



Introducing your new administrator

University of Manchester Superannuation Scheme

Who we are

From a small office in London in 1994 with just three friends and a dog, Howden is now the 5th largest employee owned business in the UK and one of the largest insurance groups in the world. As well as insurance, we provide leading consultancy services across risk, pensions and investment. With a headcount of over 24,000 (including over 600 administrators), we're proud to be the trusted administrator to over 400 pension schemes in the UK.

How we work

We're here to guide you through your pension journey - so if you need to tell us about a change in your personal circumstances, have a question about your pension payment or need help understanding your retirement benefits, you can be sure that one of the team will be ready to assist.

What you can expect from us

- Accessible, friendly and professionally qualified staff.
- Clear communications.
- Exceptional customer care.
- A 'right first time' culture.
- Access to your scheme information via Pension self-service, our secure internet site (see overleaf).

What sets us apart

Our administration services have been recognised by multiple industry awards, including the prestigious Pensions Administration Standards Association (PASA) Accreditation, awarded for our commitment to providing high-quality pension administration.

Contact details

✉ **Email:** UMSSMembers@howden-group.co.uk

☎ **Phone:** (if calling from UK):
0333 11 11 222

☎ **Phone:** (if calling from overseas):
+44 333 11 11 222

📍 **Address:** Royal Liver Building, Pier Head,
Liverpool, L3 1HU

HOWDEN

Online access to your pension at your fingertips

Through your Clarity from Howden account, you'll have access to Pension self-service, where you can manage your pension securely online whenever and wherever suits you.

You'll be able to:

- Access all of your personal information.
- See an overview of your key pension benefits on the homepage.
- Receive personalised communications when you provide your chosen name.
- Ask questions about your details or pension.
- Choose to go paperless and receive all your communications digitally.
- Access online copies of important documents such as your Member booklet and securely receive electronic personal statements from the Trustee.
- Access monthly payslips and P60s (if you're already receiving your pension).
- Request quotes or estimates of your pension benefits from the scheme.
- Securely upload all your forms and documents online.

Look out for a letter in the coming months which will let you know how and when to register. We'll be on hand to help you make the most of Pension self-service and, if you need it, we can guide you through registration too.



Don't just take our word for it...

"The speed, clarity and sheer efficiency of your work is always impressive and, in these difficult days, very reassuring."

"I would like to thank the team for their patience and support, this represents a major life change for me and my family and your help in answering my many questions in terms I can understand is very much appreciated."

"Really liking the pension portal. It's a great service and has enabled me to look at my pension clearly for the first time."

"Thank you to your staff for being polite, professional, efficient and always very helpful."



For more information about Howden, please visit our website www.howdengroup.com