My Pension Online (MPO)

November 2026 v0.2

Teachers' Pensions

Overview

- Logging in for the first time after transition
- Dashboard/menus
- Benefit Statement
- Applications
- Changing personal details
- Secure mail

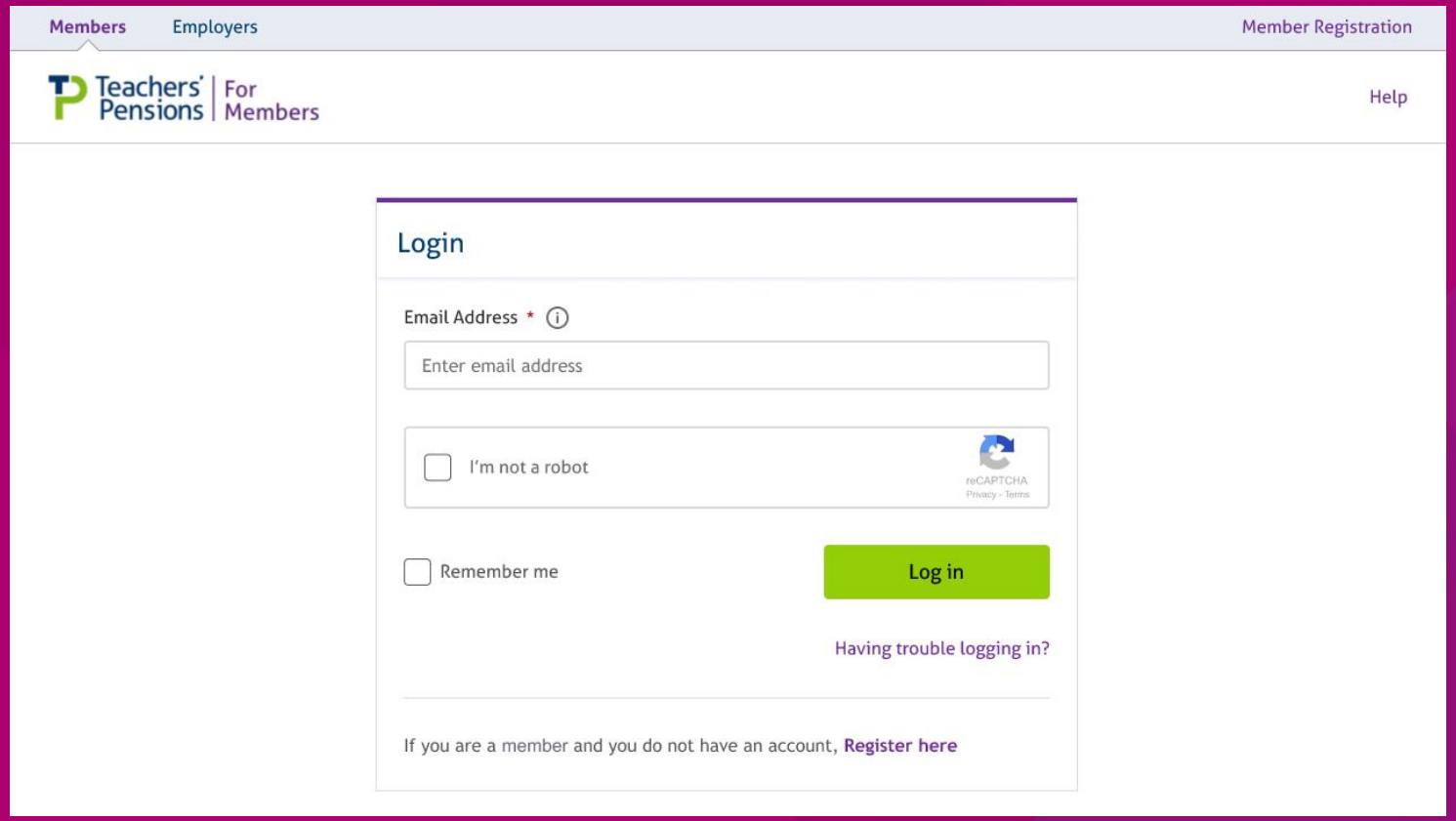
Logging into My Pension Online (MPO)

- The first time members log in (following transition) they will need to re set their password and multi-factor authentication method (MFA) as part of their first log in.

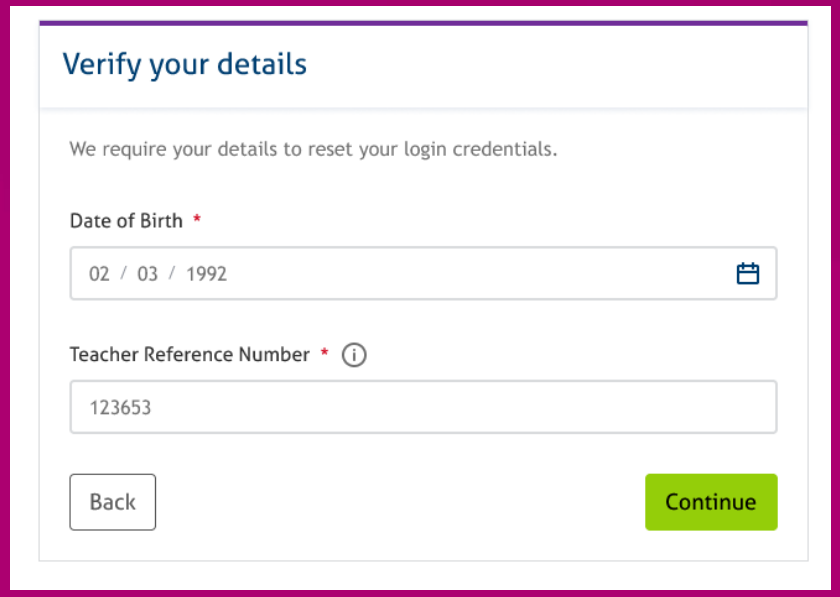
- To do this they'll need personal details, including:
  - The email used to register and log in to MPO with previously
  - Date of birth
  - Teacher Reference number
  - National Insurance number.

Step 1

- Members need to enter their current MPO email address.

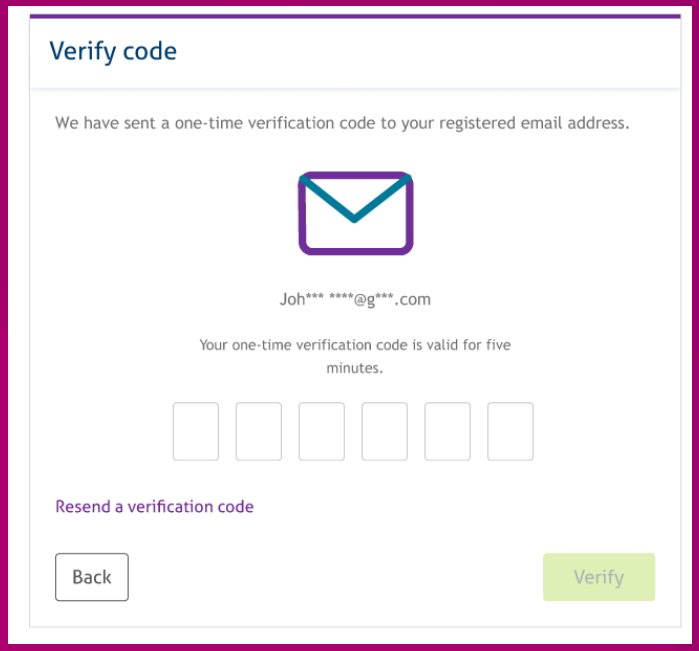


Logging into My Pension Online (MPO)



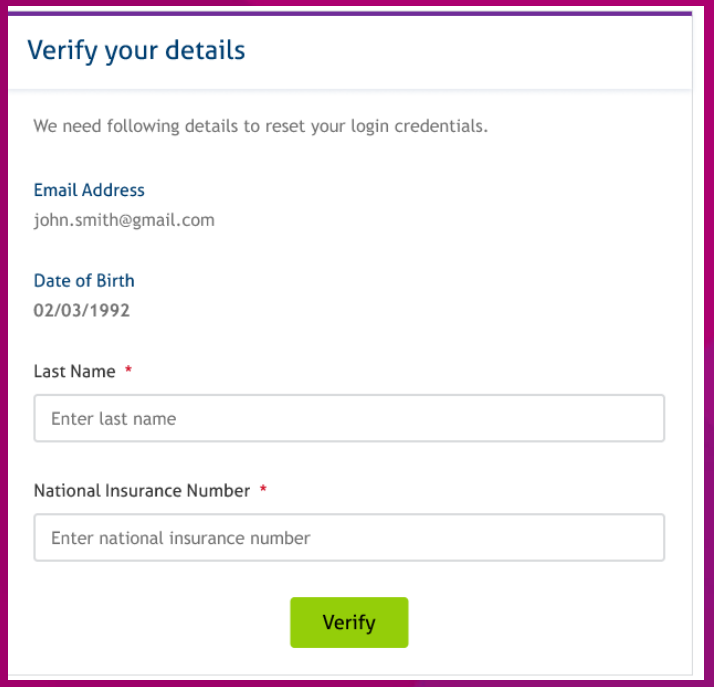
Step 2

- Then verify some details.



Step 3

- We'll then send a one-time passcode (OTP) to the registered email address.



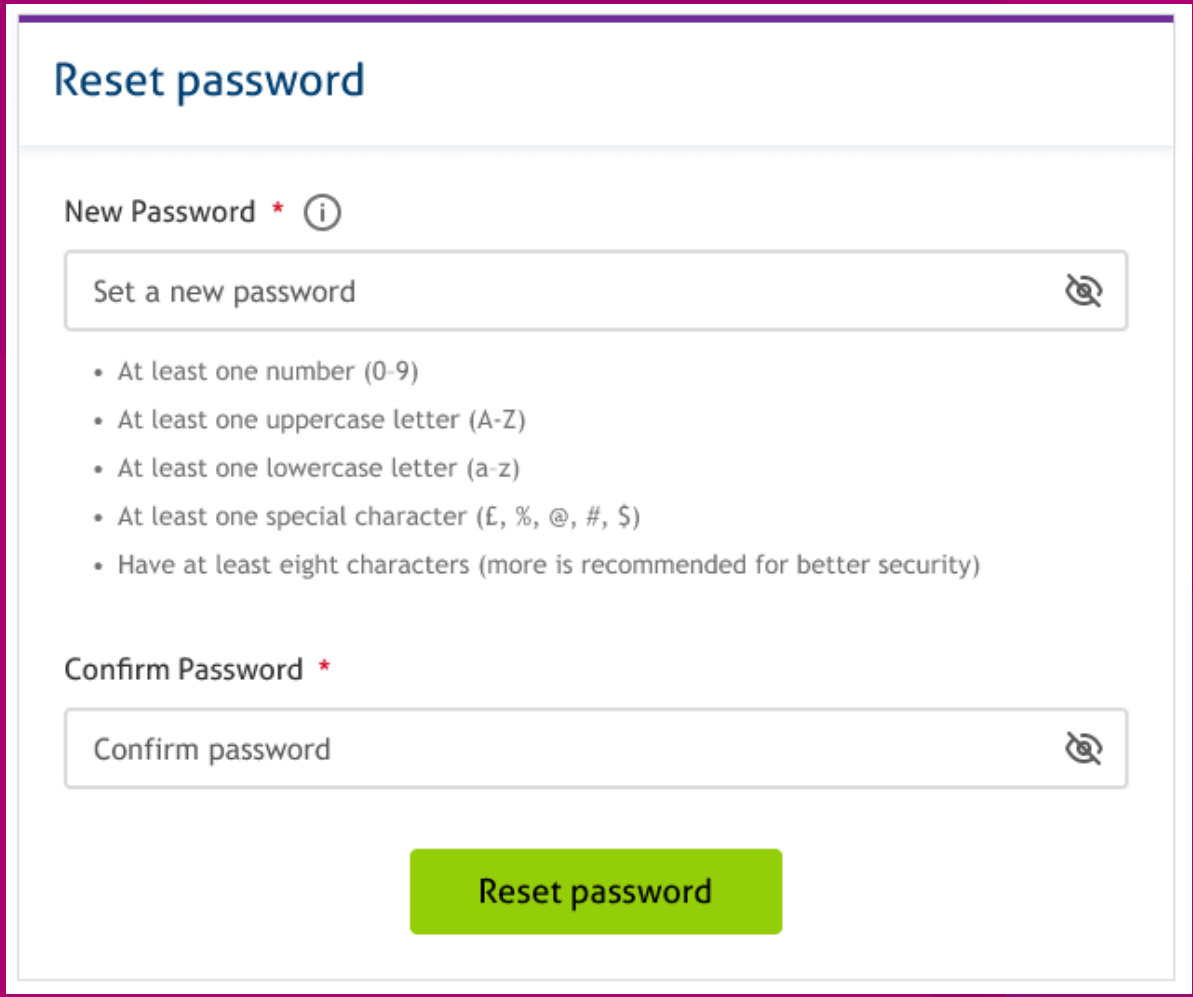
Step 4

- They'll then be asked to verify additional personal information.

Logging into My Pension Online (MPO)

Step 5

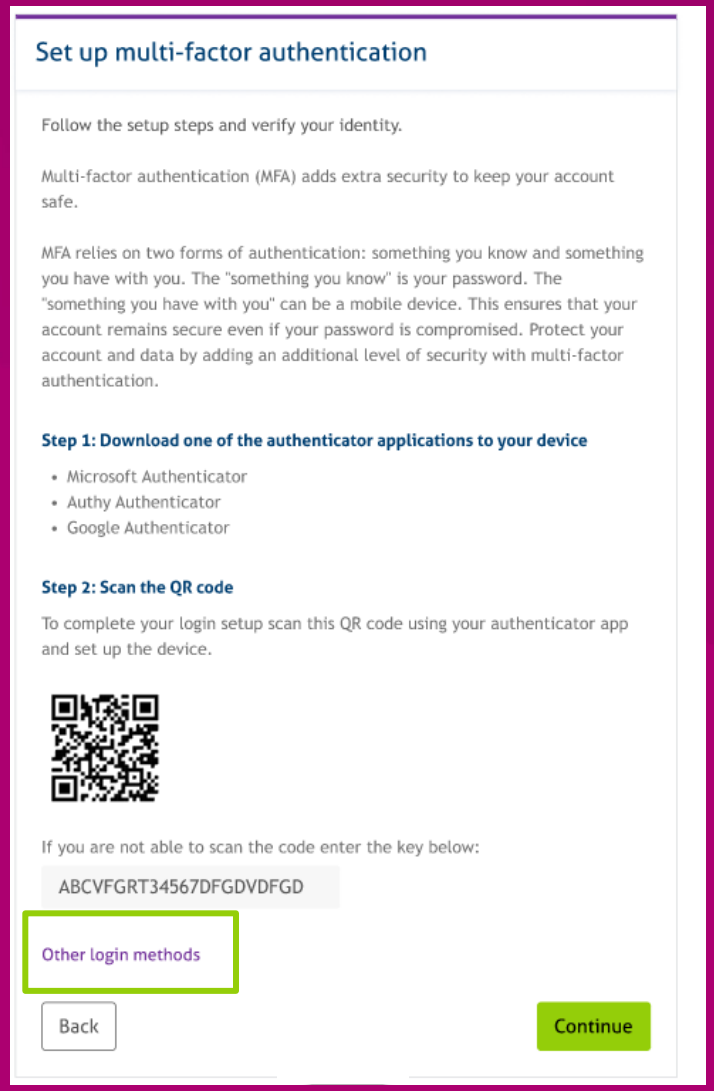
- They can then set a new password, using the rules shown.
- Once they've confirmed the password, they need to click 'Reset password'.

