

## The COVID-19 (Coronavirus) Pandemic

### National Grid UK Pension Scheme Member Q&As

Last updated 21 April 2020

*This update is provided for members, former members and pensioners of the NGUKPS, formally known as the Lattice Group Pension Scheme and British Gas Pension Scheme. If you work/formerly worked for the electricity part of the company your benefits will be part of the National Grid Electricity Group of the Electricity Supply Pension Scheme which is administered by RPMI. Please return to the home page and click on the National Grid Electricity Group tile to access the correct website.*

We understand that you may have questions and concerns about your pension benefits in light of the unprecedented COVID-19 pandemic. UK Pensions Operations is here to support you. This document provides answers to questions that members have raised, and others that we anticipate you may have.

Please note that during the pandemic, some of our processes have been altered while we are following government advice to work from home. We are not currently able to receive post and cannot post out every item. Our phone line is offering a telephone call back service. Our online service is operating as normal. This document explains how some of our processes will work during this period.

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## General information

### 1. How do I contact UK Pensions Operations during the pandemic?

The best way to reach us is by emailing [pension@nationalgrid.com](mailto:pension@nationalgrid.com). We are able to provide the fastest response to you via email and can upload any documents you might need to your [My Online Services](#) account. If you are not already registered for My Online Services, we would encourage you to register by [clicking here](#).

**You won't be able to speak directly to a specific member of the team while the team is working remotely.** However, if you have an urgent enquiry and are unable to email us, you can call and leave a message and someone from the team will call you back.

Please **do not write to us** as our office is closed and we are unable to accept post until it reopens.

Should you need to pay or re-pay any money to the Scheme, please **do not send cheques**. Instead, payment should be made directly into the Scheme bank account. Details will be provided if this applies to you.

Don't forget that the website ([www.nationalgridpensions.com](http://www.nationalgridpensions.com)) contains a lot of information and may answer any questions that you have without you needing to contact us.

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### 2. What can I use My Online Services for?

We would encourage you to log in to [My Online Services](#) to carry out the actions shown in the table below.

<b>Nominate a dependant</b>	<p>When you die, the Scheme pays a dependant's pension to your spouse, civil partner or other nominated dependant for the rest of their life.</p> <p>If you are not married or in a civil partnership, and you left service after 1 October 1987, you can log in to My Online Services to nominate someone who is financially dependent or interdependent on you to receive the dependant's pension.</p>
<b>Complete a Letter of Intent</b>	<p>Active and deferred members (and pensioners who have retired in the last five years) should complete a Letter of Intent via My Online Services so that the Trustees know who you wish to receive any lump sum death benefit due.</p>
<b>View and print your Scheme pension documents</b>	<p>This includes, but is not limited to, the following:</p>

	<p><b>For pensioners:</b> pension increase letter, P60, pension payslips, <i>Pensions Update</i></p> <p><b>For active and deferred members:</b> retirement packs, transfer packs, <i>Pensions Update</i>, annual benefit statements (if appropriate).</p>
<b>Upload your documents for the pensions team to access</b>	You can scan and upload pension forms, certificates etc. for the team to action.
<b>Access My Retirement Planner</b>	If you are an active or deferred member and are age 54 or over (or 49 if you left the company due to redundancy), you can use My Retirement Planner to model your retirement options. It also provides access to paid-for financial advice for eligible members.
<b>Change your postal address and your email address</b>	If you are a deferred or pensioner member you can change your postal address online. Active members will need to separately advise HR via MySAP if they move house. All members can update their email address online.
<b>Change your password</b>	All members can change their password once logged in to My Online Services.
<b>Change your bank details</b>	If your bank details change and you are a pensioner or a dependant in receipt of a pension from the Scheme, you can amend your bank details via My Online Pension.

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### 3. How do I report a death during the pandemic?

It is important that we are contacted as soon as possible so that the dependant's pension can be set up and any lump sum death benefit due can be paid without delay.

Please email us, attaching a copy of the death certificate if available. We usually ask for original documents when a member dies so this is a temporary change to the existing process. Alternatively, call us and leave a message. We are checking messages daily. We may contact you again, at a later date, to request original certificates once normal services are resumed.

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### 4. What benefits are due if I die?

