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Welcome

Welcome to **Inscribe** the quarterly newsletter for employers within the Royal County of Berkshire Pension Fund. Each edition of **Inscribe** contains the latest news and updates surrounding the Local Government Pension Scheme (LGPS).

LGPS and Covid-19 update

During this unprecedented time the Berkshire Pension Fund continue to provide a service to our employers and members with as little disruption as possible.

Our office building remains closed at this time, however we continue to meet our administrative duties from home.

We encourage our members and employers to contact us by e-mail where possible. However if you or your staff members wish to speak to us please telephone 01628 796 668 as this number is still being monitored.

Communication by post - Post is still being received into the office as normal and is being scanned to the pensions team to process.

Helpdesk e-mail: Our e-mail helpdesk is being monitored on a daily basis so please continue to contact us at info@berkshirepensions.org.uk

Individual e-mail addresses: All team members are contactable via their individual e-mail addresses.

Helpdesk telephone: Our helpdesk telephone number is being monitored on a daily basis between **10am** and **4pm**.

Member / Employer online portal - Member and employer self service portals are running as normal

Berkshire Pension Fund website - Our website is regularly updated with LGPS news. We have created a section of the website dedicated to Covid-19



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LGPS Employer FAQs

The LGA have created a COVID-19 FAQ web page for LGPS employers. They have been created based on questions and feedback from our COVID-19 employer webinars. The FAQs are designed to help employers understand pension issues that may arise during the pandemic.

<http://lgpsregs.org/news/covid-EFAQs.php>

LGA Employer training

The Local Government Association (LGA) will be delivering training for employers on various subjects virtually using Microsoft Teams.

We will advise employers when any new employer training is offered and give you the opportunity to book.

The LGA will also update the Employer Resources section of their website:

<http://www.lgpsregs.org/employer-resources/other-employer-training.php>

Pension Account - *revaluation*

Since 1 April 2014 pension built up within the LGPS is calculated under a Career Average Revalued Earnings (CARE) arrangement.

CARE benefits are revalued each year in line with a measure of inflation (currently the Consumer Price Index). Every April, LGPS active members' pension accounts are revalued in line with HM Treasury Revaluation Orders. The increase that applied from 1 April 2020 was 1.7%.



Pension Surgery appointments

As you know we offer the opportunity for face to face pension surgery events to be held at your place of work for your staff members to attend.

In light of the current social distancing restrictions in place we do not know when we will be able to resume the face to face surgery events.

We propose to run 20 minute pension consultation appointments for your staff from September 2020 onwards. We are happy to offer appointments via Microsoft Teams or over the telephone.

We would set aside a number of dates to enable your staff to book appointment times. We would ask you to communicate these dates to your staff to enable them to book an appointment directly with us.

I would be grateful if you could let me know your thoughts on this proposal and if you think it would be useful for your staff. **Please e-mail joanne.benstead@rbwm.go.uk**

We will be in touch in due course to advise you of the pension surgery dates and we will ask you to communicate these to your staff.



The McCloud case - FAQs for LGPS members

The Government has confirmed there will be changes to all main public service pension schemes, including the LGPS, as a result of the Court of Appeal's ruling in the McCloud court case.

The LGA has produced an FAQs section of their website dedicated to the McCloud case which can be found via the link below:

https://lgpsmember.org/news/story/mccloud_qanda.php

The FAQs cover the following questions:

- What is the McCloud court case about?
- What does it mean for the LGPS?
- Will the changes apply to me?
- Will my pension increase?
- When will the changes come into effect?
- What do I need to do?
- I have already left the LGPS, will the changes apply to me ?
- I have taken payment of my LGPS pension, will the changes apply to me?

The McCloud case - employer Q&A

The LGPS Advisory Board regularly updates the McCloud case Q&A section of their website for administering authorities. Please visit the link below to find out more:

<http://www.lgpsboard.org/index.php/structure-reform/cost-management/ccmcloud>

The Pension Team will be in touch in due course regarding the collection of historical changes to scheme members hours and weeks worked since 1 April 2014. It is important that scheme employers do not dispose of this information if they have not done so already.

Public Sector exit payments cap

You may recall earlier employer communications surrounding the introduction of a £95k exit cap on public sector payments.

The Government first announced plans to cap exit payments in the public sector in 2015. On 10 April 2019 HM Treasury (HMT) launched a consultation on draft regulations, guidance and directions to implement the cap. HMT published its response to the consultation on 21 July 2020.