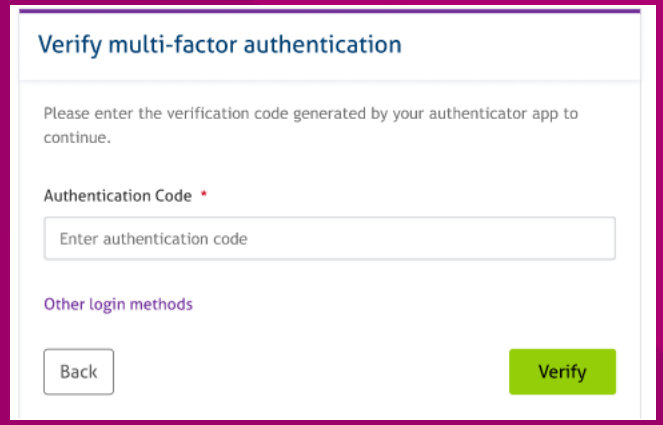


Logging into My Pension Online (MPO) - MFA

Step 6 (APP authenticator)

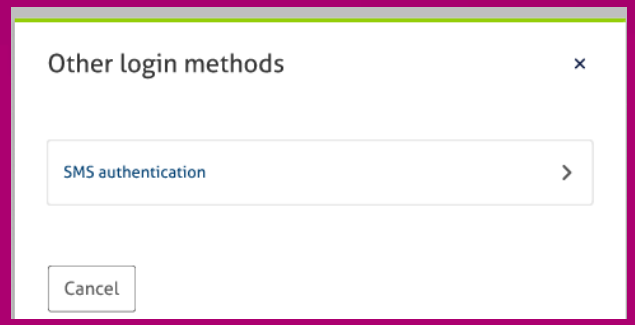
- Next, they'll need to set up multi-factor authentication (MFA).
- They can use an authenticator app, such as Google authenticator or Microsoft authenticator, to generate authentication codes or they can use SMS.



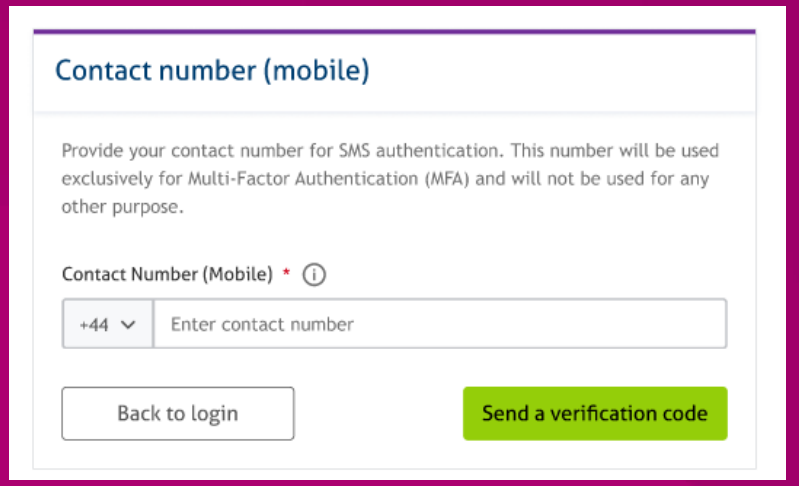


Logging into My Pension Online - MFA

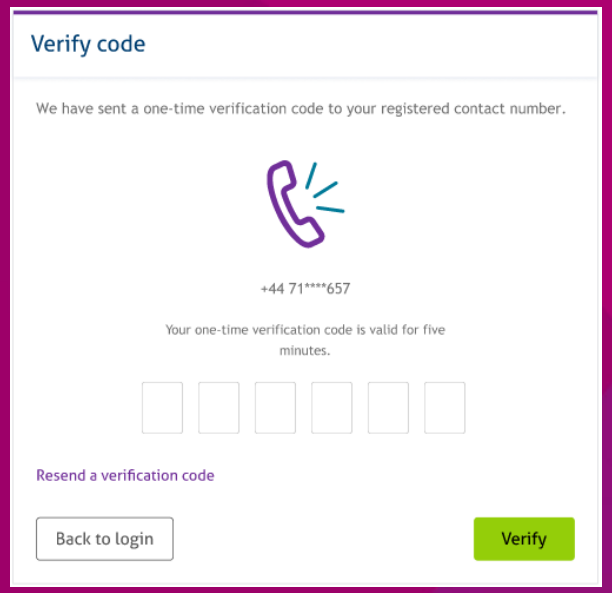
Step 6 (SMS authenticator)



- To use SMS as an authentication method, click on ‘Other login methods’ and then ‘SMS authentication’.



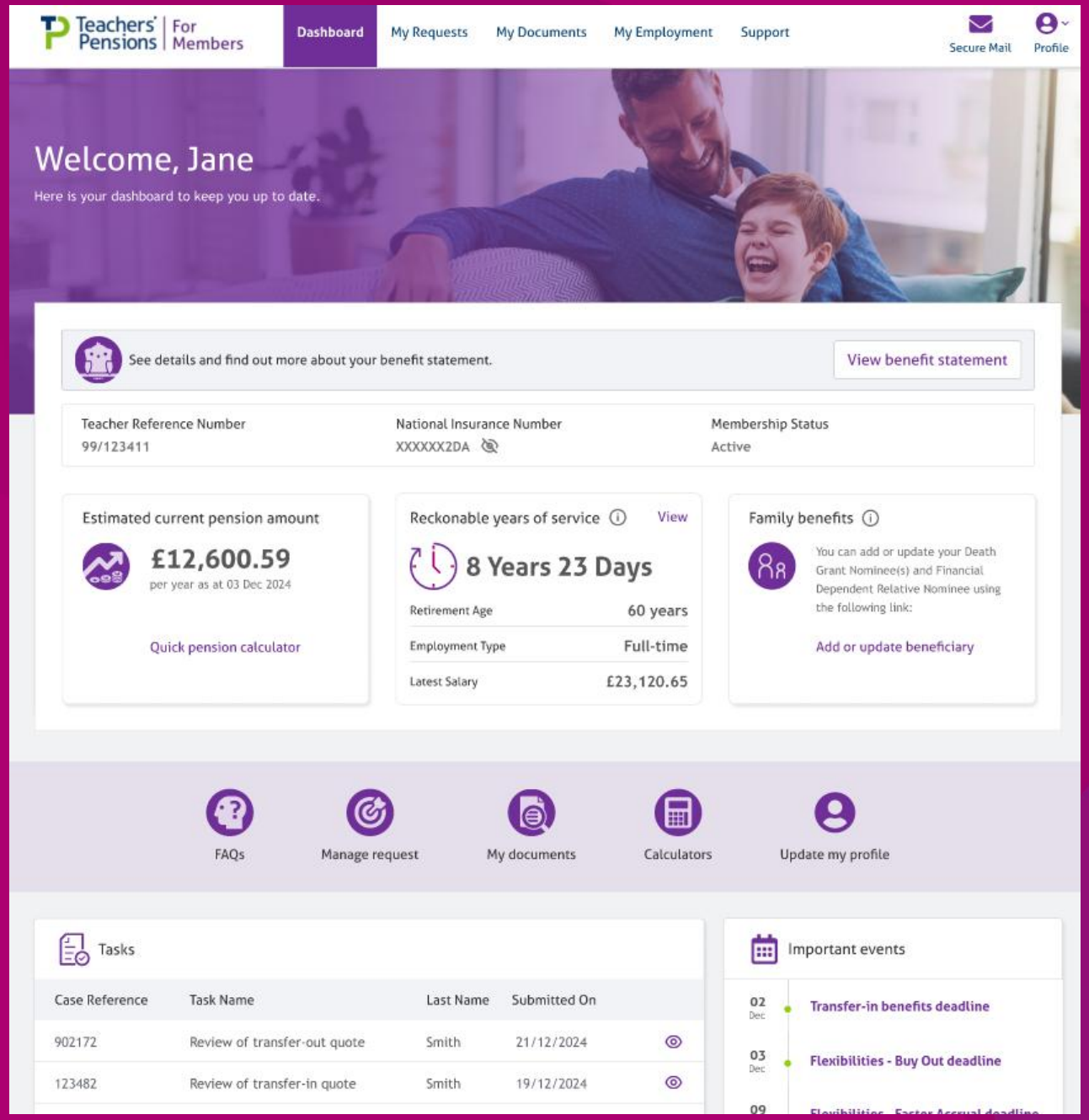
- We’ll then ask for a mobile number (unless they have previously provided one). Once they’ve entered this, they need to click ‘Send verification code’.



- We’ll then send a code to enter – once they’ve verified your device, they’ll be able to log in as normal.

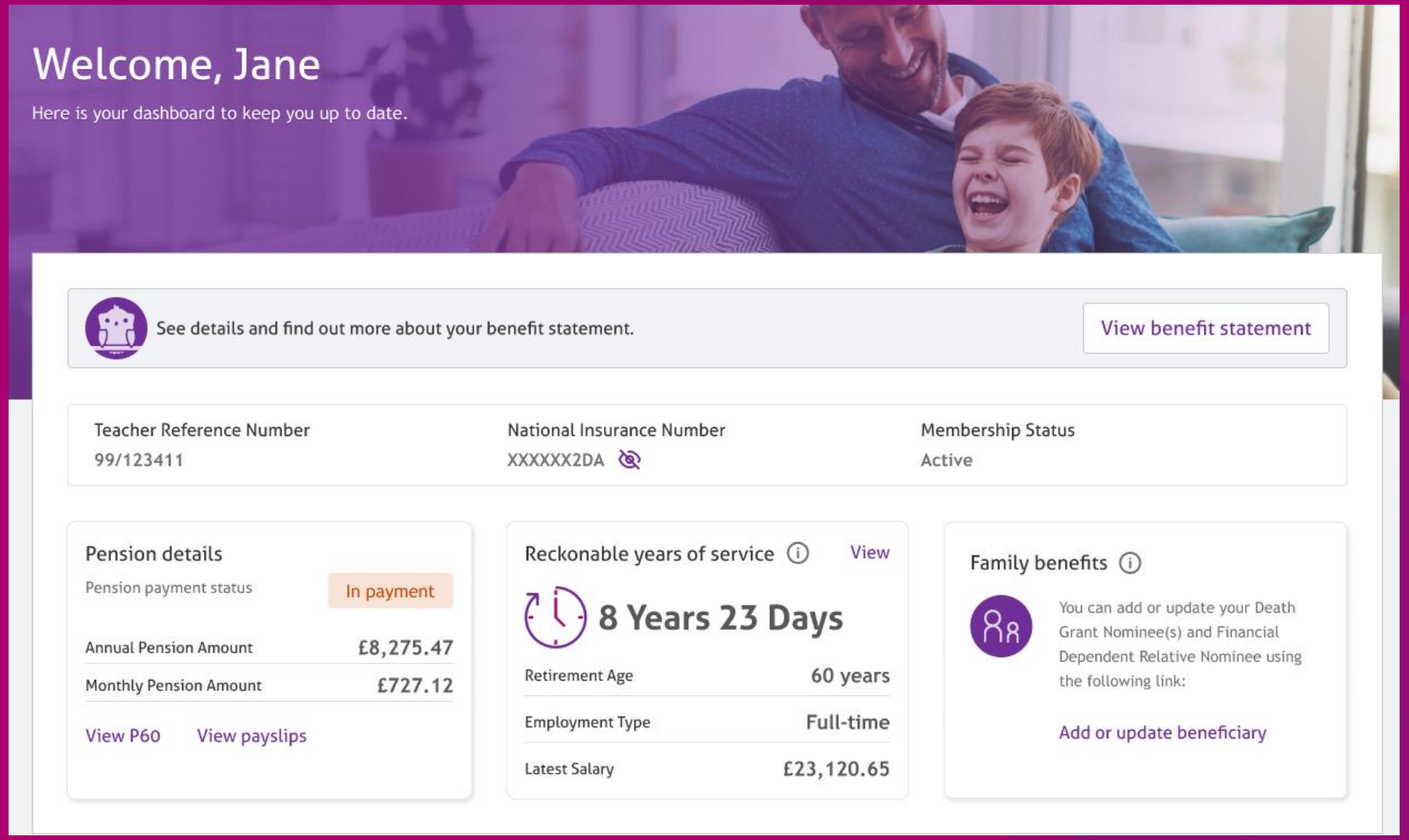
MPO Dashboard

- My Requests
- My Documents
- My Employment
- Support
- Task list



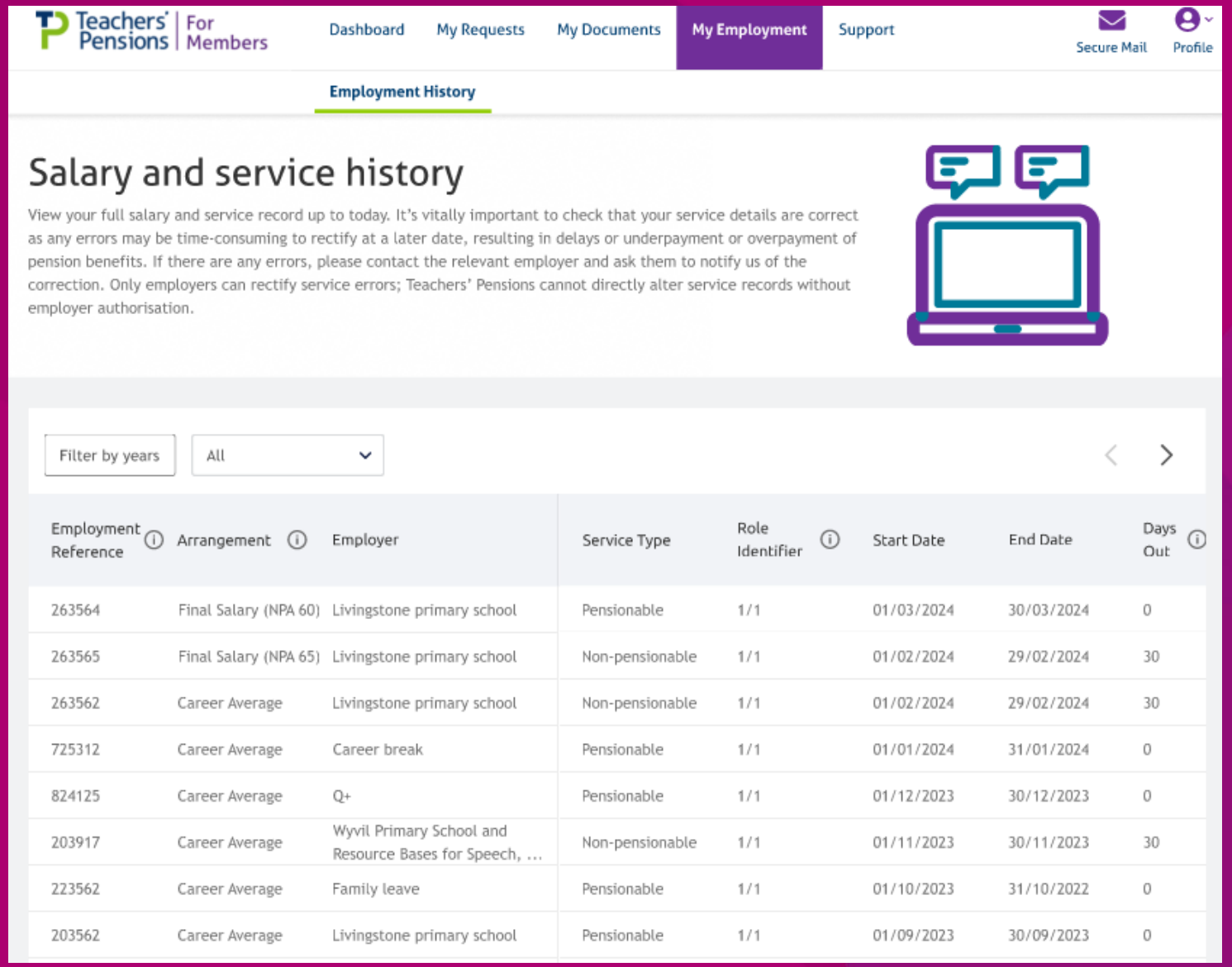
MPO Dashboard - Phased/ASAR

- My Requests
- My Documents
- My Employment
- Support
- Task list
- Pension details



Employment history

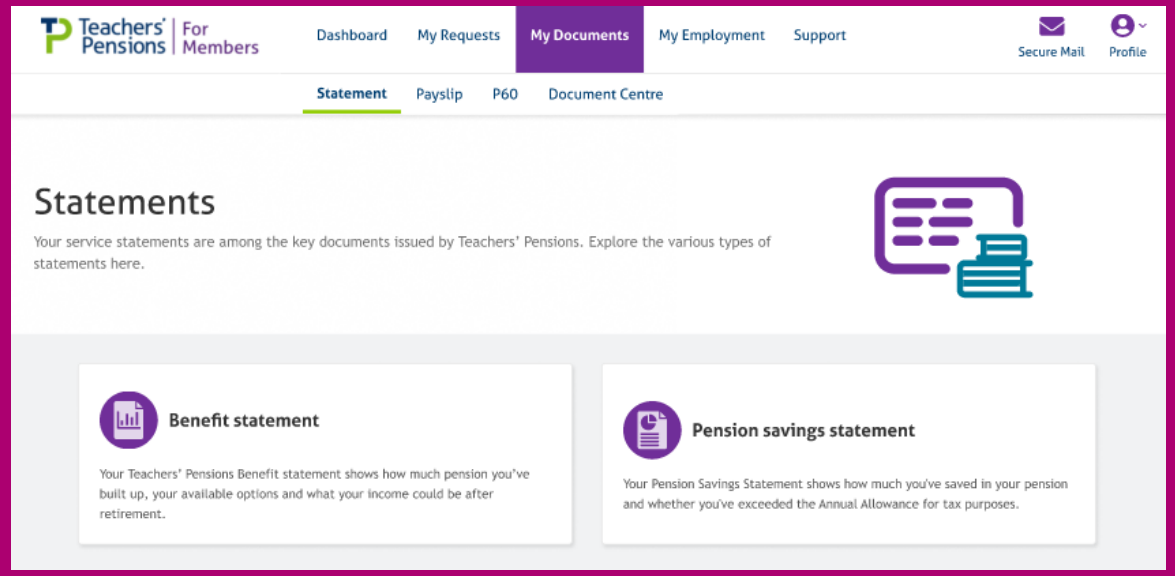
- Members can view their Employment history through the ‘My Employment tab’.
- We’ll encourage members to check this regularly to ensure they raise any issues as soon as possible.

