# How to ...

# Request an estimate online

## About requesting an estimate...

- You can request an estimate of your benefits at your Normal Retirement Age
- You can calculate unlimited Normal Retirement estimates when you log into your online account
- Requesting an estimate is available to both active and deferred members

# This process has 3 steps

Check your salary details under 'My details' and 'My membership' before you request an estimate and notify your employer if they are incorrect.

The estimate will be based on the details shown in your myESPS account.

If you'd like an estimate for early retirement, please get in touch using the Contact Us page through the online service. There are some instructions at the end of this helpfile.

#### Step 1 – Go to the website

Go to <u>my-magnox-pension.com/</u> and select 'Login to myESPS account'. On the 'Welcome' page, fill in your email address and password, select 'Login' and then fill in the requested letters for your memorable phrase. Select 'I'm not a robot' and then select 'Continue'.

## Step 2 – Go to 'My benefit summary'

When you've logged into your online account, hover over 'My details' in the top menu and select 'My benefit summary' from the list.

You can also find the same page on the myESPS dashboard — the first page you're brought to when you log into your account — by scrolling down to the 'My benefit summary' section and selecting where it says 'Click here' to request a benefit estimate.

## Step 3 – Request an estimate

Select 'Calculate my Normal Retirement Age benefits'. It shouldn't take very long to calculate your estimate there and then on screen.



The process will take about **5 minutes** to complete.

#### What the icons mean



### Key words explained

#### Active member

An employee who is currently paying into a pension scheme and building up benefits in it.

#### **Deferred member**

A person who is no longer paying into their employer's pension scheme, but has benefits in it that they have not yet claimed.

#### **Early leaver**

A member who leaves a pension scheme before reaching their Normal Retirement Age.

#### Early retirement

Taking benefits from your pension scheme before your Normal Retirement Age. Your benefits will be reduced because you are taking them earlier than expected.

#### Late retirement

Taking your pension benefits later than your Normal Retirement Age up to the maximum age of 75.



# How to contact us

If you would like to get in touch, please use the Contact Us page through the online service when you log into your account. Here you can fill out a form to make an enquiry.

Select the enquiry type from the dropdown list (Active, Deferred, Pensioner, Dependant, Transfer Request) and then type in your message underneath. Then, select 'Submit'.

#### **Ill-health retirement**

When a pension scheme member retires for medical reasons before the Scheme's Normal Retirement Age.

#### Normal Retirement Age (NRA)

The age from which you can retire without any reductions to your pension.