All this information can be found on the website. Please click on the relevant link below:

- [Pensioner members](#)

- [Deferred members](#)
- [Active member](#)

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## [Pensioners](#)

### 5. Will my pension payments continue?

Please be reassured that paying members' pensions is our top priority and we have arrangements in place to ensure that your pension will continue to be paid on time, in the usual way. Your pension payslips will be published on [My Online Services](#) which you can access securely. If you have not registered for My Online Services we will continue to post your paper payslip to you only if your pension amount changes by more than £1.01.

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### 6. If my bank details change during the pandemic, what is the best way to let you know?

If you need to change your bank details, we recommend you do this by logging into [My Online Services](#) and updating your existing details. For security reasons, please note that we can only pay to an account bearing your name.

If your bank is overseas, please print the relevant form that can be downloaded from [My Online Services](#). Once completed, you can upload it to My Online Services for the team to action.

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## [Active and deferred members](#)

### 7. How do I ask for a pension quotation?

If you are age 54 or over (or age 49 and are leaving/left due to redundancy) you can look at your retirement figures and options using [My Retirement Planner](#). Before you can do this, you will need to register for [My Online Services](#). Remember, the earliest you can draw your pension is age 55, or age 50 if you are leaving/left due to redundancy.

All active members can access their latest benefit statement on My Online Services.

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### 8. How do I ask to draw my pension?

If - once you have used My Retirement Planner to view your figures - you decide you want to draw your pension, email [pension@nationalgrid.com](mailto:pension@nationalgrid.com) to let us know. Please remember that you must be over age 55 (or age 50 if you are leaving/left due to redundancy). We will upload your retirement pack on to [My Online Services](#). You can print your retirement forms from here, then complete and upload them for UK Pensions Operations to action.

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#### 9. I am being made redundant. What is the process for accessing my pension?

We will be notified by HR in the usual way. We will then upload your retirement pack onto [My Online Services](#). If you have registered for My Online Services, we will email you to let you know when it's available. You can print your retirement forms from the documents page of My Online Services, then complete and upload them for us to action.

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#### 10. I am approaching my Normal Retirement Age. How will you send me retirement figures?

We upload retirement packs for deferred members onto [My Online Services](#) four months before your Normal Retirement Age (NRA). If you have registered for My Online Services, we will email you to let you know as soon as your pack is available. If you have not registered for My Online Services, we will post a pack out to you. However, we would encourage all members to register for My Online Services so that you receive information immediately and are not reliant on the postal service. You can also upload your retirement forms onto My Online Services for the team to action. Alternatively, you can scan and email the documents back to us but please be aware that this is likely to take longer, especially while the team is working remotely.

Active members who are approaching NRA will have their retirement packs uploaded to My Online Services. Please make sure that you are registered for My Online Services so that we can email you to let you know.

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#### 11. When will my retirement lump sum be paid?

If, when you retire, you choose to exchange part of your pension for a tax free cash lump sum, we will aim to pay the lump sum into your bank account on the first Friday following your retirement date. To do this we ask that you complete and return all of your retirement forms including bank details to reach us at least five working days prior to your retirement date. Payment may be delayed to a future Friday if forms are returned late or are incomplete.

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#### 12. How do I transfer my benefits?

**You should always seek financial advice before making any decisions about your pension.**

If you are within a year of your earliest retirement age (i.e. you are age 54 or over, or age 49 if you are leaving/left due to redundancy) you can use [My Retirement Planner](#) to view your transfer options. Dedicated financial advice is also available via My Retirement Planner and for eligible members this will be paid for.

Scammers are likely to take advantage of the COVID-19 pandemic. Be very wary of this when making any decisions about transferring your safeguarded pension and read the guidance available [here](#). [This statement](#) issued by The Pensions Regulator, and the Financial Conduct Authority (FCA), and supported by the Money and Pensions Service, urges members to keep calm and not rush to make any decisions about their pension in response to the COVID-19 pandemic

If, following financial advice, you receive a recommendation that it is in your best interests to transfer your Scheme benefits, we will perform checks as to the legitimacy of the adviser, the adviser's company and the receiving scheme. Please note that the transfer process from initial enquiry to payment can take several months.

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