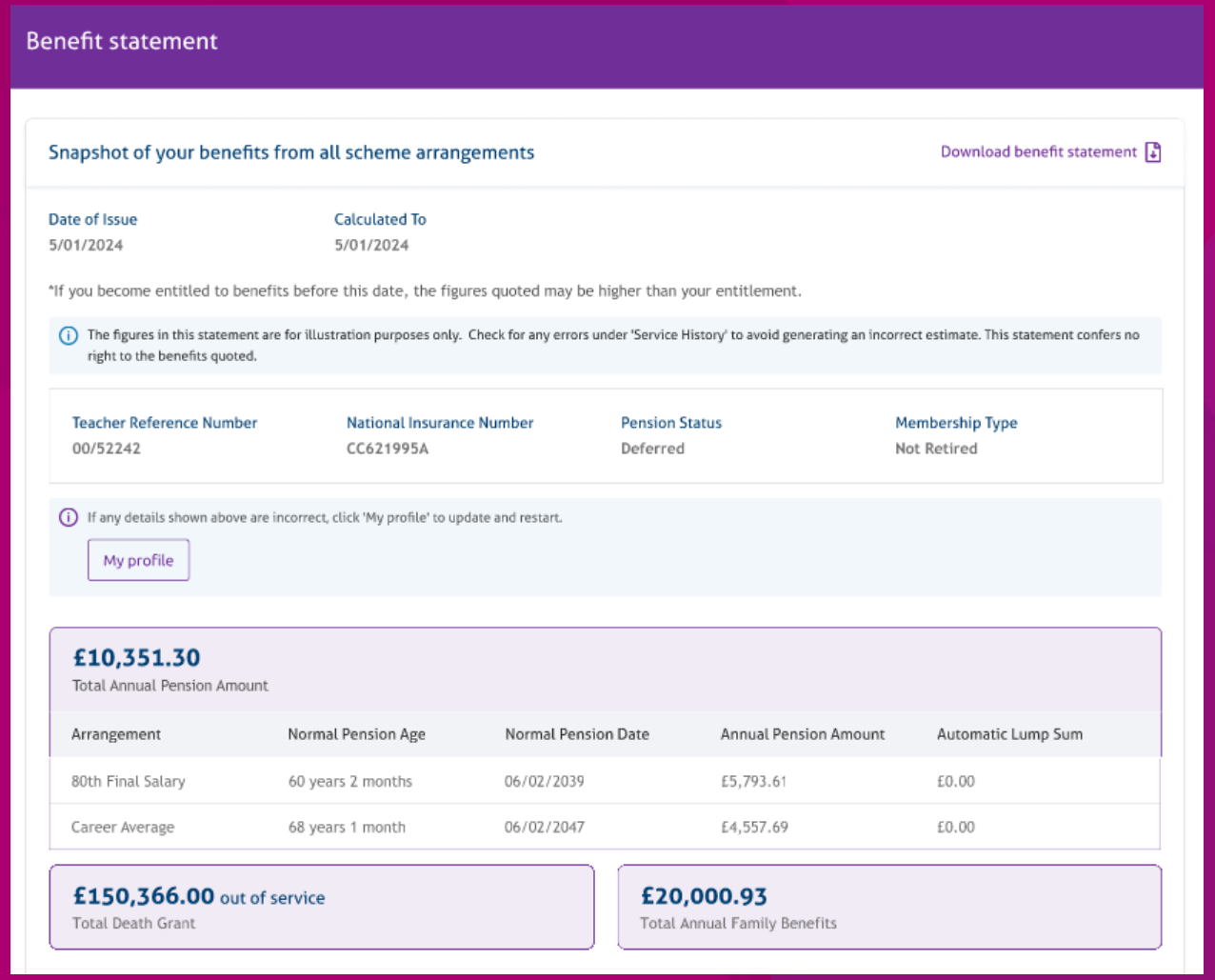


Employment Reference	Arrangement	Employer	Service Type	Role Identifier	Start Date	End Date	Days Out
263564	Final Salary (NPA 60)	Livingstone primary school	Pensionable	1/1	01/03/2024	30/03/2024	0
263565	Final Salary (NPA 65)	Livingstone primary school	Non-pensionable	1/1	01/02/2024	29/02/2024	30
263562	Career Average	Livingstone primary school	Non-pensionable	1/1	01/02/2024	29/02/2024	30
725312	Career Average	Career break	Pensionable	1/1	01/01/2024	31/01/2024	0
824125	Career Average	Q+	Pensionable	1/1	01/12/2023	30/12/2023	0
203917	Career Average	Wyvil Primary School and Resource Bases for Speech, ...	Non-pensionable	1/1	01/11/2023	30/11/2023	30
223562	Career Average	Family leave	Pensionable	1/1	01/10/2023	31/10/2022	0
203562	Career Average	Livingstone primary school	Pensionable	1/1	01/09/2023	30/09/2023	0

Benefit Statement

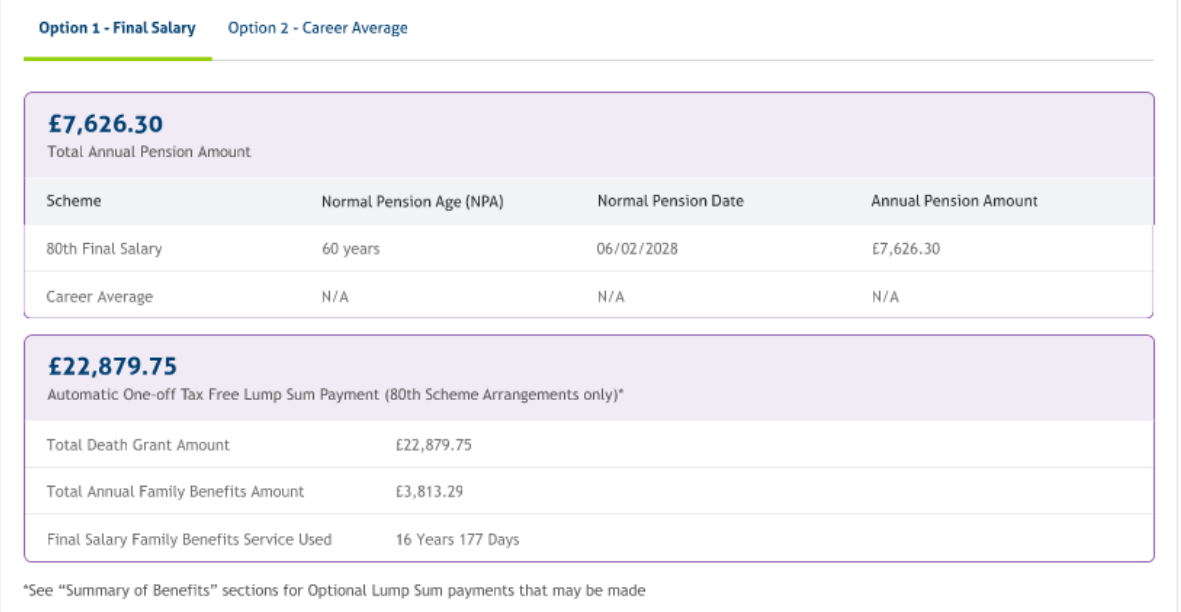
- Members can access their Benefit Statement through the ‘My Documents’ tab.
- This will show their total annual pension amount (estimate), Scheme breakdown and family benefits.





Benefit Statement

- Members affected by Transition Protection will be able to view a Benefit Statement Remediable Service Statement.
- This shows them their options for the remedy period (they will then need to choose at the point of applying for retirement).



Option 1 - Final Salary | Option 2 - Career Average

£7,626.30
Total Annual Pension Amount

Scheme	Normal Pension Age (NPA)	Normal Pension Date	Annual Pension Amount
80th Final Salary	60 years	06/02/2028	£7,626.30
Career Average	N/A	N/A	N/A

£22,879.75
Automatic One-off Tax Free Lump Sum Payment (80th Scheme Arrangements only)*

Total Death Grant Amount	£22,879.75
Total Annual Family Benefits Amount	£3,813.29
Final Salary Family Benefits Service Used	16 Years 177 Days

*See "Summary of Benefits" sections for Optional Lump Sum payments that may be made

Option 1 - Final Salary | Option 2 - Career Average

£9,134.73
Total Annual Pension Amount

Scheme	Normal Pension Age (NPA)	Normal Pension Date	Annual Pension Amount
80th Final Salary	60 years	06/02/2028	£4,429.30
Career Average	67 years	06/02/2035	£4,726.30

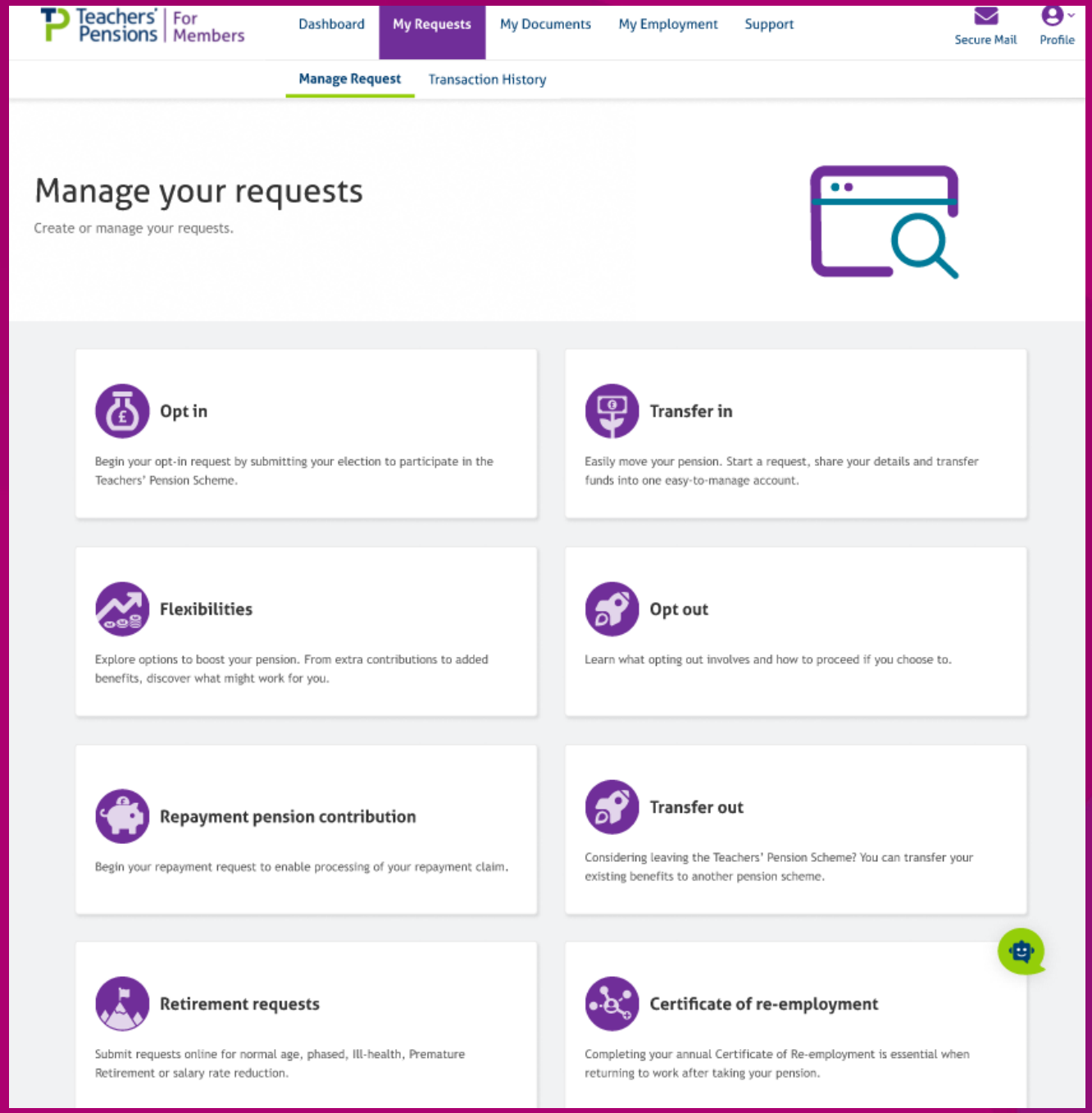
£13,287.75
Automatic One-off Tax Free Lump Sum Payment (80th Scheme Arrangements only)*

Total Death Grant Amount	£23,875.75
Total Annual Family Benefits Amount	£3,919.29
Final Salary Family Benefits Service Used	9 Years 210 Days

*See "Summary of Benefits" sections for Optional Lump Sum payments that may be made

My Requests

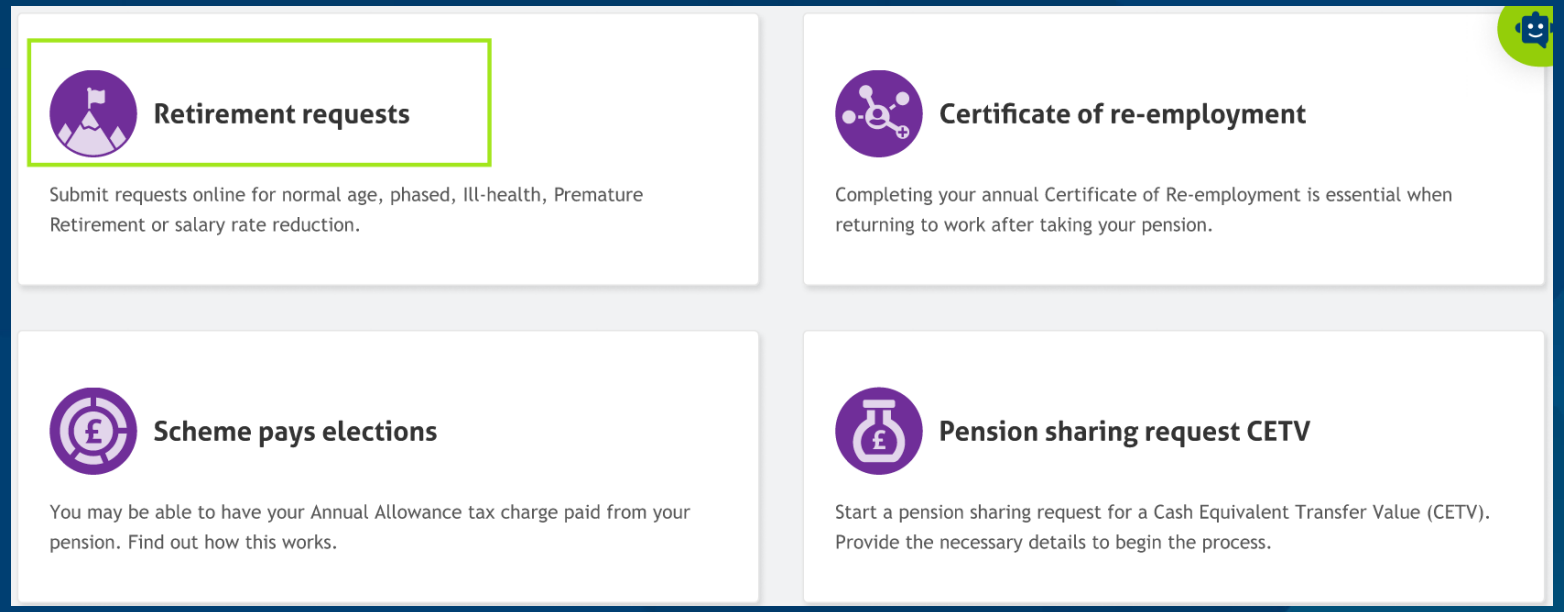
- Members can complete all tasks online.
- There will be an option to download a paper version if needed (these can be found on the main website).
- Employers will complete Part B via the Employer Portal.



