (MPO) allows you to easily check and update pensions details linked to your account.

You can use MPO to:

- View your benefit statement
- Apply for pension flexibilities
- Track any forms you've submitted to see their status
- Access pension benefits calculators
- Review your service history
- Contact Teachers' Pensions directly

If you haven't done so already, register online via Teachers Pensions to create your MPO account.

If you're changing employers, you'll need to conduct an extra check to make sure that all of your records are up to date.

Missing service on your record?

If you spot any service gaps or discrepancies in your benefit statement, get in touch with your school office who will be able to investigate further.

Pensions Cheat Sheet: Support Staff

Enrolled in your Local Government Pension scheme?

Giving your pensions pot a regular check reduces the risks of pension discrepancies from building up over time, and keeps things on track for your future retirement.

We've included top-tips below to keep your pensions account in good shape and free of data-mismatches that could affect the allocation of future funds.



Checking your pension

What to look out for



Checking your payslip

When your monthly payslip arrives, give the pension section some attention.

- Make sure your employee contributions have been deducted at the correct rate.
- Make sure that your employer contributions match what you're expecting.

Check your payslip once a month to make sure your contributions are on track



Checking your details

You'll want to make sure that the personal details held by your fund are accurate to prevent any discrepancies in your service history.

Contact your LGPS fund if you need support in checking these are up to date.



Checking your service

Pension benefits are based on your service history, so it's essential to check that everything looks correct.

Check your service history for any gaps or errors via your Annual Pension Benefit Statement.

Your LGPS fund

There are currently 86 LGPS funds all operated locally across England and Wales.

Your school should make you aware of which scheme you're enrolled into when you join.

You can also search '[LGPS Contact your Fund](#)' to find the correct contact details and online portal for your scheme.

Your annual pensions benefit statement

Not all LGPS funds will operate an online portal for employees. If this is the case for you, your service history can be checked using your Annual Pension Benefit Statement, which is generally issued by post.

Missing service on your record?

If you spot any service gaps or discrepancies in your benefit statement, get in touch with your school office who will be able to investigate further.

Keep your pension records on track

Small differences in your personal or employment information can lead to delays or gaps in your pension record. We recommend checking your payslip monthly and your pension records annually.

For Teachers

How to prevent gaps:

Check your personal record with Teachers' Pensions to ensure they have the correct information.

Use the MPO portal to correct:

- Date of birth
- National Insurance number
- TRN (teacher reference number)

You can check your service history for any gaps or errors as often as you'd like over on your benefits statement.

For Support Staff

Check your Annual Pensions Benefits Statements

Pension benefits are based on your service history, so it's essential to check that everything looks correct.

Contact your fund if you spot any incorrect details or gaps in your service history.



Biggest cause of missing service:

data mismatches between employee records and submitted payroll data



What to regularly check

Here's what to look out for when checking your payslips and pension records.

- | | |
|---------------------------------|--|
| ✓ National Insurance Number | ✓ Date of birth |
| ✓ Name matches official records | ✓ TRN is correct (if teaching staff) |
| ✓ Service history is continuous | ✓ Pension contributions have been deducted at the correct salary banding |

Employer Action Checklist

Encouraging staff to check their pension records regularly can help identify errors before they become much bigger problems.

We've summarised the advice in this pack into actionable take-aways that you can put into practice at your school.



Check that your school has registered for Teachers' Pension Employer Portal access.



Tell support staff which LGPS fund your school or trust reports into, and the contact details for the fund.



Encourage teachers to register for My Pension Online.



Share the relevant pension checklist with every new employee.



Share our Teacher and Support Staff 'Cheat Sheets with your employees when they join your school.



Allocate a designated pensions contact within your team to guide employees if they need support.



Our dedicated Pensions Team works with over 80 pension funds to simplify pension reporting for schools and trusts.

If you're looking for expert support in managing education-specific pensions, get in touch to learn how we can support you.