



Manage Your Account

User Guide

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What is **Manage Your Account?**



Manage Your Account (MYA) is a simple online system created for scheme members, where you can access information about your pension(s). It's easy to use and saves you time, as well as being accessible any time of the day or night.

Using MYA, you can manage your pension plan online, whenever and wherever is most convenient for you. It'll tell you exactly what's going on, letting you take control of your retirement, and even allowing you to change your pension options.

How does it work?

MYA is a secure site that allows you, as a member of a Legal & General Group Pension Scheme, to view and amend your pension plan.

You can view information about your pension in two ways.

Firstly, you can see information about your employer's pension plan by logging on to your employer's pension website. This will give you information such as:

- Key features
- Charging structure
- Illustration of potential benefits
- Investment choices
- How to join

Secondly, you can view and amend your personal pension information. You can open this by clicking on the 'Manage Your Account' link on either your employer's pension website, or directly from the Workplace Benefits website at www.legalandgeneral.com/workplacebenefits

Your pension details are accessed through a secure password protected entry. Once logged on to MYA, you can perform a number of functions, including:

- View details of all your pension plans, such as arrangement details and fund values
- View and change your contributions
- View and change your investment funds
- View fact sheets for your pension funds
- Request benefit and unit statements
- Update your personal details

In addition, through MYA, you can access our Retirement Planner, a simple and flexible tool to help make your pension planning easier. (For more information about the Planner, please refer to the Retirement Planner User Guide.)

Why use MYA?

We know that everyone's lifestyle is different, and having the flexibility to make changes to your pension scheme whenever and wherever suits you is as important to us as it is to you. That's why we created MYA, to help you manage your pension in a quick and accessible way.

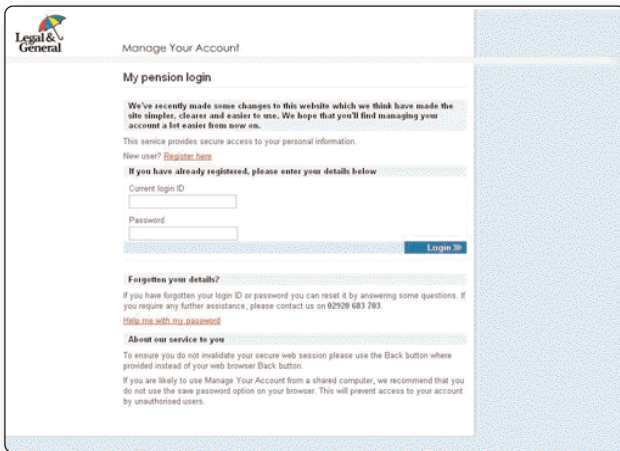
MYA makes it much simpler for you to look after your pension at a time that is convenient for you. An easy point of reference for you to find out information about your pension, MYA provides you with straightforward and more advanced ways of viewing and managing your pension.

The site itself offers you flexibility and a range of options, including the ability to change your contributions and switch investment funds. Plus, all your personal data is housed securely and password protected.

Using MYA, you can take management of your pension into your own hands, keeping you fully in control of planning for your future.

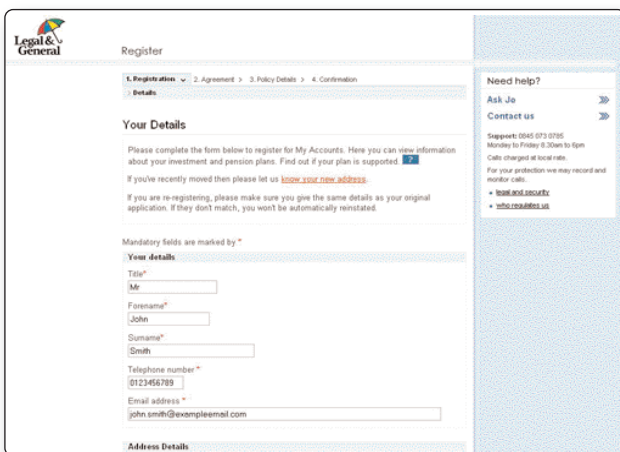
Manage Your Account step by step

Here are some examples of how using MYA can help your pension management.



