



# **Frequently Asked Questions**

#### How do Laccess the new site?

You can access the new site directly by visiting <a href="www.member.railwayspensions.co.uk">www.member.railwayspensions.co.uk</a>.

You should avoid using outdated browsers such as Internet Explorer, which Microsoft is no longer supporting, and any versions of Apple operating systems (iOS) before iOS 11.

### Will I need to re-register if I was registered on the old site?

Yes, if you were previously registered on the old member portal, you will need to re-register at <a href="https://www.member.railwayspensions.co.uk">www.member.railwayspensions.co.uk</a>.

There is a really helpful registration video as part of the process, which you can watch <u>here</u> before you register.

#### What information is needed to register?

To register, you will need your:

- National Insurance number
- Date of birth
- Pension reference number this can be found on any correspondence sent to you by the Railways Pension Scheme. Please note that your reference number should include the /00 at the end.
- As well as an email address and password, you'll now be required to create some 'memorable information' during registration, as part of enhanced security requirements. This is essentially a passphrase that you'll create the first time you log in. It must be between 8 and 20 characters and contain at least one number and at least one letter. We also recommend you use a personal email address rather than a workplace one.

#### What can I do on the new site?

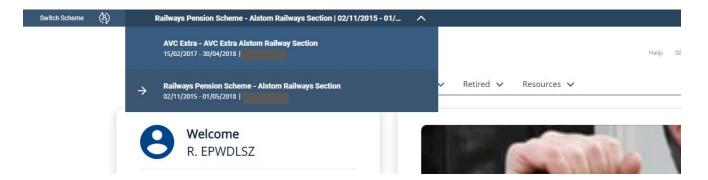
This will depend on if you are an active, retired or preserved member (you may have a period of previous membership in the Scheme prior to joining Network Rail. If so, you can access it using the same log in). Key features of the new site include:

- Updating your personal details
- Generating estimates of the retirement benefits you'll receive when you retire
- Viewing your BRASS investment choices
- Updating nominations
- Tracking cases raised via the website that are in progress
- Viewing key information relating to your BRASS account (if you have one).
- Viewing your Annual Benefit Statement (you may know this as your Annual Pension Estimate). The
  new Statement will now be produced and sent to you in the month of your birthday each year and not
  in November as has been the case in the past.

In the coming months even more 'self-service' features and processes will be added to the site, making it a one-stop shop for your pension needs.

### I have more than one period of membership. Can I view them all?

Yes. If you have more than one period of membership, you can manage them all through one log in. To switch the membership you are viewing, you can click the dropdown that is at the top of the page. If you have more than one period of membership, you may see a prompt showing where you can switch the membership you are viewing.



### Issues opening the web link?

The site is designed to run on all of the latest browsers. If you are using an outdated browser, you will see a pop-up message telling you it is not compatible and to use an alternative browser or upgrade the version you are using.

# How does 'My inbox' work?

Your inbox is broken down into three separate areas:

- 'Messages' holds notifications, such as case closures or a latest estimate request.
- 'Cases' is the best way to check on any cases you have in progress.
- 'Tasks' shows any actions that need to be completed for example, confirming retirement options.

Inbox

You can view messages from the Scheme about your pension and membership below.

Messages Cases Tasks

Delete selected

Confirmation to member that record has been updated

Confirmation to member that record has been updated

Tr/03/2020

Confirmation to member that record has been updated

Confirmation to member that record has been updated

### Will there be any further changes to the site?

The first phase of development is complete and more improvements are planned over the coming months. We're also continuing to listen to what members tell us about the site and will use that feedback to improve it even further in the future. The scope of the next phase includes:

- The launch of a lifestyle calculator to help members understand the income they might need to afford the lifestyle they want during retirement expected in late 2020
- Improvements to the registration process.
- Ability to switch BRASS investment funds
- Introduction of web forms, initially for joining BRASS, followed by requests for a transfer in or intersection transfer, changing or adding representatives and BRASS waiver.
- Proactive, automated, member communications.
- Expanded BRASS information.
- A number of smaller user experience refinements.

### Why has a new website been developed?

We know how important the site is in helping members with their retirement planning and we wanted to greatly improve the experience of using it. Every aspect has been designed with members in mind and tested to make sure it's quicker and easier to find, and do, what you need.

### What is the latest position with regard to planners?

We understand that planning tools are vital to members. We know the current planner needs to be improved and are looking into how we can provide a new tool, with improved educational support, to help members throughout their membership and in the run-up to retirement decisions. We will have a DC modeller live very soon. We are currently targeting a launch of October 2020. We have also started work on the DB modeller and are working through this currently. We will provide an update on when to expect this in the next few weeks. As we move into 2021, we will be exploring a broader range of planning tools.

#### Have you used the feedback you have received?

We've been really grateful for all the feedback we've had. All comments have been reviewed and considered in helping us improve the site further. Some of the areas we are already looking to improve, as a result of feedback, include a number of refinements to the registration process and information presented on the dashboard. All feedback is tracked, assessed and, where required, fed into future enhancements. We have also had one-to-one discussions with members to understand their individual user journeys to help identify further pain points.

#### Are there plans to improve the content and information on the site?

Yes. We know that there is some great content on the site, but we are always looking to improve it. We know pensions can be a tricky and complex subject at the best of times, but we don't want jargon to prevent members understanding some really important topics. We'll be doing a lot more over the coming months to improve our content even further.

### Can a member still request an estimate of retirement benefits by phone or post?

A member can still request an estimate via existing channels. However, please note that only the first estimate is free, and that there could be a charge to members for requesting further estimates within the same 12 month period. A member can however request as many estimates as they need online, free of charge. Estimates for remain in employment /ill health are not available to the member online. If they call up and request a remain in employment estimate, RPMI will log this request and provide to the NR Pension Team to confirm this can be issued. Ill Health estimates will be sent to the member direct.

Currently, members will receive paper copies when they request an estimate of retirement benefits online. We are working towards a digital only route for transactions.

## How do we continue to promote members to self-service to members?

The more functionality we add for members to self-serve, the better digital experience will be but also the more convenient it will be for members. We will continue to let members know what they can do online – and how to do it – via the member newsletters and within other content on the website.