



Member Focus 2025

Your annual update from the
Pension Protection Fund



ServiceMark★
with Distinction
Accredited from Nov'24 to Nov'27



Awarded ServiceMark
with Distinction

20 years of protecting people's futures



We've come a long way since we opened our doors in 2005. We've grown into a successful and trusted institution, and we remain in a robust financial position, with over £31 billion in assets in 2024/25.

2024/25 at a glance

£31.2bn 
assets

289,469 
PPF members

£1.2bn 
paid to members

Providing outstanding customer service remains our priority, and we're proud that we have maintained the high levels of customer service you expect of us. This year we achieved the Institute of Customer Service's ServiceMark with Distinction, joining just 27 other UK companies that hold this accolade.

We are continuously looking to improve the services available on our member website. Supporting families at one of life's most difficult times is one of the most important things we do, so we've redesigned our online bereavement process to better support you and your loved ones. We've also got great online tools to help with your future financial planning.

If you have not already registered to use the website, you can find information on how to do this in this newsletter. Almost half of our members already use our website, and they tell us it is very easy to find and update information.

Michelle Ostermann
Chief Executive

Explore our member website

Our secure member website ppf.co.uk/members gives you the control to access and manage your PPF benefits. It also has lots of useful information that will help you to make informed decisions.

You can use our member website to:



Send us a secure message – **the most secure way to contact us**



Tell us if you get married or divorced, enter into or dissolve a civil partnership, or change your name



Nominate a beneficiary, if your former scheme rules allow



See letters we have sent you before they arrive in the post



See a forecast of what your beneficiary could receive when you die, if your former scheme rules allow



Update your personal or address details and upload documents



Check how much you can expect to receive from us

Updating your details on our member website is the most secure way for you to keep us up to date. Please note we're unable to action any change of personal details requests sent via email.

55+

Retire online, if you're aged 55 or over



Sign up now at ppf.co.uk/members



Forgotten your username or password?

You no longer need to call us to reset your username or password for our website. Click on 'forgotten username or password' at ppf.co.uk/members.

Don't miss out!

Register for the member website

More than 130,000 members already use our secure member website to manage their information.

Registering is straightforward. You'll need the following information:

- **Your National Insurance number**
- **Your PPF reference number (printed on the back of this newsletter)**



Go to ppf.co.uk/members and click Register.

Fill in your personal information, including your mobile phone number. Each time you log in to our website, we'll send an access code to your phone number, which will last for 10 minutes.

Finally, you'll need to set up a username, password and three memorable questions. We suggest you use your email address for your username. We'll ask you one of your memorable questions if you call us about your online account.

What our members say

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Registering was easy, and I found what I needed quickly and easily.

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The website is easy to use with useful information that answers all of my questions.

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New: Nominate your beneficiary

We know how important it is to feel reassured that your dependants will be looked after in the future. That's why we've redesigned our bereavement process so that you can see how much your beneficiary might receive, and know you have done all you can to ensure they will start receiving payments quickly.

You can now nominate your beneficiary and upload evidence of their relationship to you on our website. You'll be able to see an online forecast of what your loved one could receive to help with financial planning.

Providing your marriage or civil partnership certificate now means your beneficiary won't need to send this to us after your death.

They can complete a short online claim form, which will cut down the time it takes for us to set up their payments.

If you've previously called us to make a beneficiary nomination or sent us a nomination form, we still hold this information. Your beneficiary will need to provide evidence of their relationship to you after your death, however, and it will take longer for them to receive their first payment, so we encourage you to make your nomination on our website.

If you have any questions, you can call us on 0330 123 2222 between 09:00 and 17:30 Monday to Friday (except public holidays). If you live overseas, please call +44 (0)20 8633 4902.



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I logged in, checked the details of my beneficiary and uploaded a picture of my marriage certificate. It was easy.

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Karl, PPF member

How to nominate a beneficiary

1. Register on our member website. You'll need your National Insurance number and your PPF reference number which you can find on the back of this newsletter.

2. Log in, go to 'My Choices' and click on 'Nominate beneficiary'. Fill in the beneficiary nomination form. You'll need your nominee's National Insurance number.

3. Upload your marriage or civil partnership certificate. If you are not married or in a civil partnership, you may be able to nominate a partner who you live with, if your former scheme's rules allow.

4. We'll review your evidence and, if we have what we need, your nominee's status will change to 'validated' within a few days. We'll contact you once a year to check the information remains up to date.

Information for family members

We want to ensure you have a fast, easy and compassionate experience with us after your loved one's death. You can notify us of a bereavement via the government's [**Tell Us Once**](#) service, which allows people to report a death to most government-related organisations in one go. A registrar will explain the Tell Us Once service when you register a death and give you a unique reference number. You can use the service online or by phone. Alternatively, you can notify us directly at [**ppf.co.uk/members**](https://ppf.co.uk/members).

If you are your relative's named beneficiary and they had uploaded evidence of your relationship to them on our website, we will ask you to complete a short online claim form. Completing this promptly will cut down the time it takes to set up your payments.

Letting someone deal with us on your behalf

If you'd like someone else to deal with us on your behalf, you can send us a Letter of Authority or a Power of Attorney.

Letter of Authority – allows someone to obtain information from us on your behalf for up to a year at a time. There's a template form on our member website, or we can post one to you.

Power of Attorney – a legal document that lets you appoint one or more people to make decisions on your behalf. You don't need to get a solicitor to do this. You can make or register a Lasting Power of Attorney at [**gov.uk/power-of-attorney**](https://gov.uk/power-of-attorney).

We can also accept verbal authority for someone else to deal with us on a call, provided you're there to answer some verification questions.

Make sure we have your **correct address**

It's important that we have your current address so we can write to you when we need to.



Target Professional Services is the company we've chosen to help us keep in contact with all our members. You may receive a letter from them each year asking you to confirm your address. A safe and simple way to do this is using Target's free app, MyPensionID, which can be downloaded from the App Store or the Play Store.

If you verify your address when prompted on the PPF member website, Target may not need to contact you during that year.



Go digital

Tell us your email address

Register on our member website to provide us with your email address. We'll send you Member Focus and important updates by email.



Planning your future

If your PPF entitlement is from a company you worked at a long while ago, you may have lost track of how much you are entitled to.

Try our online Benefit Modeller

You can find out how much you can expect to receive using the Benefit Modeller on our member website. It lets you see how your monthly payments might change if you choose to start your payments early, late or when they were due from your original pension scheme.

You can also use the Benefit Modeller to see how your payments might be affected if you choose to take up to 25 per cent of your PPF benefits as a tax-free lump sum. Everyone has different circumstances so you may find it useful to get advice from an independent financial advisor.

We'll write to you near the time of your former scheme's normal pension age to remind you of your options. If you tell us your email address, we'll start emailing you about your retirement when you turn 55.

Starting your payments

If you're aged 55 or over, you can start your payments any time between now and your 75th birthday.

The earlier you start your PPF benefits, the lower your monthly payments will be, as they're spread out over a longer period.

The quickest and simplest way to start receiving your PPF payments is through Quote & Retire on our member website. This generally means you won't have to send us any paper forms. You can use Quote & Retire to retire online up to three months in advance of your chosen retirement date.



Join the discussion

We meet with our member forum twice a year to discuss important issues. We want to ensure that the member forum represents all of our members, and we'd like to hear from more women and other under-represented groups. If you're interested in joining, please email [**ppfmembers@ppf.co.uk**](mailto:ppfmembers@ppf.co.uk) with your full name, year of birth, postcode and PPF reference number.