Teachers' Pensions

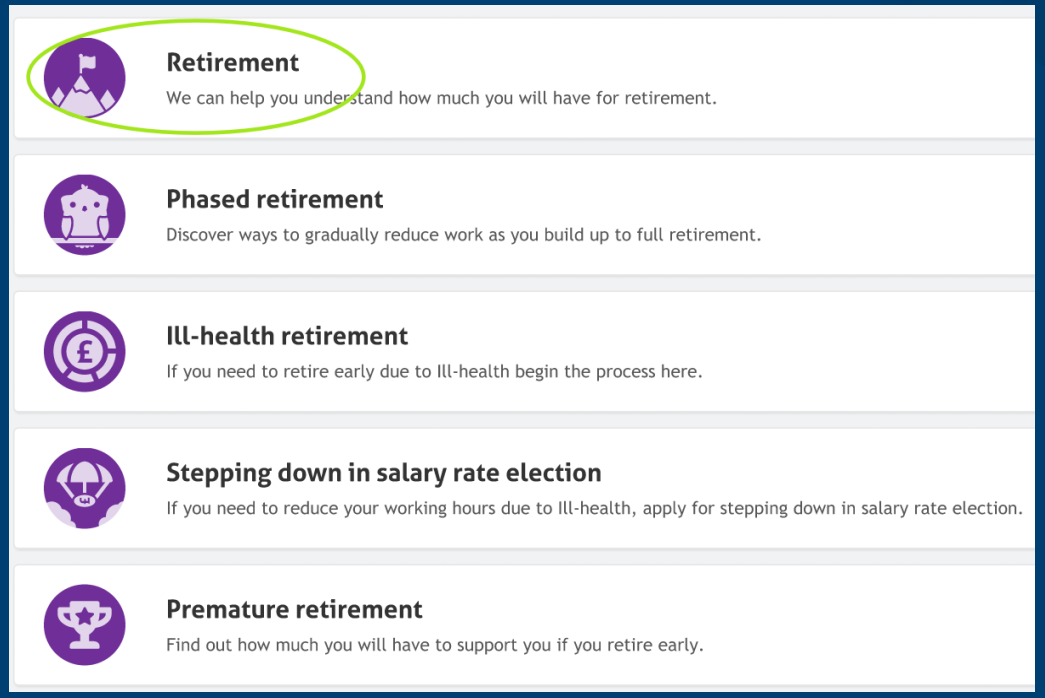
Applying for retirement

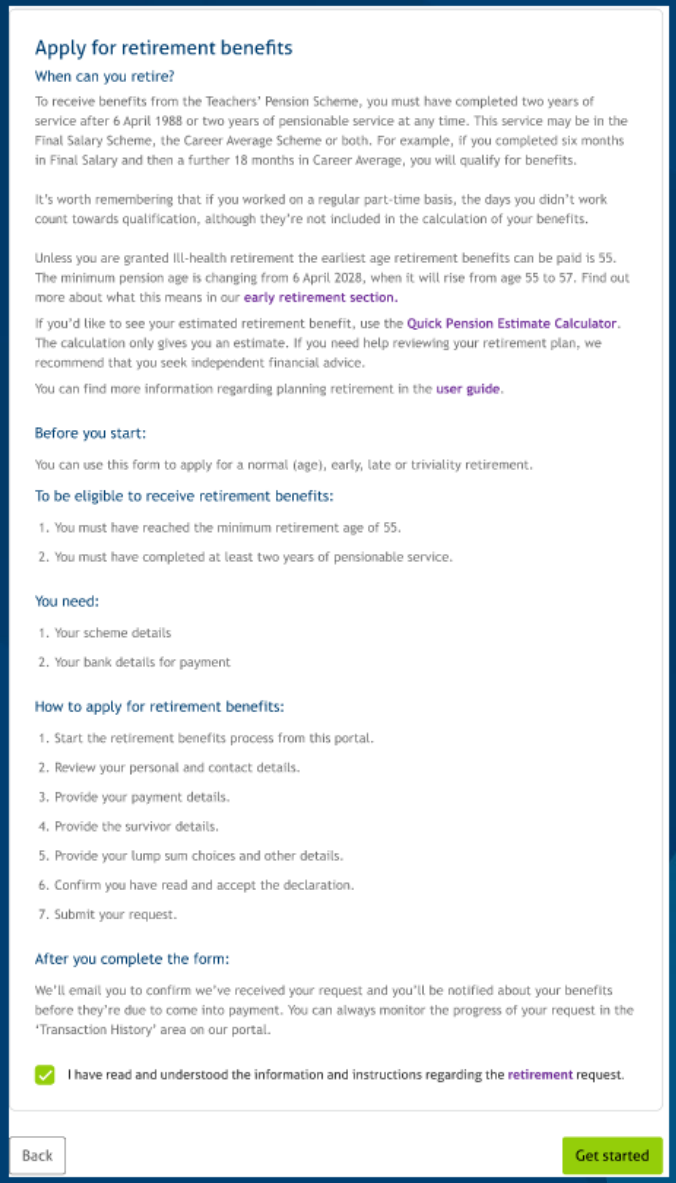
- Members can submit a retirement request through My Pension Online.
- To get started members need to go to ‘My Requests’ on MPO and click on ‘Retirement requests’.



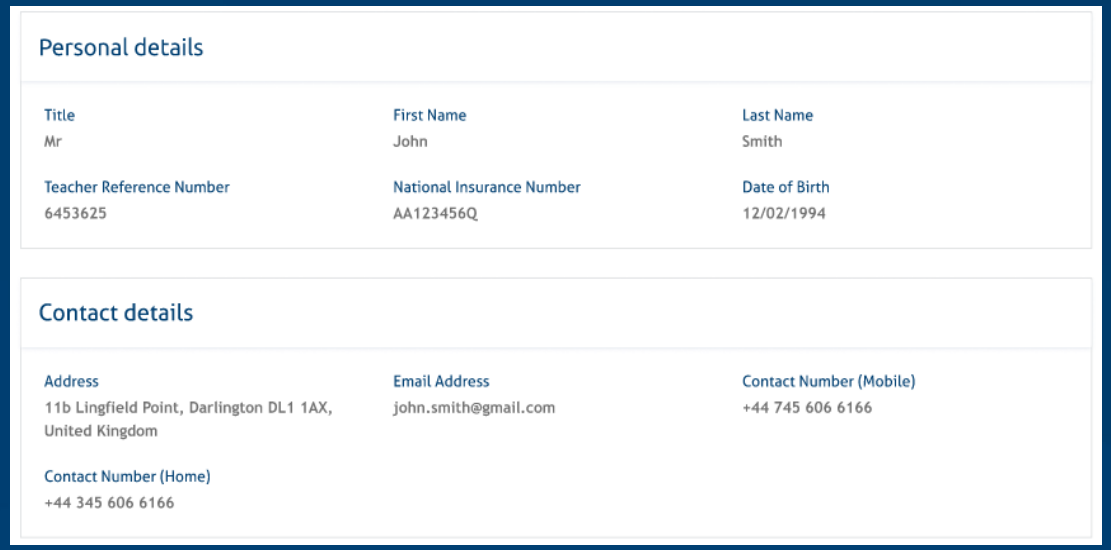
Applying for retirement

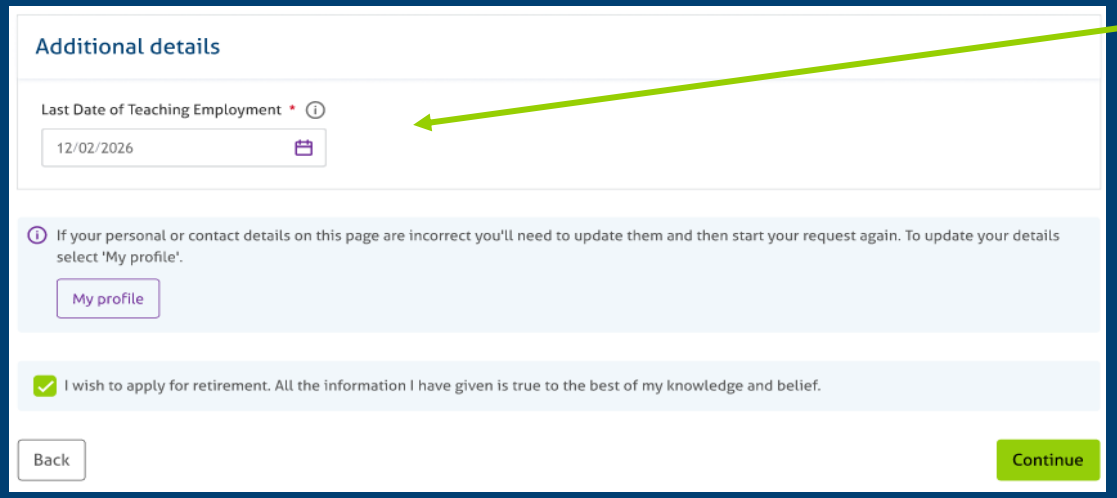
- Once in ‘Retirement requests’, they should click on the retirement type they wish to apply for.
- Then they’ll select the checkbox to confirm that they have reviewed all the instructions before starting the request.





Applying for retirement



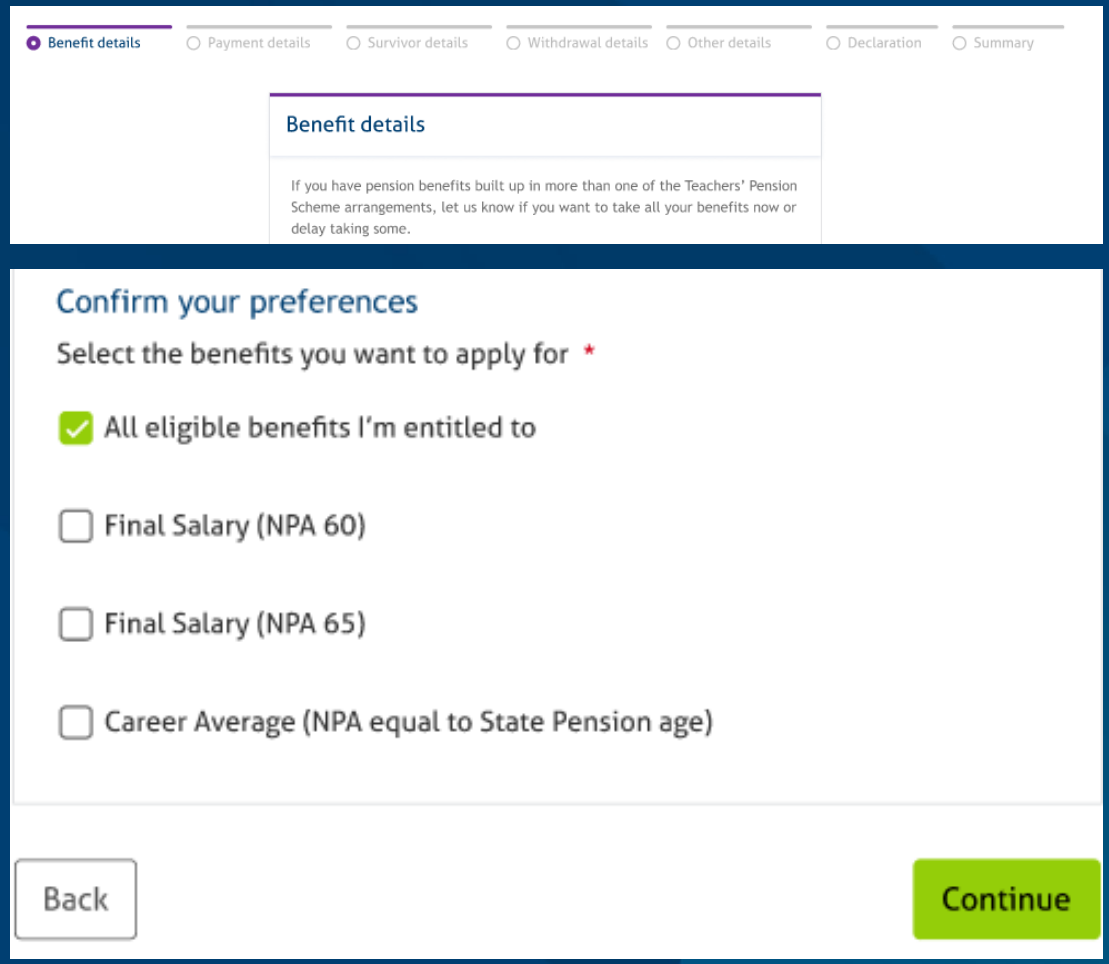


- The member will need to review their personal and contact details first. If any of the information displayed on this page is incorrect, they will need to update it via ‘My profile'.
- Once they have updated their information, they can start their retirement request again.
- They will need to enter the last date of their teaching employment. We have made this editable in the employer section (in case the date entered is incorrect).
- They then need to select the checkbox to confirm the information and click 'Continue'.

Applying for retirement

Step 1: Benefit details

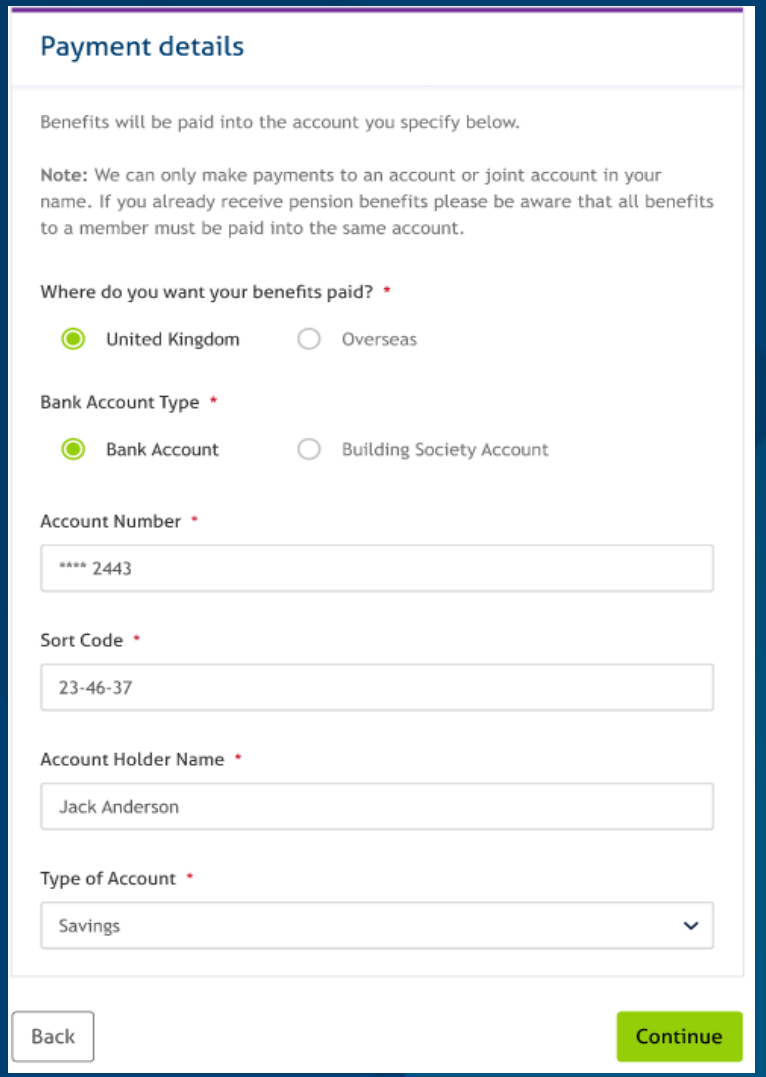
- They need to confirm their benefit preference.
- Then, click 'Continue' to proceed to the next step



Applying for retirement

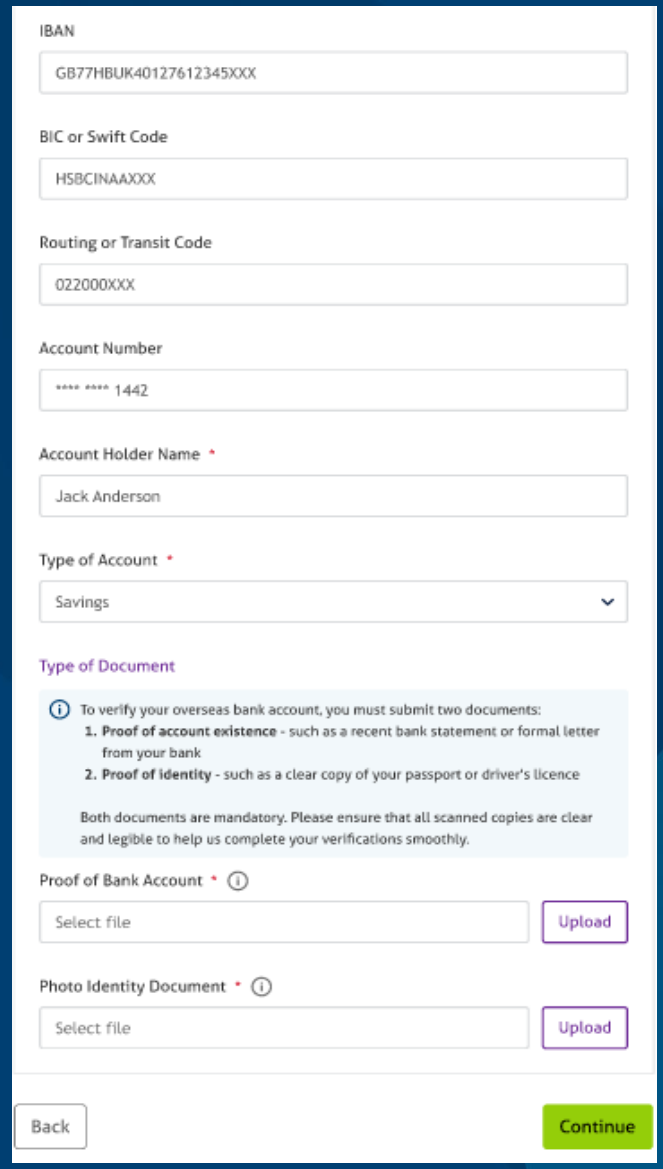
Step 2: Payment Details (United Kingdom bank account)

- The member will be required to select which bank account they wish to be paid in (UK or overseas).
- If they select a United Kingdom bank account, they will need to provide the following details:
    - Account number
    - Sort code
    - Account holder name
    - Account type (saving or current).
- Then, click 'Continue' to proceed to the next step.