Starting out as a new user

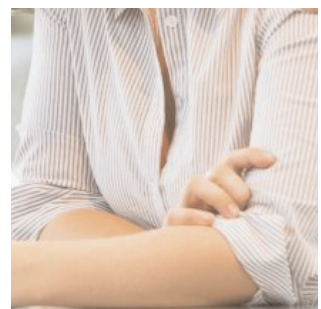
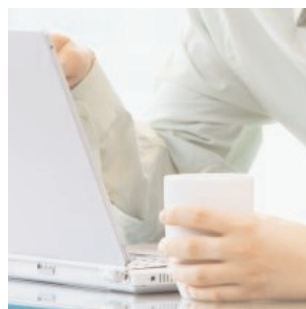
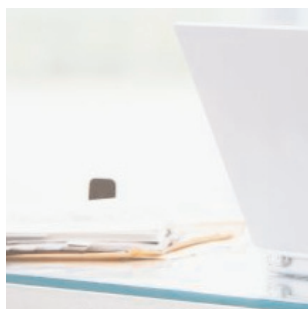
Step 1: Click on the link to MYA from your employer's website to bring up the login page.



Step 2: As a new user, you will need to click on 'Register' to get a login ID and password so you can access the site. This will only happen the first time you use the service.



Step 3: Complete the fields within the registration form to set up your online account. You'll be sent your login ID via email within 48 hours. This means you will be able to access MYA almost immediately using the password you chose during registration.



Manage Your Account step by step

Legal & General
Manage Your Account

My pension login

We've recently made some changes to this website which we think have made the site simpler, clearer and easier to use. We hope that you'll find managing your account a lot easier from now on.

This service provides secure access to your personal information.

New user? [Register here](#)

If you have already registered, please enter your details below

Current login ID
BBBB90N1V0

Password

[Login](#)

Forgotten your details?
If you have forgotten your login ID or password you can reset it by answering some questions. If you require any further assistance, please contact us on 02920 683 783.
[Help me with my password](#)

About our service to you
To ensure you do not invalidate your secure web session please use the Back button where provided instead of your web browser Back button.
If you are likely to use Manage Your Account from a shared computer, we recommend that you do not use the save password option on your browser. This will prevent access to your account by unauthorised users.

Viewing your pension information

Step 1: Enter using your login ID and password.



Legal & General
Manage Your Account

Select account

Please select a reference number for further details

Reference number	Product type	Scheme description	Status
205642001	Group Additional Voluntary Contributions	GAVC Scheme1mya	In Force
205642001	Company Pension Scheme	CPS Scheme1mya	In Force

If your reference number is not listed above please contact us on 0845 073 0795. We may record and monitor calls. Call charges will vary. Please have your reference number to hand as you will be asked for this.

Need help?
Web support: 0845 073 0795
Monday to Friday 9am to 5pm
We may record and monitor calls. Call charges will vary.

This will take you through to the pension overview page, where you will be able to see details relating to your own plan. If you have more than one plan, they will all be shown.



Legal & General
Manage Your Account

Your pension

[My other pensions](#) | [Manage your details](#)

[Your pension](#) | [Your contributions](#) | [Your investments](#) | [Make changes](#) | [Request items](#)

Account details
Account number: 205642001
Account start: 01/06/2004
Payment frequency: monthly flexible
Selected retirement age: 00 years

Group details
Group name: CPS Scheme1mya
Group number: GF69595000
Group description: DESC S1 CPS PAULB

Fund value
The total value of your fund is: £1,296.24*

Non-Protected Rights	£150.21
Protected rights	£1,146.03

*The fund value does not take into account any Management Charges not yet deducted. Management Charges are due and calculated daily but normally deducted monthly in arrears. The fund value is only intended as a guide to the progress of your investment and does not represent a guarantee of any kind.