The Local Government Pension Scheme Advisory Board (SAB) have produced a Public Sector Exit Payments cap summary Q and A on their website at:

<https://lgpsboard.org/index.php/structure-reform/public-sector-exit-payments>



Employer resources

The LGPS Regs website has been updated with some changes to make it easier for Scheme employers to access information and resources that are relevant.

<http://www.lgpsregs.org/employer-resources/index.php>

Employer guides and documents

Containing guides and documents relevant to the LGPS Employers in England and Wales.

<http://www.lgpsregs.org/employer-resources/guidesetc.php>

LGPS Employer bite-size training

As part of the LGPS Regs website update the LGA have launched bite-sized training section.

<http://www.lgpsregs.org/employer-resources/employer-bite-size-training.php>

There are currently six modules on Assumed Pensionable Pay (APP).

Further employer training modules which will be added to the website when they are completed.



Year-end 2020 - update

We are in the process of finalising our year-end 2020 requirements.

This year Annual Benefit Statements have been made available for scheme member's to view through their 'my pension ONLINE' as soon as their employers Year End reconciliation has been completed.

This has meant Annual Benefit Statements began being made available as early as 3 April 2020 with all being available to view by no later than 31 August 2020.

An e-mail will be sent to all employers in August to advertise the availability of the statements to view on 'my pension ONLINE'. You are welcome to then communicate this message to your staff.

'my pension ONLINE' portal:

Access to 'my pension ONLINE' can be found via the link below.

- 'my pension ONLINE' enables a member to...
- securely access their pension information
- calculate future pension benefits
- update address details
- update Expression of Wish
- check personal details held



LGPS bite-sized videos

The LGA have launched a series of bite-sized videos - "*pensions made simple*"

Each video is less than 4 minutes long and provides a short summary around a specific LGPS topic.

- What is a pension?
- How your pension works
- Looking after your pension
- Protection for you and your family
- Life after work
- Your annual allowance
- Your lifetime allowance



Click on the link below to view the videos:

<https://www.lgpsmember.org/more/Videos.php>

Updated LGS1B - reminder

As part of an employee's appointment process the Employing Authority should provide new employees with a copy of the short scheme guide (LGS1B) with their contract of employment. The LGS1B provides a summary of the LGPS and what it can provide for members.

The 2020/2021 LGS1B can be downloaded from the 'Employer Forms' section of the Pension Fund website. Please ensure this factsheet is included with new contracts of employment.

http://www.berkshirepensions.org.uk/downloads/file/37/lgs1b_brief_guide_to_the_lgps

The LGS1B highlights the benefits of being a member of the LGPS and provides a brief overview of:

- The cost of being a member of the LGPS
- What type of Scheme is the LGPS?
- The 50/50 Section
- Transferring former pension rights
- Death benefit information

2019 LGPS Annual Report

On 22 May 2020, Councillor Phillips (Chair of S A B) launched the 2019 LGPS England and Wales annual scheme report. Highlights from the report include:

- total membership increased from 5.8 million in 2018 to **5.9 million in 2019**, a rise of 0.6 percent.
- total assets **increased to £291 billion**, a change of 5.9 percent.
- local authority **returns on investment over 2018/2019 was 6.6 percent**. This was reflective of the market conditions during the year and set against the UK Return of 6.4 percent.
- the Scheme **maintained a positive cash-flow position overall**, including investment income.
- **over 1.7 million pensioners** were paid over the year.

The full report can be viewed via LGPS Board website:

<http://www.lgpsboard.org/index.php/schemedata/scheme-annual-report>



pension

Updated Employer Forms 2020/21

The Employer Forms section on our website contains Word/PDF versions of the pension forms we require for completion at different stages of an employee's LGPS scheme membership.

All forms can be downloaded via our website at:

https://www3.rbwm.gov.uk/bpf/info/2/employers/48/standard_forms

Form	Title	Reason for Use
LGS1B	Brief Guide to the Berkshire Pension Fund	Include with new contracts of employment issued from 1 April 2020
LGS10	Application to opt-in to the LGPS	Employees wishing to opt-in to the LGPS
LGS10B	Application for re-entry to the MAIN Section from the 50/50 Section	Employees wishing to opt back in to the MAIN Section from the 50/50 Section.
LGS5050	Application to opt-in to the 50/50 Section	Factsheet and application form for members wishing to opt-in to the 50/50 Section of the LGPS
LGS15A(5050)	Notification of Entry to the 50/50 Section of the LGPS	Formal notification to Berkshire Pension Fund advising of a member opting in to the 50/50 Section.
LGS15A	Admission to the Scheme	Formal notification to Berkshire Pension Fund advising of a member joining the LGPS
LGS15C	Withdrawal from the Scheme	Formal notification to Berkshire Pension Fund advising of a member opting-out, leaving or retiring from the LGPS
LGS15D	Opt-out Notification	Formal notification to the Berkshire Pension Fund of a member who has opted-out of the LGPS with no further entitlement to a pension. Please complete this form if the member has received a refund through payroll.