Applying for retirement

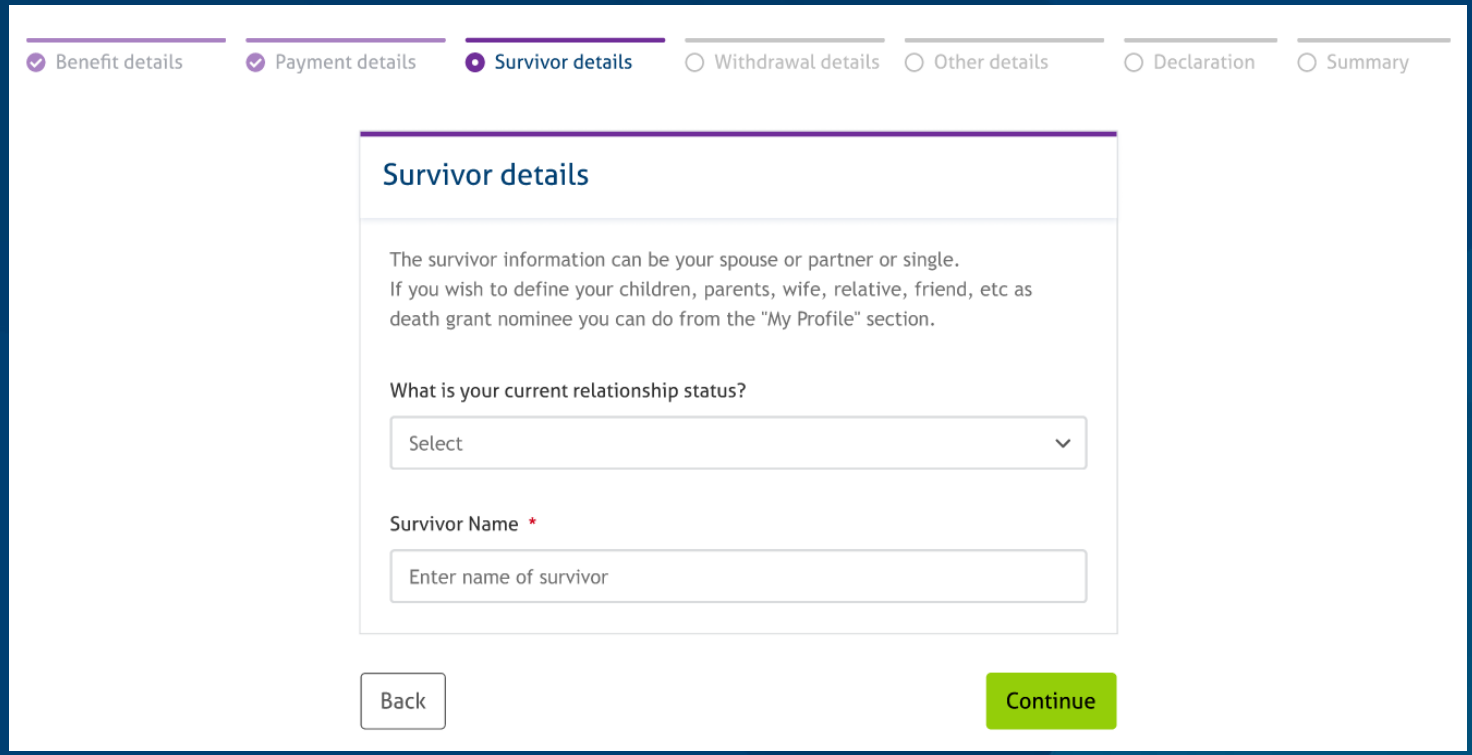
- If they select an overseas bank account, they will need to provide the following details:
    - IBAN (international bank account number)
    - BIC or SWIFT code
    - Routing code
    - Account number
    - Account holder name
    - Account type (saving or current)
    - Payment currency
- They will also need to verify their overseas bank account.
- They must upload the following documents:
    - Proof of identity (ID) – for example – a clear copy of a drivers license or passport.
    - Proof of the bank account – A bank account document - for example, a bank statement or formal letter.
- Once they have uploaded the required documents and verified their bank details, they click 'Continue' to proceed to the next step.



Applying for retirement

Step 3: Survivor Details

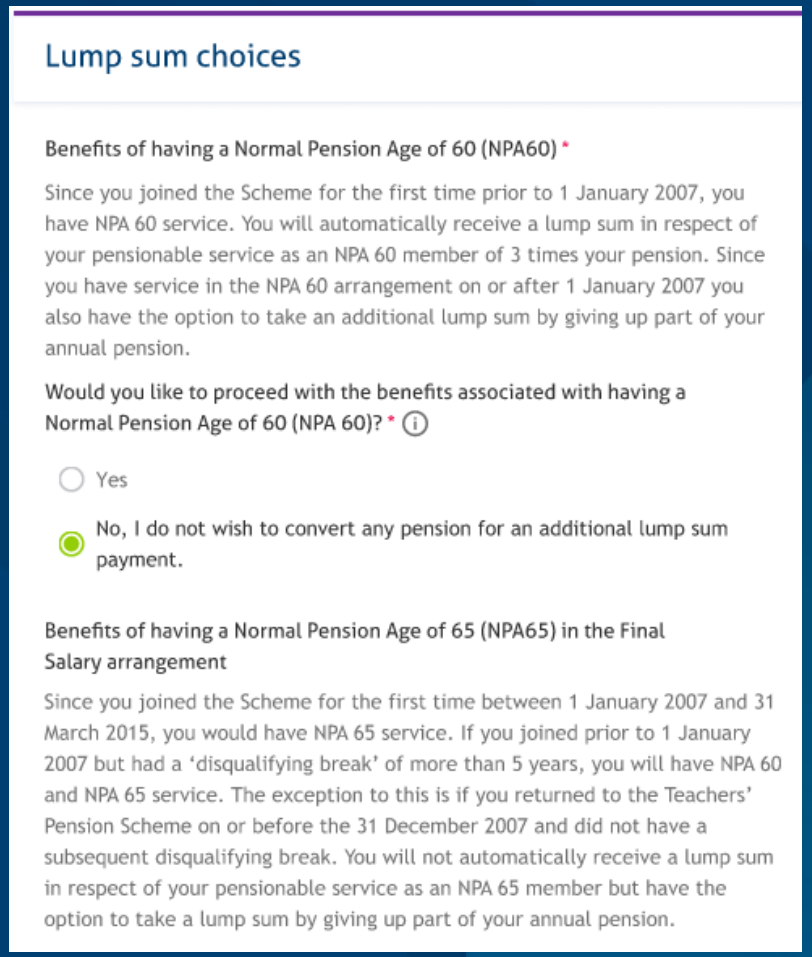
- If members would like to add survivor details, they need to enter the survivor's name and their relationship to the member.
- Then click 'Continue' to proceed to the next step.



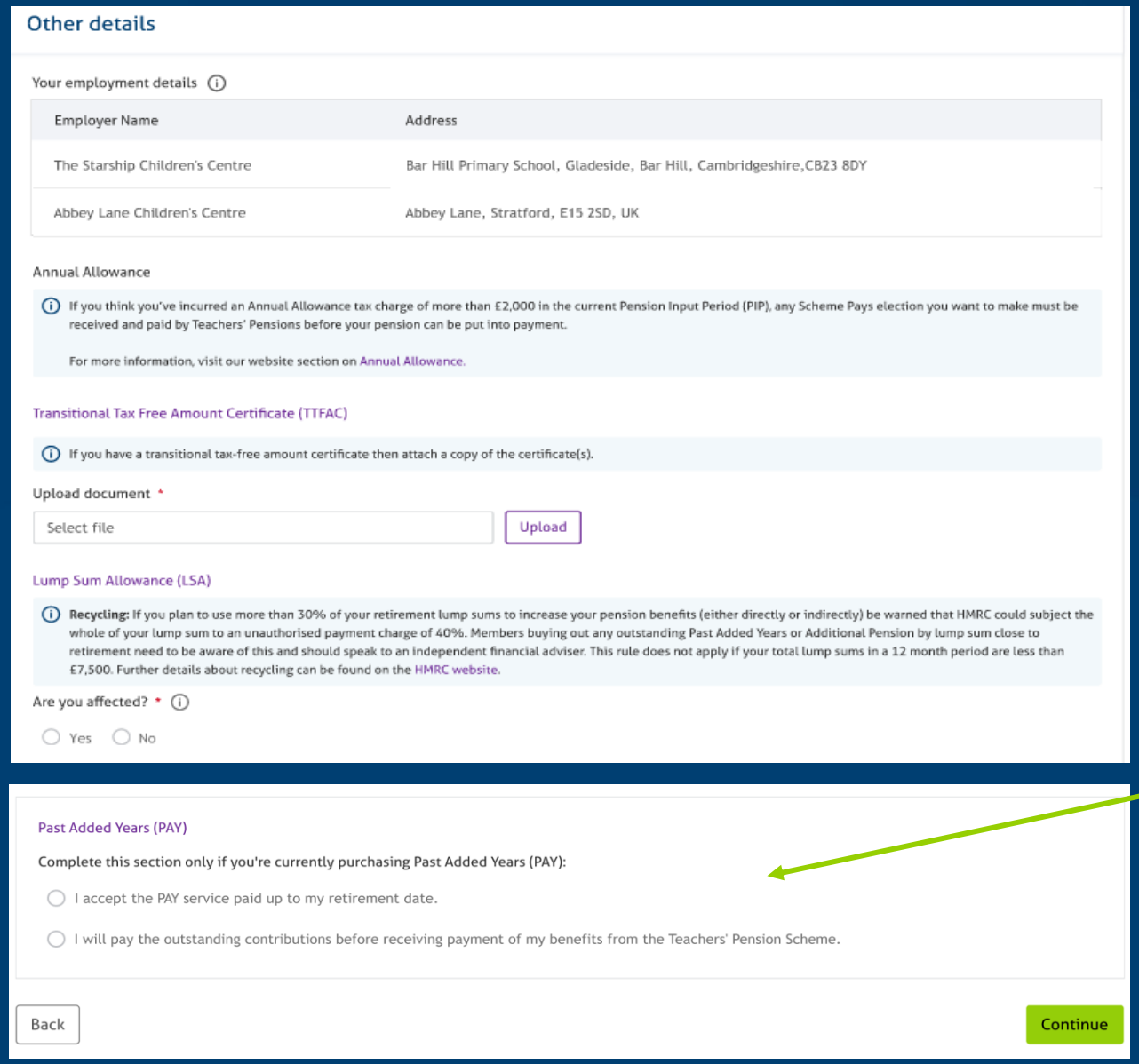
Applying for retirement

Step 4: Withdrawal Details

- Depending on the members Scheme arrangement(s), they'll have the option to take a lump sum or additional lump sum by giving up part of their annual pension.
- If they wish to take a lump sum/additional lump sum, they need to enter the amount they would like to take, or select the maximum amount allowed.
- Then click 'Continue' to proceed to the next step.



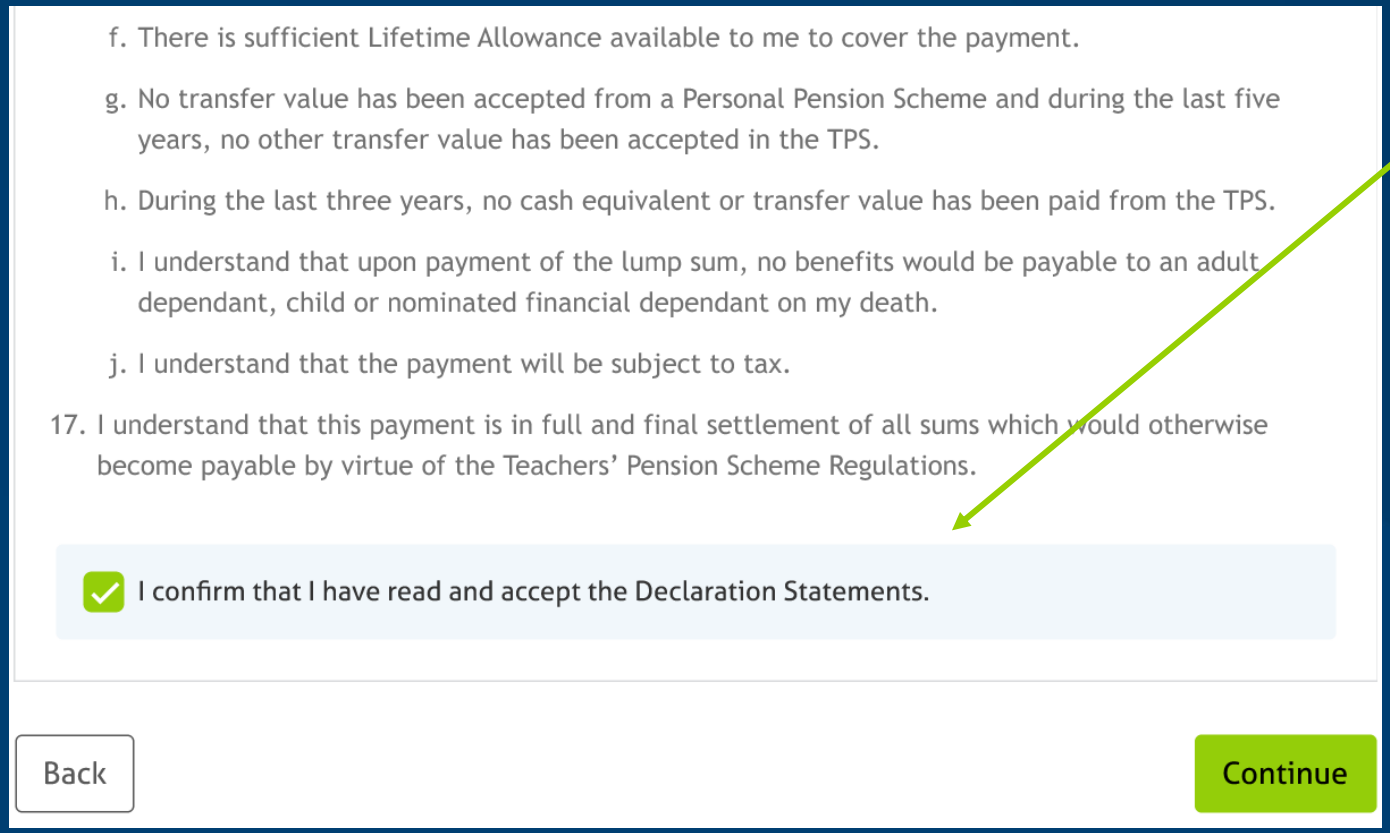
Applying for retirement



Step 5: Other Details

- The member will need to review and confirm their employer details, including the employer's name and address.
- They will be asked whether they have any other lump sum allowances. If applicable, they will need to upload their Transitional Tax-Free Amount Certificate and provide details of any lump sum allowances they received:
    - Before 6 April 2006
    - Between 6 April 2006 and the date before they became entitled to benefits from the Teachers' Pension Scheme.
- If they don't have any lump sum allowances to declare, they select the option saying they don't wish to provide any additional allowance details.
- They will be asked to indicate whether they are currently purchasing 'Past Added Years'.