Account information
Mrs Eliza Fivens
Account number: 205642001
Group name: CPS Scheme1mya
Group number: GF69595000
Information correct at: 13/02/2017

Need help?
Web support: 0845 073 0795
Monday to Friday 9am to 5pm
This team will provide you with assistance regarding any enquiries that you may have in relation to the Manage Your Account application.
Pension support: 0447
Monday to Friday 9am to 5pm
This team will provide you with assistance regarding any enquiries that you may have in relation to your pension.
We may record and monitor calls. Call charges will vary.

- Contact us
- Website feedback

Useful information

- Essential asked questions
- Retirement Director
- Accessing statements, actions and choices
- Key features - Company pension scheme
- Key features - Group Additional Voluntary Contributions

Step 2: If you have more than one pension plan, choose the one you wish to view by clicking on the red link under the '**Reference number**' heading. This will take you through to the '**Your pension**' tab, showing an overview of your pension details, including arrangement details, group details and current fund values. You can only view and make changes to one plan at a time. So, if you do have more than one scheme with us, you'll need to click on the '**My other pensions**' link when you want to change which pension you're viewing.

You'll also see, on the right hand side, the contact details for our dedicated pension teams, should you need help when using MYA.



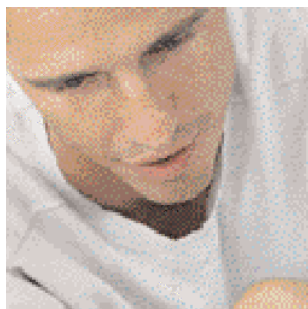


Step 3: To view information about your pension contributions in more detail, simply click on the **'Your contributions'** tab.



Fund	No. of units	Price/cp	Effective price date	Value
L&G Managed Fund	98.436	152.60	13/12/2007	£150.21
LGM AAA Fixed Int All Stocks	955.025	120.00	13/12/2007	£1,146.03
The total value of your fund is				£1,296.24*

Step 4: If you wish to view more details about where your pension fund is invested, including how your investments are allocated and how much your fund is worth, click on the **'Your investments'** tab.



Manage Your Account step by step

Manage your funds

Step 1: Log in to MYA as before using your login ID and password. You can only view and make changes to one plan at a time. So if you have more than one plan with us, select the pension you wish to amend to bring up the plan details.

Step 2: Click on the 'Make changes' tab to amend aspects of your pension plan.

Step 3: To switch and/or redirect funds, click on the 'Manage Your Funds' button.

If you'd like to change your regular contributions or your bank details, click on the relevant buttons on the 'Make changes' page.



Step 4: Once you have clicked on the 'Manage Your Funds' button, you will be shown all the details regarding your current investment funds. To make a change, click on the 'Make changes to the entire account' button. If you choose this option, move to Step 7.

Step 5: To change a specific benefit (regular or single contribution) within your account, click on the 'Make changes to a specific benefit' button. If you choose this option, move to Step 6.



Step 6: Select which benefit you'd like to change and then click on the 'Next' button. You can return to this screen to select more benefits before you submit your final instruction. Continue to Step 7.

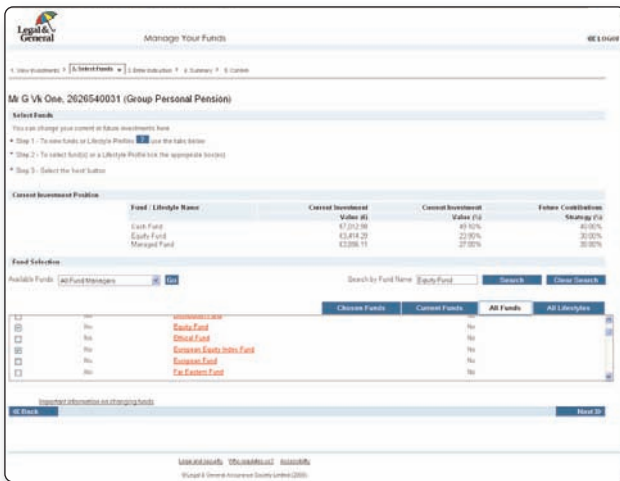


Step 7: To change the funds your contributions are invested in, the next step is to click on the 'Available funds' drop down menu to bring up your fund selection options.