Employer Estimate Requests

EST3	Request for an Estimate of Pension Benefits for an active Member	Please complete this form to request an estimate of pension benefits for an active member. Employer estimate requests will be generated within 5 working of your request.
EST4	Request for an Estimate of Pension Benefits for a former Member	Please complete this form to request an estimate of pension benefits for a former member. Employer estimate requests will be generated within 5 working of your request.
LGS44	Early Retirement Costs	A factsheet for employers providing further information surrounding early retirement capital costs.

Leave of Absence

SCAPC 1	Action to be taken by Employer	Step by step instructions for employers regarding the process for buying back lost pension.
SCAPC 2	Specimen Letters	Template letters for employers to use when writing to their members about their leave of absence options
SCAPC 3	SCAPC Factsheet for members	Factsheet to be enclosed with the SCAPC letter when writing to the Employee.

Employer Factsheets

'Pension Pointers' are a series of topical factsheets exclusively designed for employers administering the Local Government Pension Scheme within Berkshire. Each factsheet contains information on a particular LGPS topic. The first five factsheets in the series are available to download from our website.

Factsheet No.	Name	What's inside?
1	Final Pay	<ul style="list-style-type: none"> • What is Final Pay? • Protected Final Pay • How to calculate Final Pay? • Final Pay calculation examples • Notification of Final Pay • Calculating Pension based on Final Pay
2	CARE Pay	<ul style="list-style-type: none"> • What is CARE? • Pension Build Up • How does a CARE Scheme Work? • CARE Scheme Example • Completion of CARE Pay on LGS15C
3	Contributions	<ul style="list-style-type: none"> • Employee Contributions - MAIN and 50/50 Sections • Assessing the Employee Contribution Rate • Employer Contributions • Paying Contributions to the Fund • Employer Policy Statement • Additional Contributions • Employer Contributions • Opting Out
4	Pensionable Pay	<ul style="list-style-type: none"> • Pensionable Pay • Definition of Pensionable Pay • Pensionable Pay Checklist • Assumed Pensionable Pay • Ill-Health and Death in Service APP
5	Retirement	<ul style="list-style-type: none"> • Normal Retirement • Early Retirement • Flexible Retirement • Redundancy and Efficiency Retirement • Ill-health Retirement • Late Retirement • Notice Periods and Forms • Estimate Requests

All the above factsheets can be found on our website via the link below:

https://www3.rbwm.gov.uk/bpf/info/2/employers/93/employer_factsheet

Register for ESS



What can I use ESS for?

ESS allows employers to view and amend their member data held on our pension administration system – Altair. ESS offers a wide range of features including:

- ✓ Create new starter pension records for your members
- ✓ Member search facility
- ✓ View and update general information (change of address, update marital status)
- ✓ Update part-time hours and weeks
- ✓ Perform benefit projections
- ✓ View member and non-member documentation
- ✓ Generate and print reports

How do I sign up to ESS?

A full ESS training guide can be found on our website via the link below:

http://www.berkshirepensions.org.uk/downloads/file/297/ess_training_guide

The guide is also broken down into 8 bite-sized areas for ease of reference:

http://www.berkshirepensions.org.uk/info/2/employers/96/employer_self_service

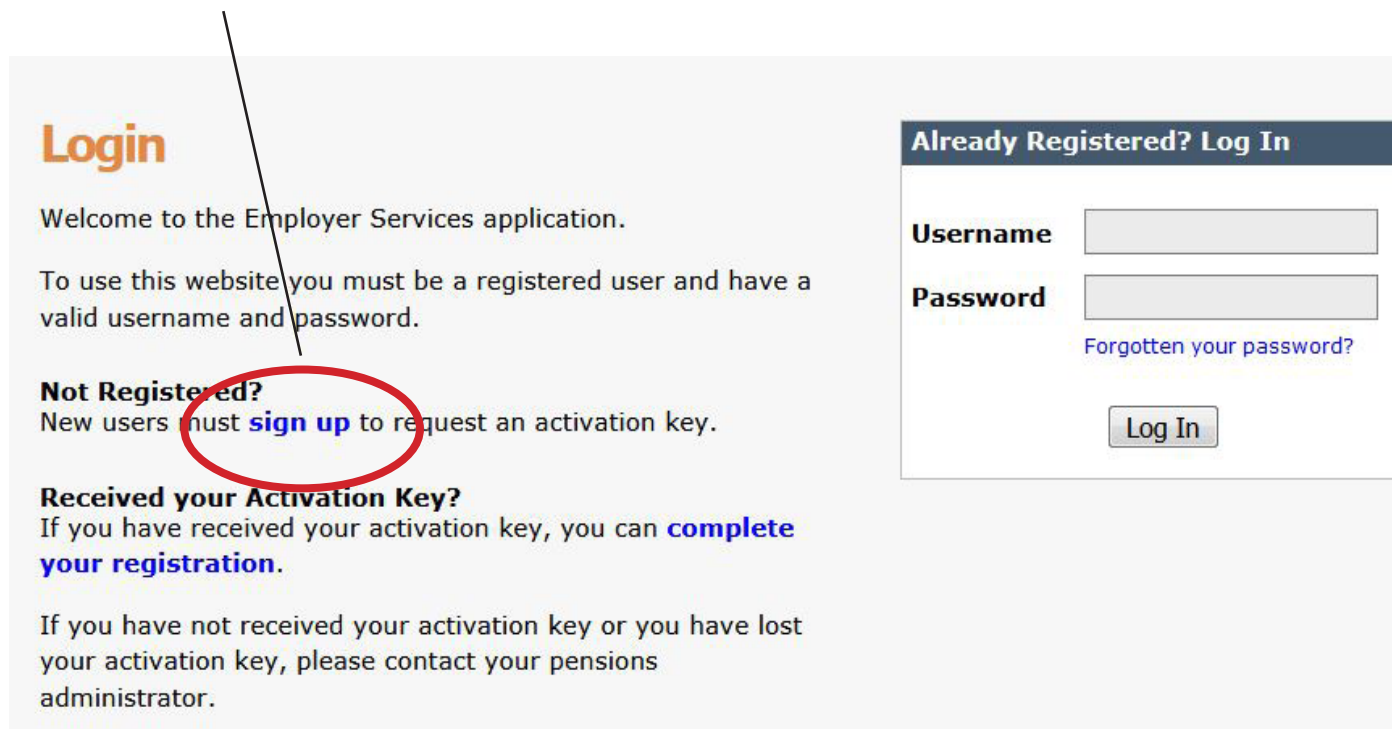
A step by step ‘sign up’ guide is available on the next page.



Visit the homepage of the ESS website:

<https://rcbpfess.pensiondetails.co.uk/employerservicesweb/login?cid=7>

STEP 1 - Click 'sign up' on the ESS homepage



Login

Welcome to the Employer Services application.

To use this website you must be a registered user and have a valid username and password.

Not Registered?
New users must **sign up** to request an activation key.

Received your Activation Key?
If you have received your activation key, you can **complete your registration**.

If you have not received your activation key or you have lost your activation key, please contact your pensions administrator.