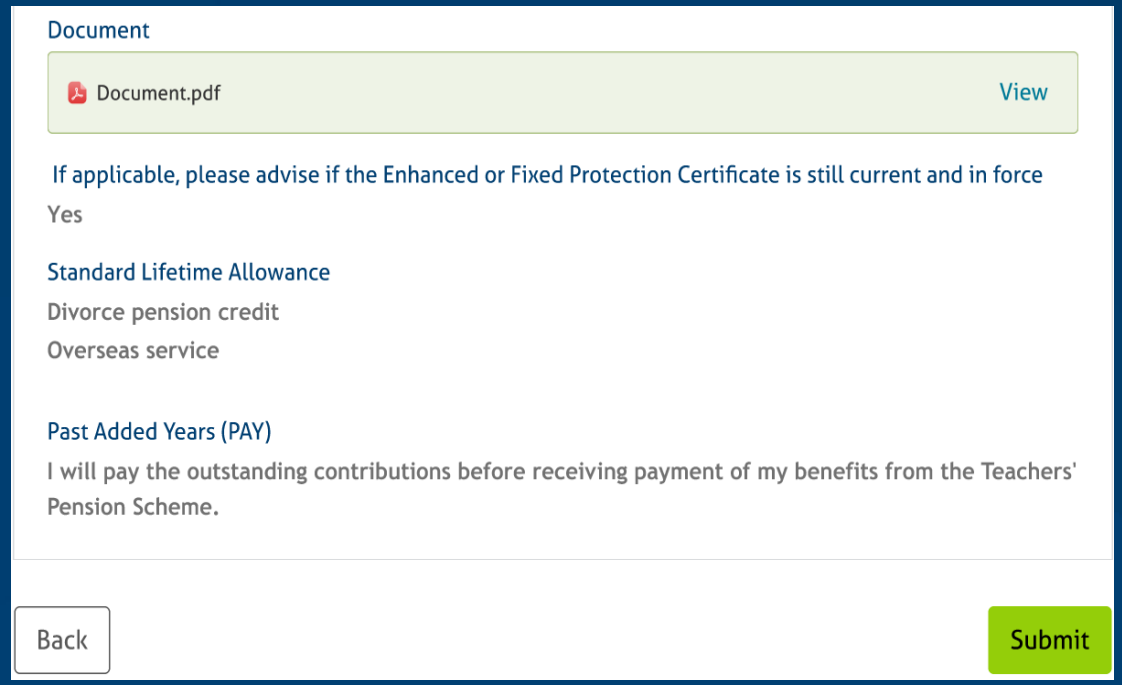
Applying for retirement

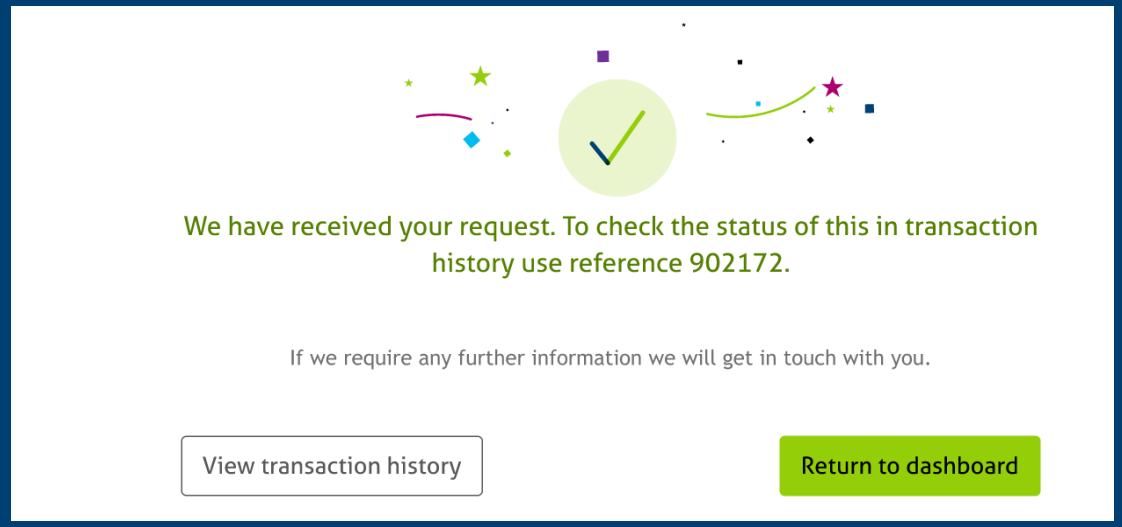


Step 6: Declaration

- The member will need to review and confirm that they agree with the statements provided.

Applying for retirement



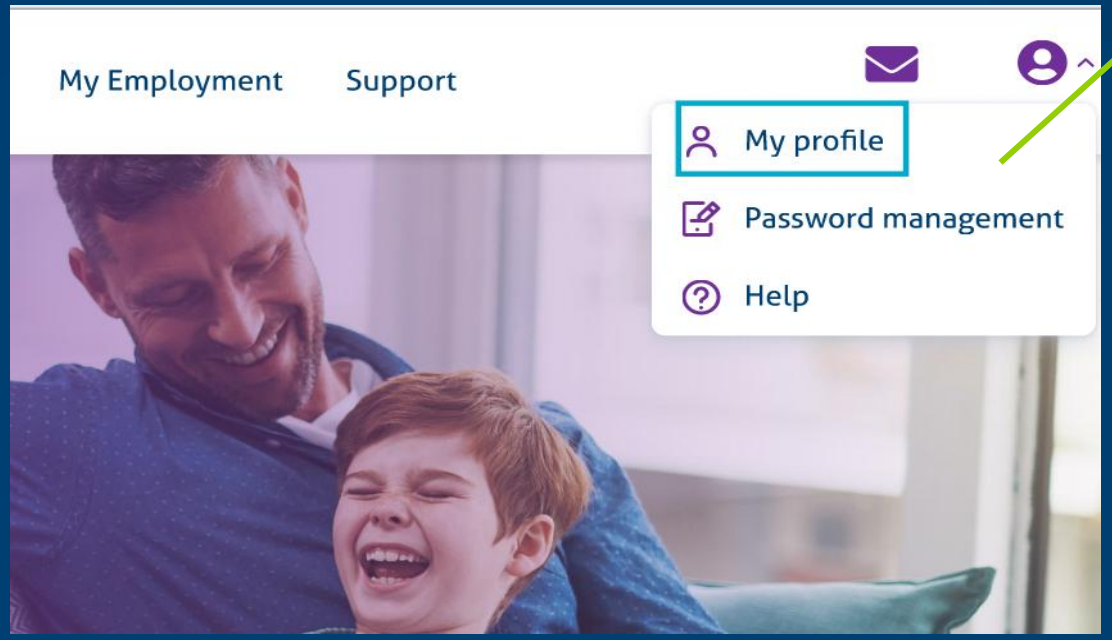


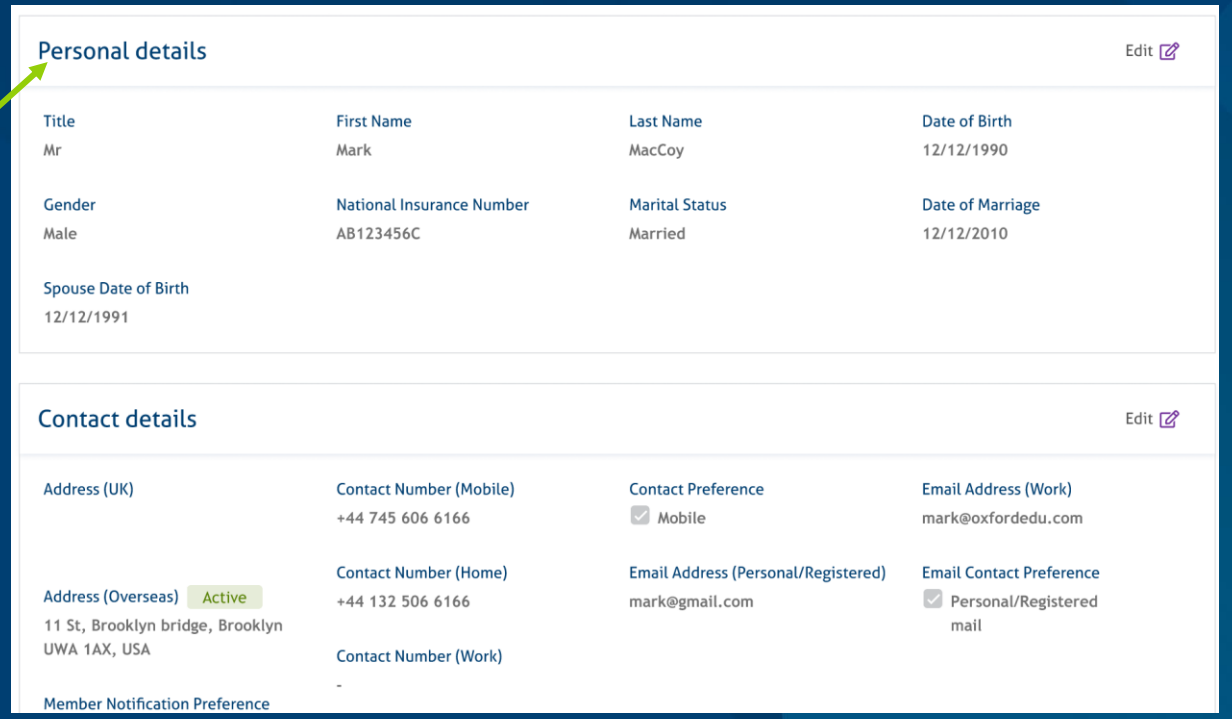
Step 7: Completion

- They need to review all their information and make any necessary changes before submitting the request.
- Once the request has been submitted, a reference number will be generated.
- The member can view this to track the status of your request in My Requests > Transaction History.

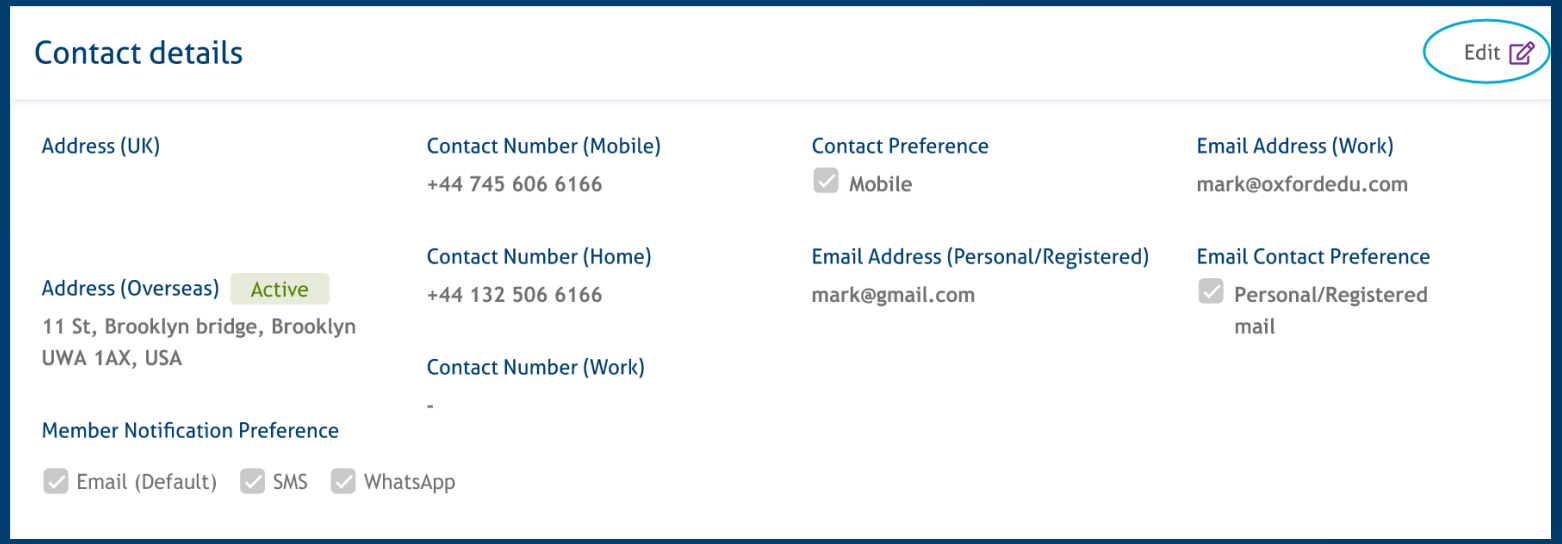
Changing contact details

- To view and update contact details, the member would need to click on ‘My profile' in the profile tab. From here they can view their personal , contact and nomination details.
- In most cases a member can also use this section to update those details.