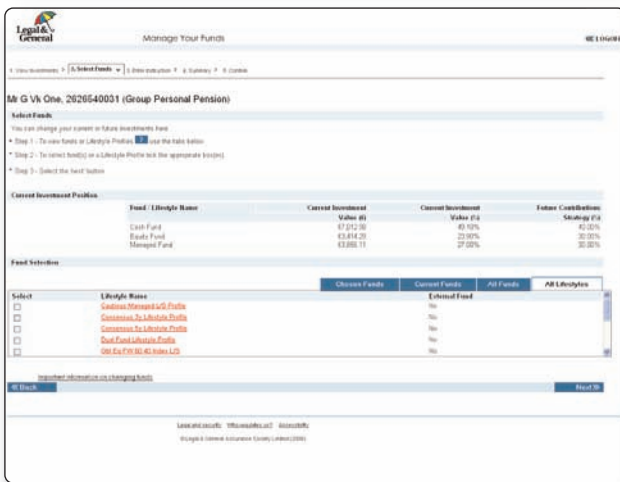
Fund / Lifestyle Name	Lifestyle	Holdings	Unit Price	Price Date	Value	Value/Fund Contribution Strategy (%)
Cash Fund	No	671.74	1041.90	09/05/2009	699,627.07	47.52%
Equity Fund	No	89.50	3071.70	09/05/2009	273,630.17	39.03%
Managed Fund	No	192.20	2088.90	09/05/2009	4,027.18	27.45%
Total Current Investments						1,475,284.42

Benefit	Lifestyle	Priced Right	Fund / Lifestyle Name	Holdings	Unit Price	Price Date	Value	Value/Fund Contribution Strategy (%)
Single Contribution	No	No	Cash Fund	197.247	1041.90	09/05/2009	205,243.53	44.61%
			Equity Fund	25.772	3071.70	09/05/2009	79,436.31	39.03%
			Managed Fund	39.919	2088.90	09/05/2009	833,977.57	39.03%
Single Contribution	No	No	Cash Fund	625,626	1041.90	09/05/2009	652,313.31	44.61%
			Equity Fund	73,824	3071.70	09/05/2009	227,938.26	39.03%
			Managed Fund	119,299	2088.90	09/05/2009	2,475,177.87	39.03%
Total Current Investments								1,475,284.42

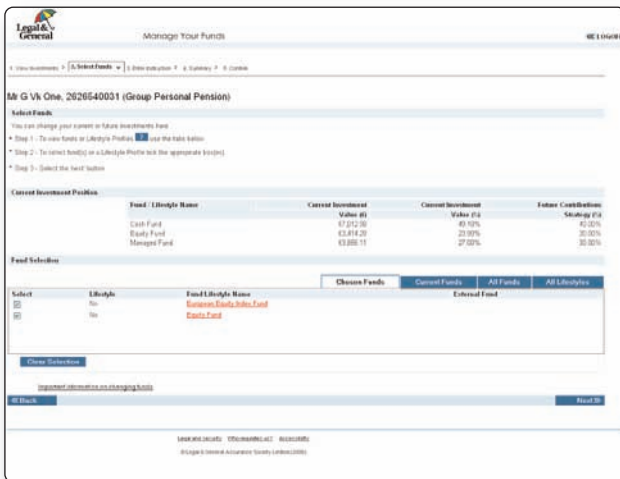
Fund / Lifestyle Name	Current Investment Value	Current Investment Value/Fund Contribution Strategy (%)	Future Contribution Strategy (%)
Cash Fund	£1,212.28	41.0%	40.0%
Equity Fund	£3,414.29	23.0%	39.0%
Managed Fund	£7,058.11	37.0%	39.0%



Step 8: There is a list of funds offered by the fund provider. You can either scroll through the list and select which fund(s) you'd like to switch or redirect, or, if you know the fund name, you can type it into the 'Search by Fund Name' box and click 'Search'.