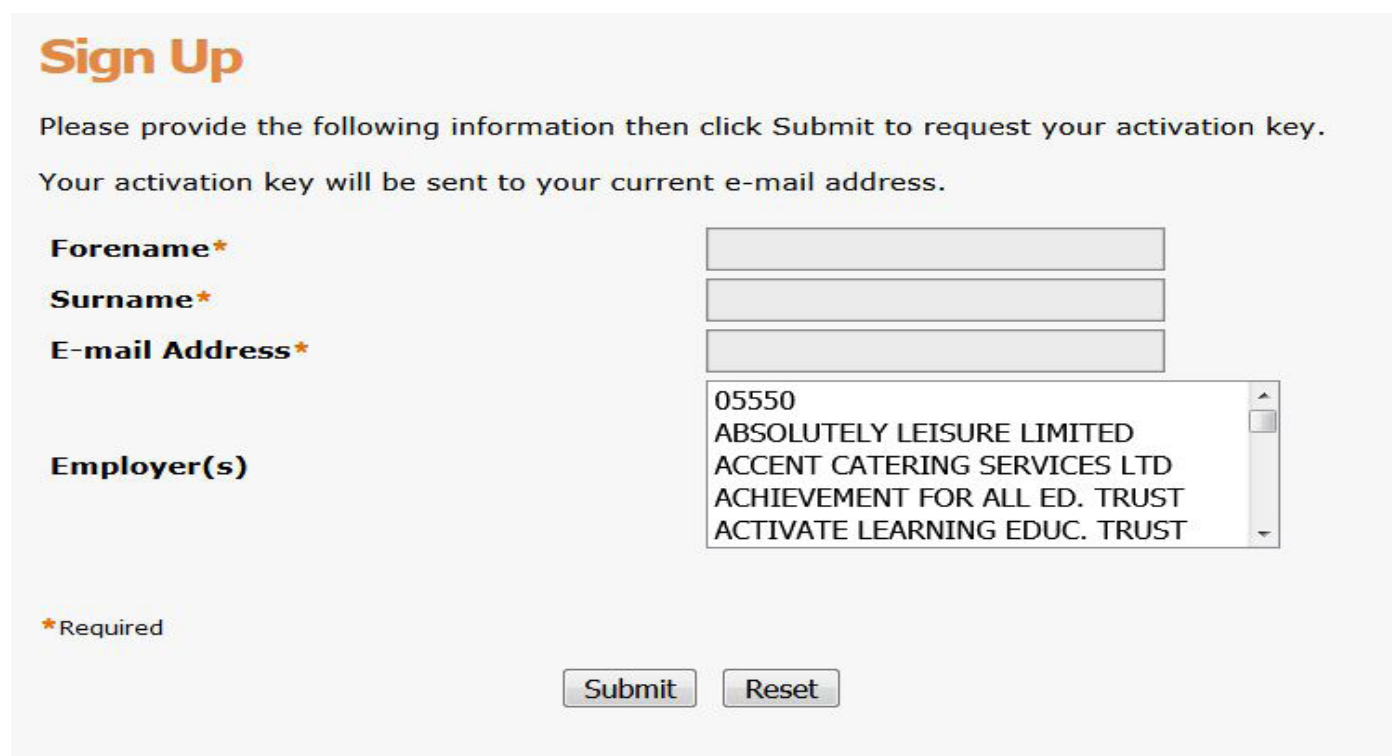
Already Registered? Log In

Username

Password

[Forgotten your password?](#)

STEP 2 - Enter your name, e-mail and employer name



Sign Up

Please provide the following information then click Submit to request your activation key.

Your activation key will be sent to your current e-mail address.

Forename*

Surname*

E-mail Address*

Employer(s)

*Required

Once you have submitted this information the creation of a unique Activation Key which will be e-mailed to you directly. When you have received your Activation Key please follow Step 3.

STEP 3 - Navigate back to the ESS homepage and click on “Complete your registration”

Login

Welcome to the Employer Services application.

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Not Registered?
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Received your Activation Key?
If you have received your activation key, you can [complete your registration](#).

If you have not received your activation key or you have lost your activation key, please contact your pensions administrator.

Already Registered? Log In

Username

Password

[Forgotten your password?](#)

STEP 4 - Re-enter your name and e-mail address, along with your Activation Key

Activate your Account¹

If you have received your activation key, please enter the following details and click the button to continue with your registration.

Forename^{*}

Surname^{*}

E-mail Address^{*}

Activation Key^{*}

^{*}Required

After you have entered the details above select “Continue”.

The user is then asked to enter a response to two security questions which can be selected from a drop down list.

Useful Links

Please find detailed below some further links to external websites containing information relating to the LGPS.

Berkshire Pension Fund website	http://www.berkshirepensions.org.uk/info/2/employers
Employer Self Service facility	http://www.berkshirepensions.org.uk/info/2/employers/96/employer_self_service
Employer Self Service User Guide	http://www.berkshirepensions.org.uk/downloads/file/297/ess_training_guide
National LGPS website	https://www.lgpsmember.org
LGPS Regs website	http://lgpsregs.org/index.php
HR Guide	http://www.lgpslibrary.org/assets/gas/ew/HRv3.11c.pdf
Payroll Guide	http://www.lgpslibrary.org/assets/gas/ew/Pv3.9c.pdf
The Pensions Regulator	http://www.thepensionsregulator.gov.uk/en/employers
State Pension Age calculator	https://www.gov.uk/state-pension-age
State Pension information	https://www.gov.uk/check-state-pension
‘my pension ONLINE’	http://www.berkshirepensions.org.uk/info/9/my_pension_online



Contact us

If you would like to discuss any items contained in this newsletter please do not hesitate to contact us on the numbers below:

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