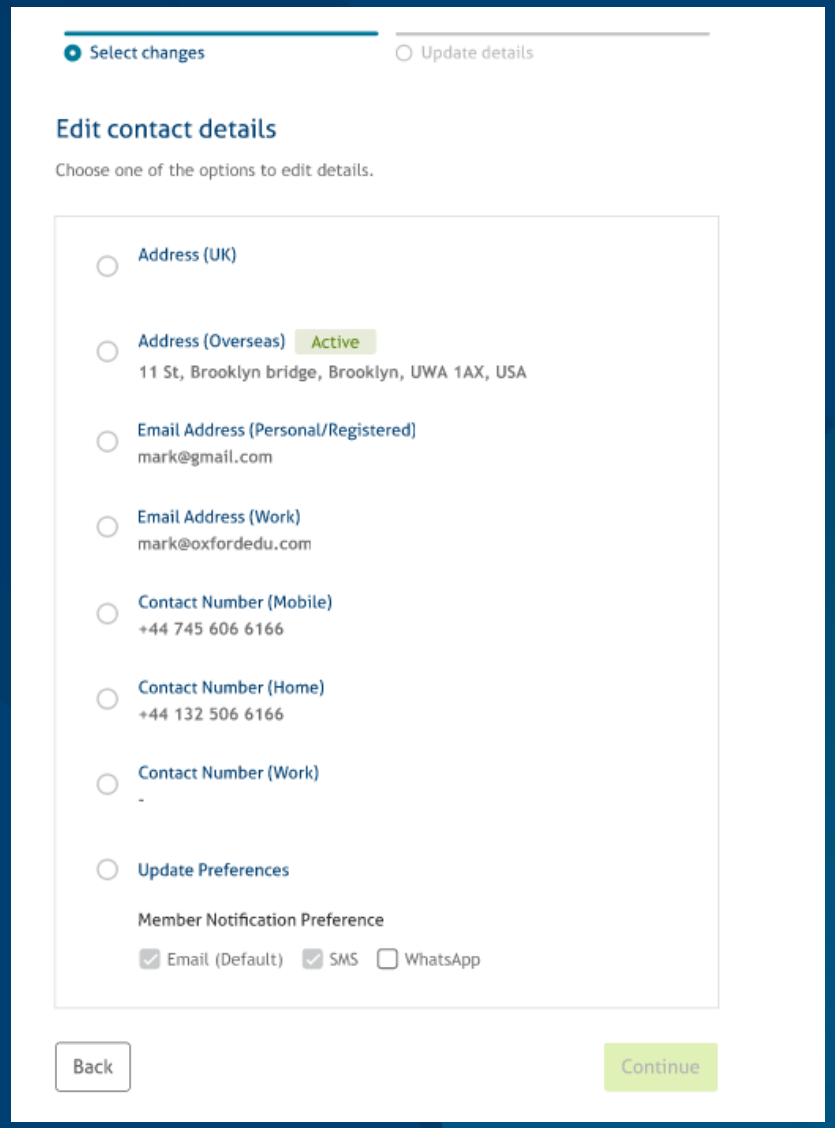




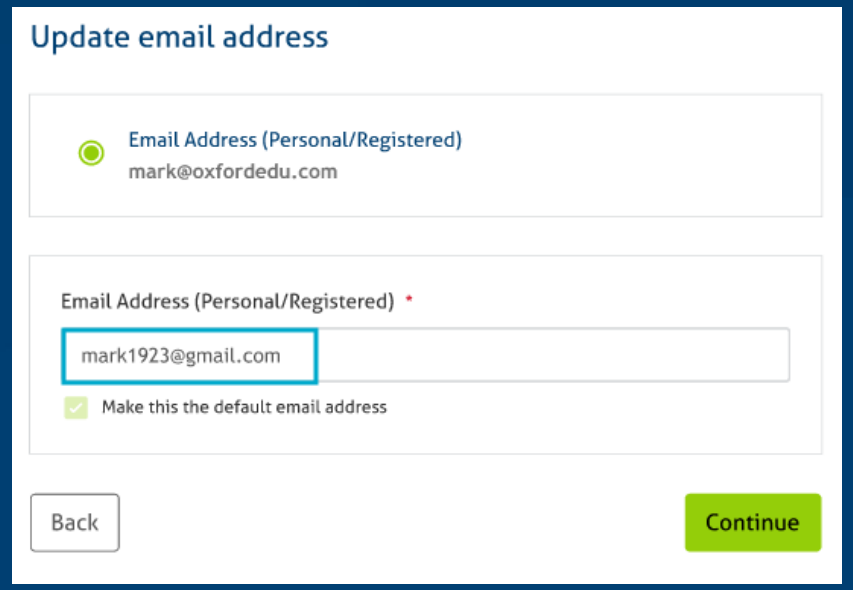
Changing contact details



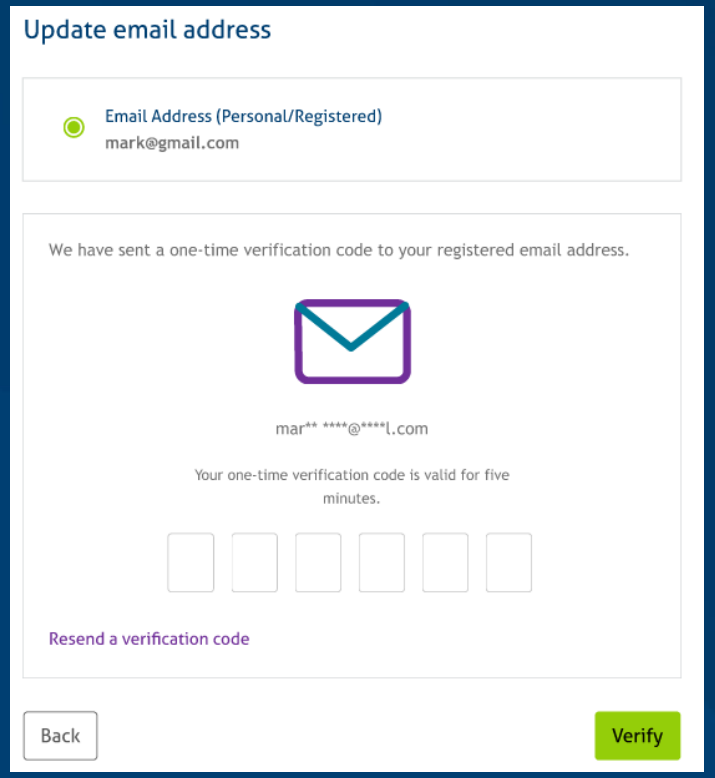
- A member can update their address, email address, contact numbers (personal and home), and notification preferences online.
- They need to click the ‘Edit' icon and then update it accordingly.



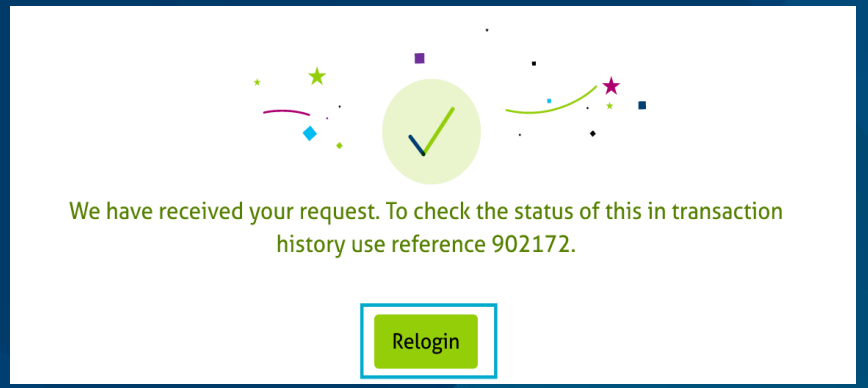
Updating their email address



- Entre their new email ID and click continue to verify.

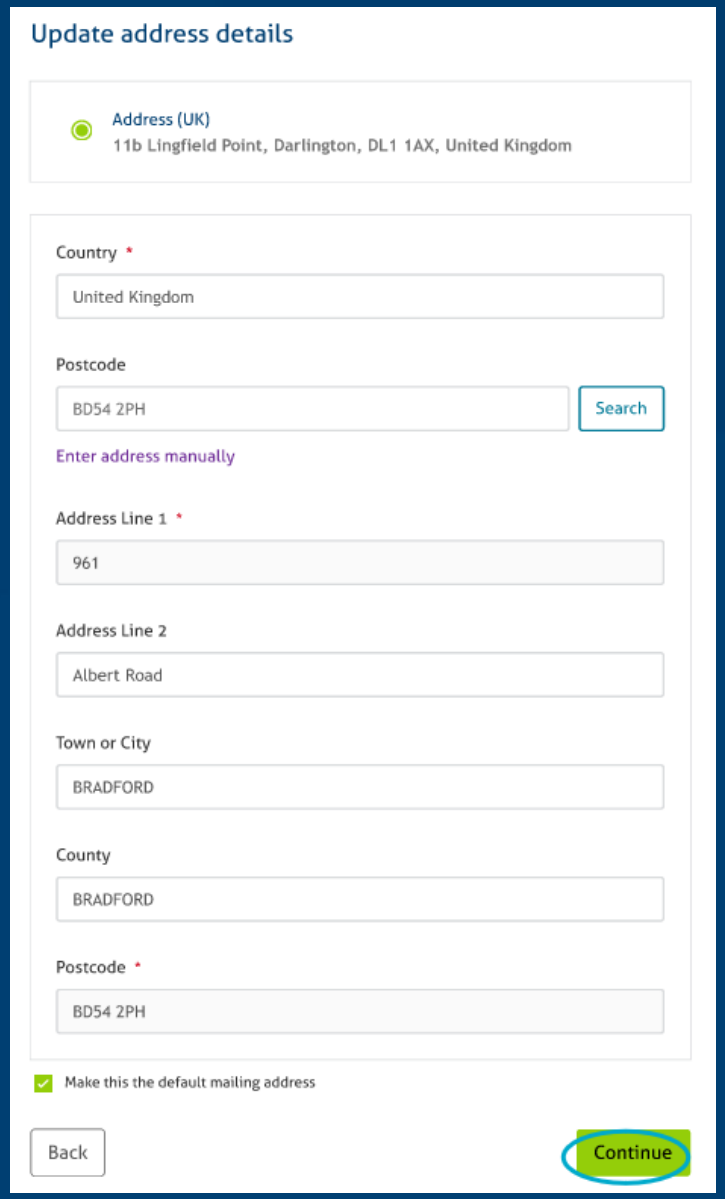


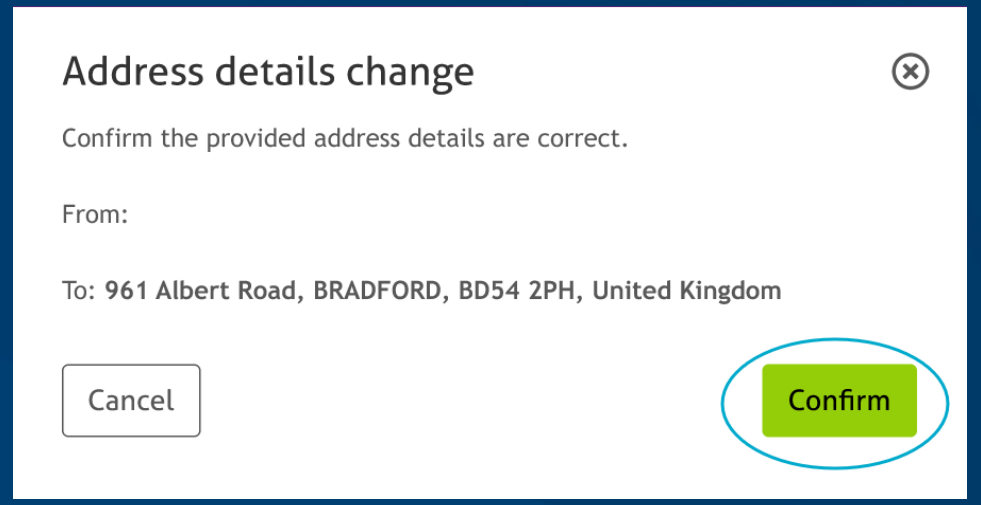
- They will be sent a one-time passcode (OTP) to their new email address.

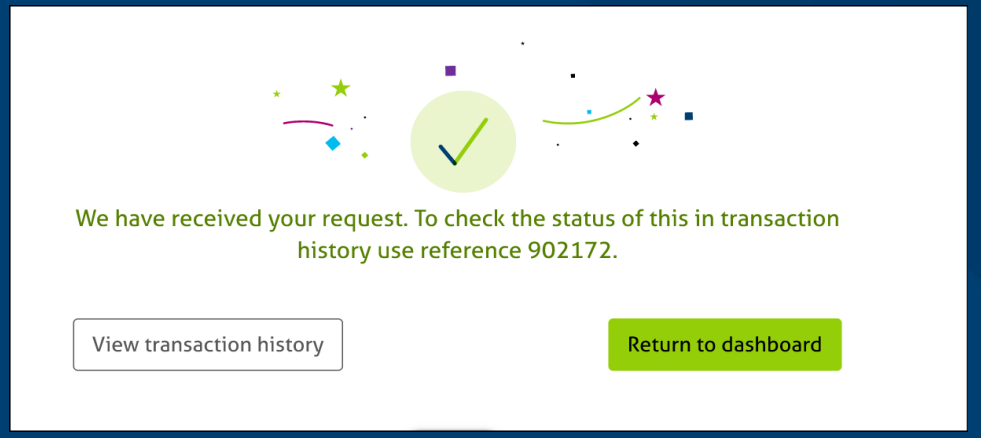


- After they successfully submit the request, a case number will be generated and displayed in their transaction history for future reference.

Updating their postal address



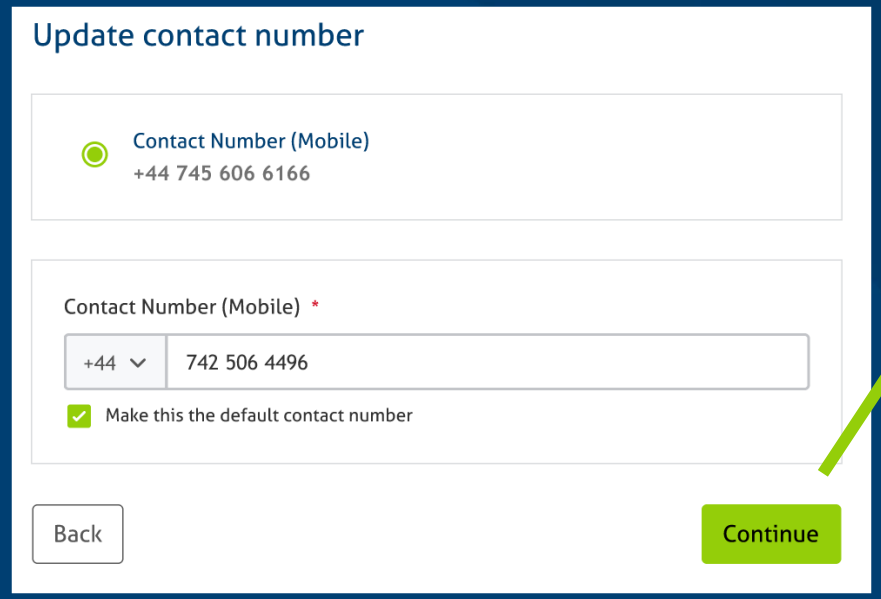


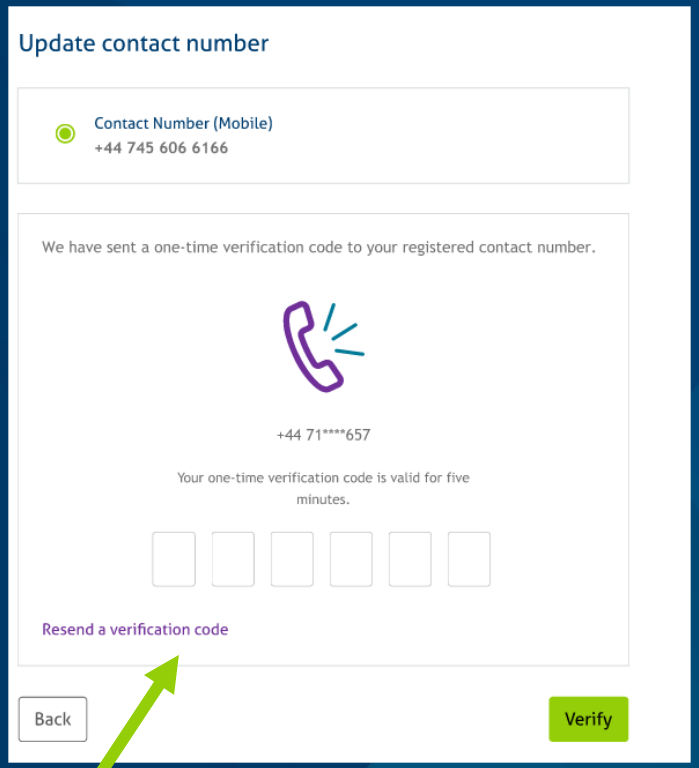


- For active and opted out members, any address change request must be submitted and processed by the employer.
- Deferred members (those who are not in pensionable employment), retired members, and Pension Credit members and Beneficiary members can update their address through MPO.
- They need to enter a valid postcode and address in the relevant fields. If they would like this address to be the default mailing address, they need to select the checkbox to confirm this.

Updating a contact number

- With MPO, a member can update their home, work, and mobile telephone numbers.
- After selecting the number, they wish to change, enter the new contact number and verify it using the one-time passcode (OTP).
- If the code expires or doesn't appear they can ask to 'Resend a verification code'.
- Once the verification is successful, they need to click 'Verify' to complete your change.



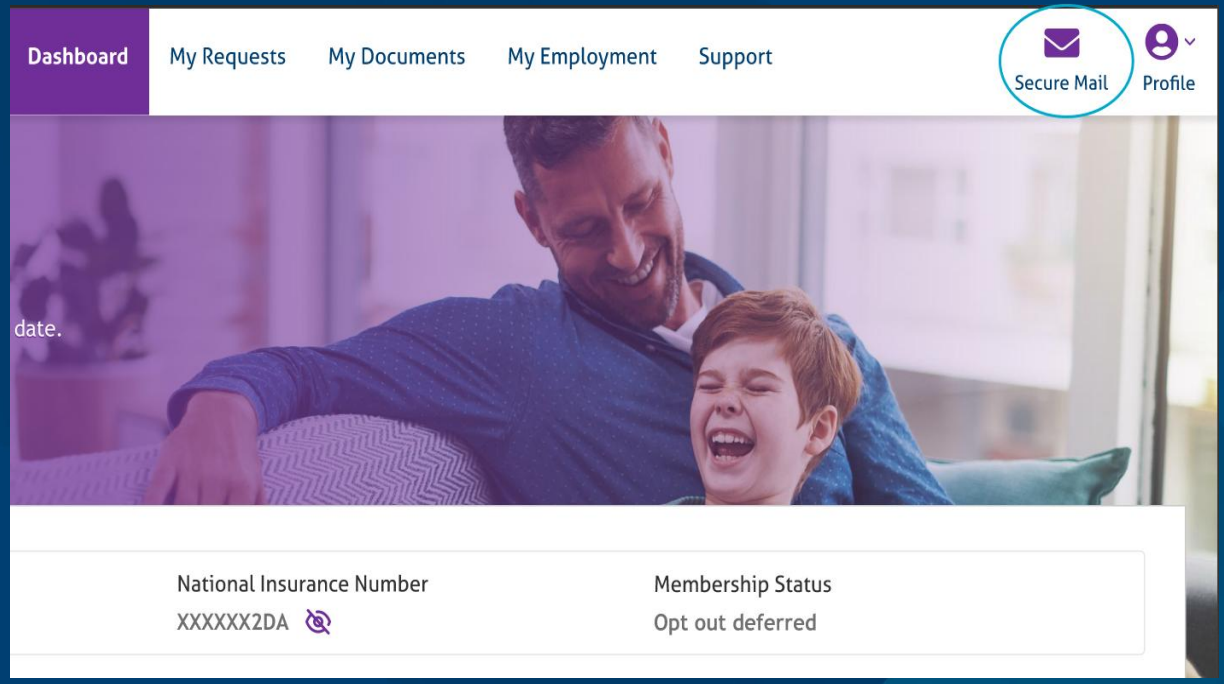


Using Secure Mail

- ‘Secure Mail’ is a safe way for members to send us messages. It protects sensitive information and maintains confidentiality.