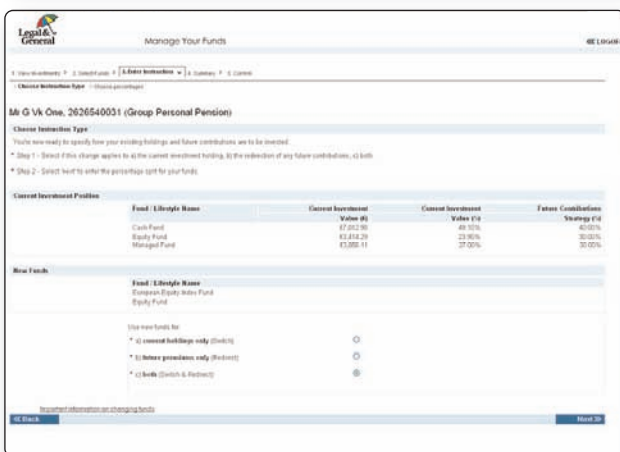


Step 9: If you'd like to view the Lifestyle Profiles, click on the 'All Lifestyles' button. A list of the Lifestyle Profiles will be available for viewing and selection.



Step 10: You can double-check your selected fund(s) by clicking on 'Chosen Funds'. To remove a fund from your list, simply de-select the fund option.

You can also view your current fund(s) by clicking on the 'Current Funds' button. Click 'Next' to continue.



Step 11: Your new fund choice(s) are listed below your current investment fund(s). Select the 'Switch', 'Redirect' or 'Switch & Redirect' box depending on what you'd like to change.

Click 'Next' to continue.

Manage Your Account step by step

Current Investment Position

Fund / Lifestyle Name	Current Investment Value (£)	Current Investment Value (%)	Future Contributions Strategy (%)
Cash Fund	£7,212.96	46.10%	46.10%
Equity Fund	£3,814.29	23.93%	30.90%
Managed Fund	£3,086.75	19.97%	30.90%

New Fund Split

Fund / Lifestyle Name	Proposed Investment Value (%)	Future Contributions Strategy (%)
European Equity Index Fund	46.10%	46.10%
Equity Fund	30.90%	30.90%

Step 12: At this stage of the switching and/or redirecting fund(s) process, you can decide on how your investments are distributed across your chosen funds. Here, there is a 40/60 weighting being placed on contribution allocation in the two investment funds for Proposed Investments. For Future Contributions, the weighting is equal. You can choose the weighting to be different if you want. Once chosen, you'll need to enter the relevant percentages in the boxes.

Please note the percentages in the 'Proposed Investments' box (for switch) must equal 100%. This also applies to the 'Future Contributions' box (for redirect).



Proposed Investment Position

Lifestyle	Fund / Lifestyle Name	Current Investment Value (£)	Current Investment Value (%)	Future Contributions Strategy (%)
No	Cash Fund	£7,212.96	46.10%	46.10%
No	Equity Fund	£3,814.29	23.93%	30.90%
No	Managed Fund	£3,086.75	19.97%	30.90%

Proposed Investment Position

Lifestyle	Fund / Lifestyle Name	Proposed Investment Value (%)	Future Contributions Strategy (%)
No	European Equity Index Fund	46.10%	46.10%
No	Equity Fund	30.90%	30.90%

Step 13: Before completing the switch and/or redirect, you'll be shown a summary screen displaying details of all the changes made. You can edit or undo any changes you've made at this point. When you're satisfied with your changes, click the 'Next' button.



Confirmation

Please tick this box to confirm that you have read this information on changing funds.

Please confirm if you wish to proceed with the fund switch, or check back to revise your selection. Do advise that once you confirm this instruction you will not be able to make further investment changes to your account until the instruction has been processed. A statement will be sent to you at the address we have on our records.

To confirm these changes please enter your password and select Confirm. This protects you against unauthorised changes being made to your account.

Password:

Step 14: For security purposes, you must confirm your password in order for the changes to be processed. You must also tick the un-checked box to show you've read the information on changing funds.



Thank you

You have requested the following:

New Investments

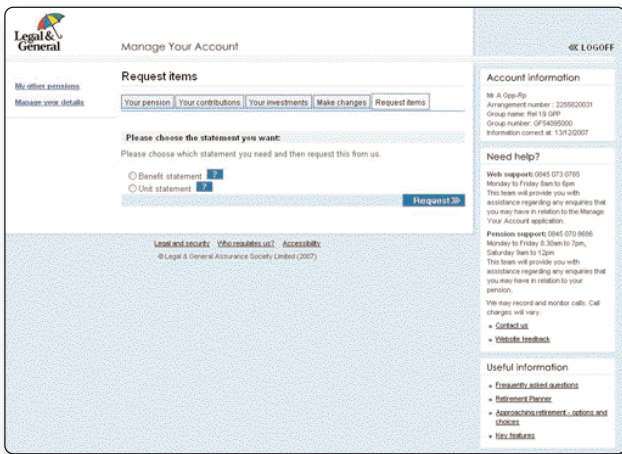
Lifestyle	Fund / Lifestyle Name	Holdings (%)
No	European Equity Index Fund	46.10%
No	Equity Fund	30.90%

Future Contributions Strategy

Lifestyle	Fund / Lifestyle Name	Strategy (%)
No	European Equity Index Fund	46.10%
No	Equity Fund	30.90%

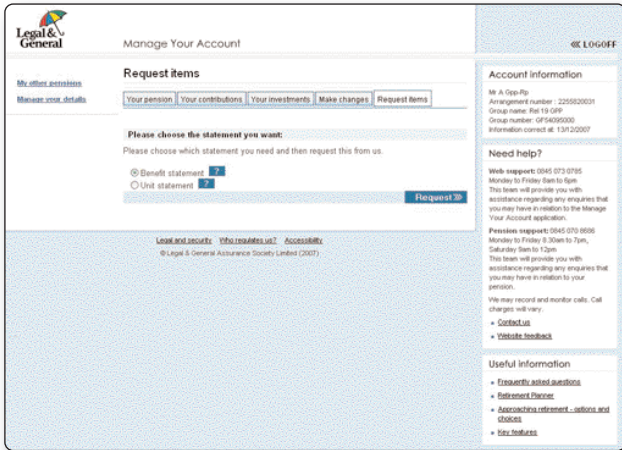
You may wish to print this screen for your own records.

Step 15: Once this is done, a confirmation screen will be shown. This details the changes which have been sent to Legal & General to process. You can now print the screen as a record of your change, while you wait for a written confirmation from us.

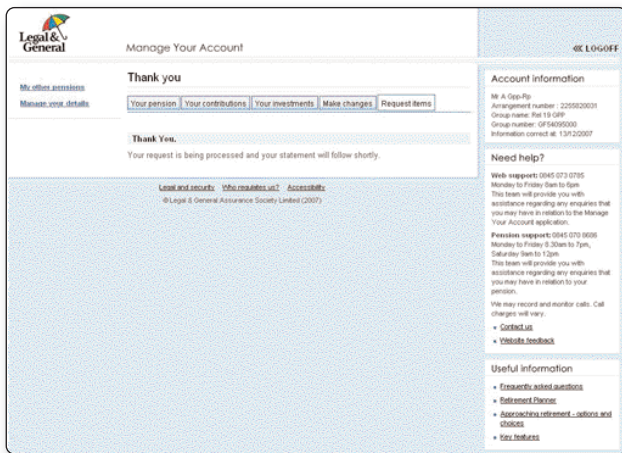


Requesting a statement

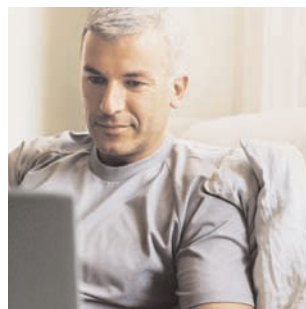
Step 1: Log in to MYA as before using your login ID and password. If you have more than one plan with us, select the pension you wish to view.