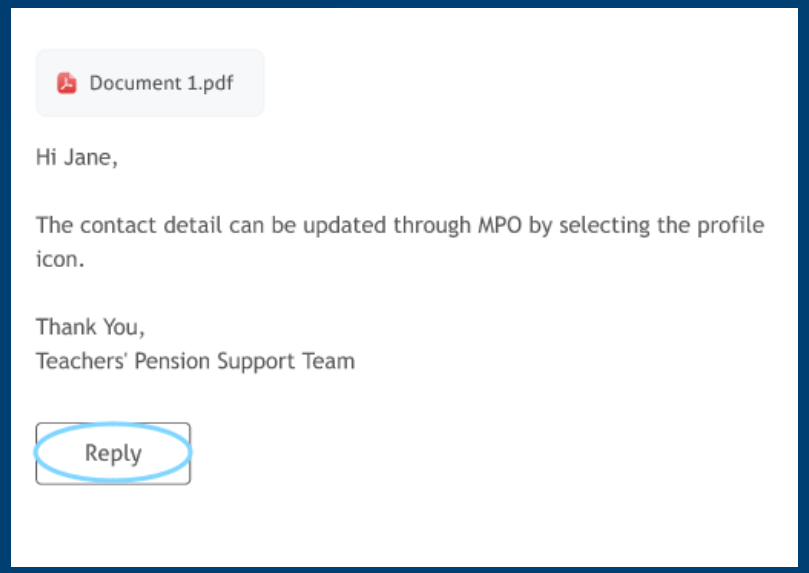
- To get started they’ll need to visit:

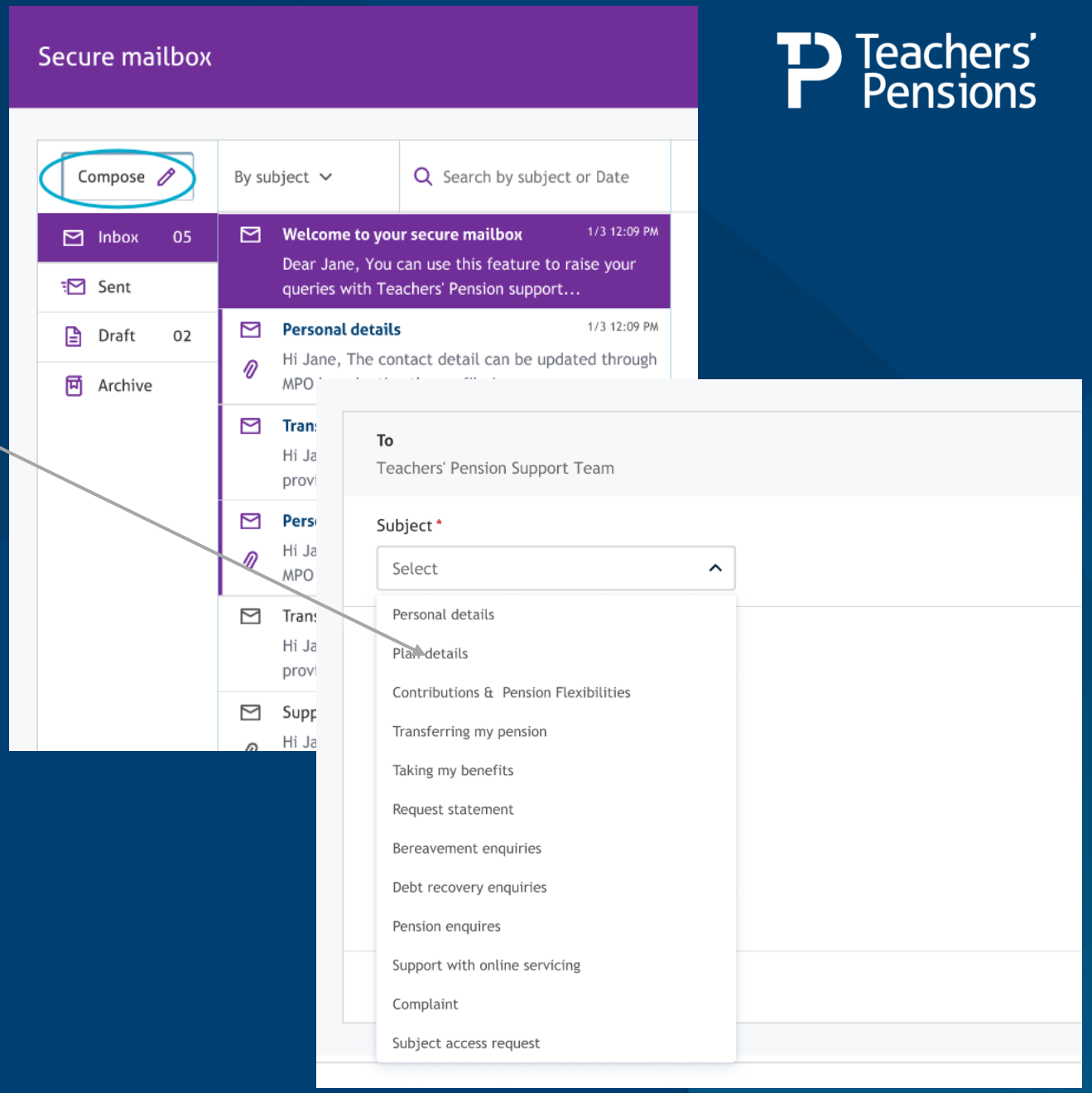
  My Pension Online (MPO)> Dashboard> Secure Mail.



Using Secure Mail

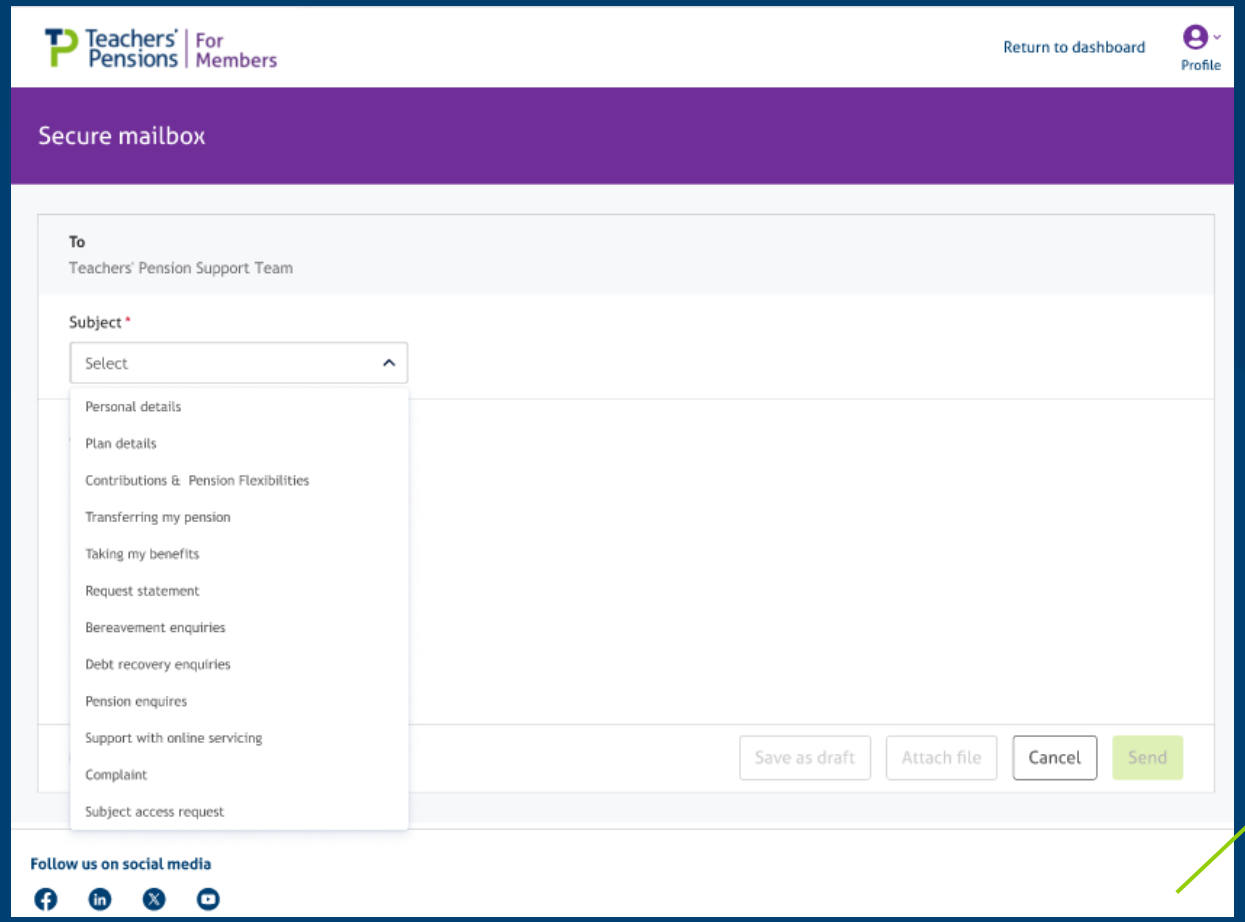
- The 'Compose' button (top left) lets members create a new message.
- By clicking ‘Compose’ they’ll be able to select a subject from the drop-down box.
- Then they can add their message into the box.
- If they are looking to respond to an email, they simply open it and click 'Reply'.

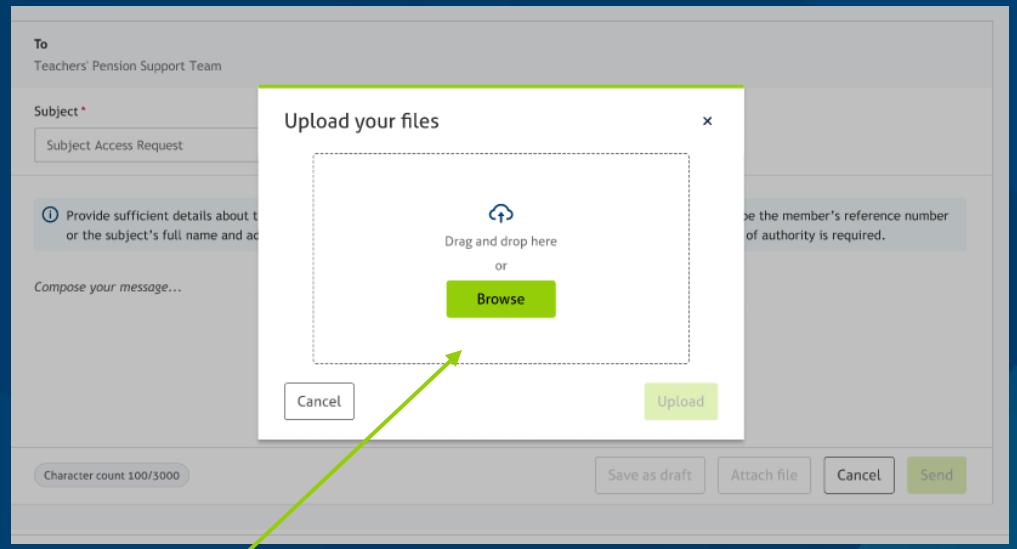




Using Secure Mail

- There is a 3000-character limit.
- A member may choose 'Save as draft' if they'd like to finish or send the message later.
- If they need to provide any supporting documents, they can upload them using the 'Attach file' option.

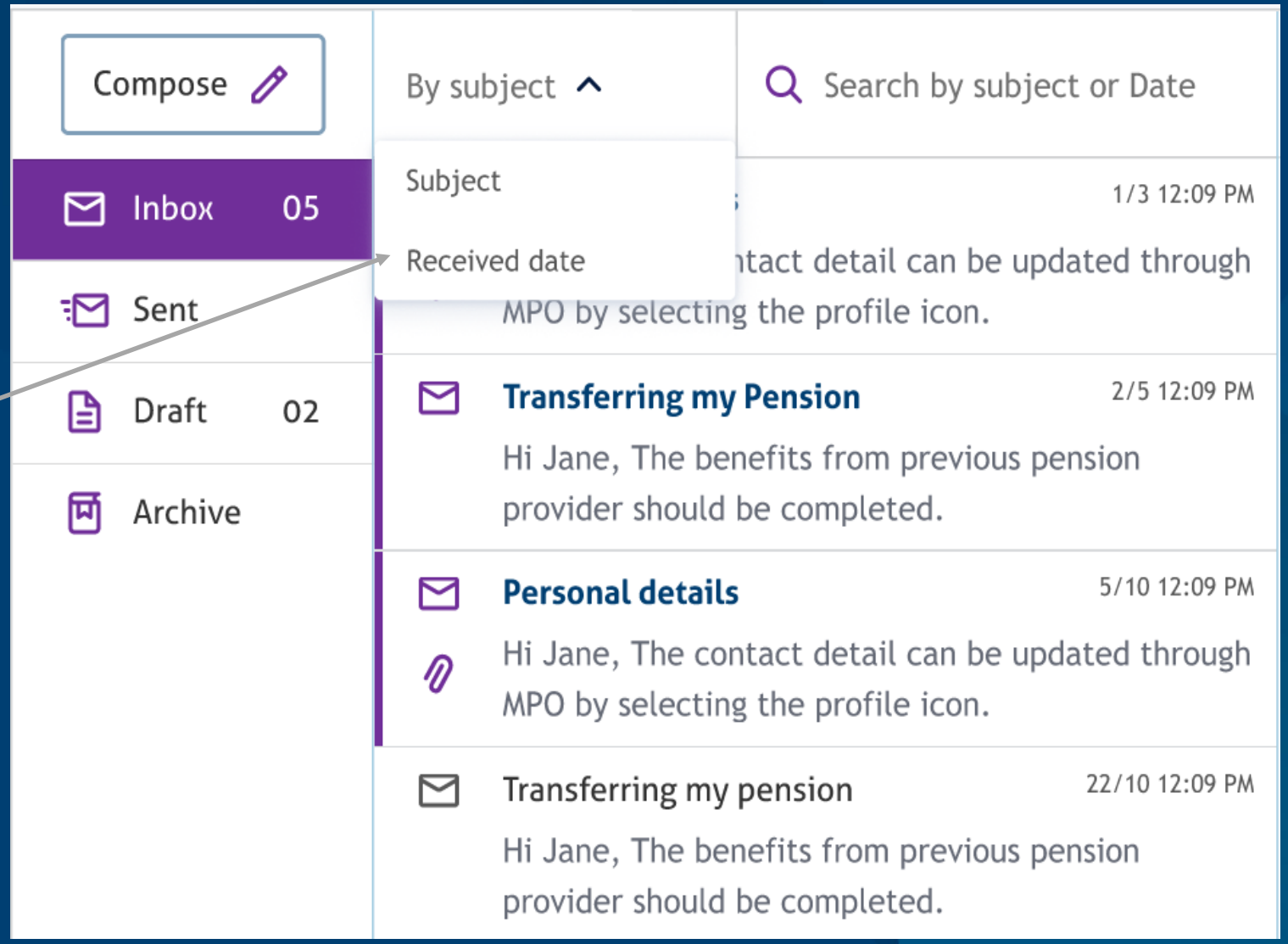




Using Secure Mail

On the left side are mailbox folders:

- Inbox
- Sent
- Draft
- Archive

At the top of the message list

- Search box