Step 2: To choose to receive a written statement about your pension, click on the 'Request items' tab.




Step 3: Select the type of statement you'd like to receive by clicking in the circle next to the listed statement, and click on 'Request'. You'll now be sent a printed statement through the post to your registered address.



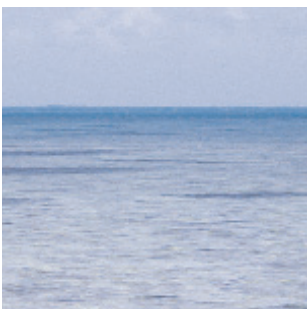
Quick reference guide to MYA's features

MYA allows you to view and change a number of different aspects of your pension. To help you understand what options are available to you, we've put together this index of the features available within MYA.

Feature	What it means to you
	A boxed question mark appears next to a number of the features on MYA. Click on these question marks to bring up a pop up box providing details of what that feature means.
Request to enter password on your employer website	This is the door that will let you in to your employer's pension website. Here you'll find information about your employer's pension plan, including: <ul style="list-style-type: none">• key features• charging structure• illustration of potential benefits• investment choices• information on how to join.
Manage Your Account link	Found on both your employer's pension website and on the Workplace Benefits website, this link directs you through to the login page for MYA.
Current login ID and password	To access your online pension account, you must have a current login ID and password. If you haven't used MYA before, you'll need to click on ' Register here ' to be sent login details.
Registration form	The details you have to fill in to set up your details on MYA. These details include your: <ul style="list-style-type: none">• name• address• phone number• email address• date of birth• gender• answers for future identification questions• chosen password. Your login ID will be sent to you via email within 48 hours.
Personal welcome page	Once you've logged in to the secure MYA site, all the details shown will relate to your own plan. If you've more than one plan that can be viewed online, these will be listed on the welcome screen. Click the reference number of the pension account you wish to view.

Feature	What it means to you
Your pension	<p>If you click on the 'Your pension' tab once logged in to MYA, you'll see your:</p> <ul style="list-style-type: none"> • pension arrangement details • group details • current fund value.
Your contributions	<p>Clicking on the 'Your contributions' tab, you can view details about contributions being made to your plan, including the:</p> <ul style="list-style-type: none"> • amount and date of your last contribution • total contributions received in the last 12 months • total contributions paid since the start of the plan.
Your investments	<p>Clicking on the 'Your investments' tab, you can view:</p> <ul style="list-style-type: none"> • the allocation of regular contributions, i.e. how much of your contributions are being invested, and where • the value of the funds that your plan is invested in • fund fact sheets on funds that you're currently invested in.
Fund fact sheets	<p>When the name of the fund is listed as a red underlined link (on both the 'Your investments' and 'Make changes' tabs), you can click on this link to take you through to the fund fact sheet for that particular fund.</p>
Make changes	<p>From the 'Make changes' tab, you can choose to:</p> <ul style="list-style-type: none"> • switch funds • change your regular contributions • redirect your future contributions • change your bank details.
Switch your funds	<p>You can choose to move part/all of an investment to one or more other funds. This can be used on one type of contribution, or more if appropriate for your plan. Plus, you can choose to switch all contributions, or just a type of contribution. Using the fund filtering facility you can select the funds you'd like to switch from and to. This can be up to ten individual funds or one lifestyle fund. Before any fund switches are finalised, your choices are summarised on screen, and your password requested to confirm the changes. You have the option to print a summary of the transaction.</p>
Change your regular contributions	<p>Through this feature, you can choose to change the amount you regularly pay each month, and decide on the date you wish these contributions to start.</p>
Redirect your future contributions	<p>Through this feature, you're able to change where your future regular contributions are invested. This includes your fund choice and the percentage invested in each fund. You'll also be able to compare your current investments with your proposed investments.</p>

Feature	What it means to you
Change bank details	If you pay your contributions by a personal direct debit and you change banks, you'll need to let us know about it. You can alter the account details for the payment of your pension contributions by clicking on this feature.
Request items	Clicking on the ' Request items ' tab, you can choose to request a benefits statement or unit statement to be sent to your home address.
Unit statement	A unit statement provides the current fund value, breakdown of contributions received and details of the units purchased or sold.
Benefit statement	A benefit statement includes all elements within a unit statement, plus the projected pension at retirement age.
Account information box	This appears on the top right hand side of your screen for each page that you visit with MYA. It gives you an overview of the details of your pension account, similar to what you'd find on the ' Your pension ' tab.
Need help box	On the right hand menu are some useful contact details if you need any help whilst using MYA. Web support will help you with any queries in relation to MYA specifically. Pension support is there if you need any help about your pension itself.
Useful information	The final element of the right hand menu is the ' Useful information ' box. Here you'll find a list of frequently asked questions about your pension, options and choices if you're approaching retirement. You can also find key features documents relating to your pensions.
Manage your details	Clicking on the ' Manage your details ' link in the top left hand corner of the screen will bring up a new window where you can view and edit your personal and contact details.



Frequently asked questions

We've put together some answers to questions you might have about MYA. We hope you find them helpful.

I've not registered with Manage Your Account before, can I use it straight away?

Within the registration form that needs to be completed the first time you log in to MYA, you're asked to enter your email address as part of your contact details. You'll be sent your login ID by email, and can use the system as soon as this comes through, alongside the password you chose at registration.

What happens if I have a technical or web browser problem when using MYA?

Down the right hand side of the screen on all pages within MYA are details of our web support team. You can contact them if you have any issues when using MYA. They should be able to help with your query.

What happens if I have a question about my pension?

On the right hand side of the screen there are also contact details for our pension support team. They can be contacted by telephone, email or post with any scheme specific queries.

My personal details are wrong, how do I change them?

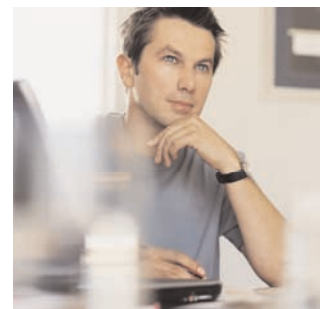
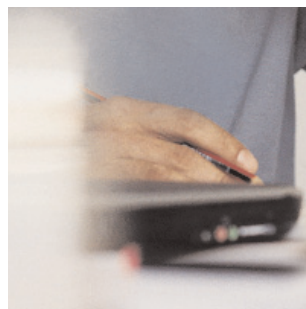
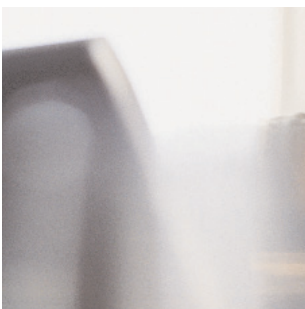
In the top left hand corner of the screen, underneath the Legal & General logo, there's a link to '**Manage your details**'. When clicked, it brings up a new window where you can edit your personal and contact details.

How do I know that my details are safe?

MYA is a secure site accessed by a personalised log in ID and password combination known only by you. All data entered is encrypted (jumbled up and converted into code) before being sent anywhere, so you can be sure that your personal pension data is protected.

The importance of good financial advice

It's important to remember that MYA doesn't provide financial advice. Before making any decisions about your pension, you should consult your financial adviser or other professional adviser.



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