

The Scribe

Spring 2021

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The newsletter for retired members of the Local Government
Pension Scheme in Berkshire and their dependants

THE ROYAL COUNTY OF
BERKSHIRE
PENSION FUND

Welcome

Welcome to the Spring edition of *The Scribe* - the newsletter for retired members of the Royal County of Berkshire Pension Fund and their dependants.

Firstly we hope you are keeping safe and well during these difficult and uncertain times.

The pension team remain committed in providing a high-quality service during these challenging times. We continue to monitor Government advice and as a result we have been working from home for many months. However we are still on hand to answer your pension queries and telephone lines are back to normal operating hours.

You will find enclosed the usual pension updates including confirmation of the pensions increase applied from 12 April 2021 on page four and your pay dates for the year ahead on page five.

You will receive a payslip in April and May this year along with your P60 statement for 2020/2021. An explanation of these documents is found on pages six to nine.

If you have any questions about your pension payments or the contents within this newsletter please do not hesitate to contact us.

Full contact details can be found on the reverse of this newsletter.

**Councillor Julian Sharpe,
Chairman, Berkshire Pension Fund Committee
and Berkshire Pension Fund Advisory Panel**

Please note our helpdesk number has changed to **01628 796 668**. The previous '0845' number is no longer in use.

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Pensions Increase 2021

Your Berkshire pension is increased annually in line with the Pensions Increase Order which is currently linked to the Consumer Prices Index (CPI). The increase is measured by the September to September adjustment in the CPI and is applied to your pension from the following April.

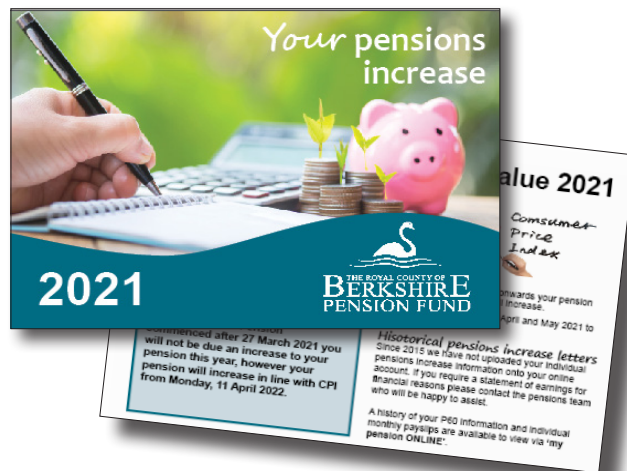
The 2021 increase is **0.5%** and will be applied to your pension from **Monday 12 April 2021**. The total value of your annual pension from 12 April 2021 is detailed on page three of your personalised pensions increase booklet enclosed with this newsletter.

Effective date	Percentage increase
12 April 2021	0.5%
6 April 2020	1.7%
8 April 2019	2.4%
9 April 2018	3%
10 April 2017	1%
11 April 2016	0%

Pensions increase booklet 2021

Your personalised 2021 pensions increase booklet is enclosed with this newsletter.

If your pension commenced **after 27 March 2021** you will not be due an increase to your pension this year, however your pension will increase in line with CPI from Monday 11 April 2022.



Pension pay dates 2021/2022

Your Berkshire pension is paid into your chosen bank or building society account on the last working day of each month (your December pension is paid slightly earlier in time for Christmas). We have detailed below your pension payment dates for the next 12 months for your convenience. **Please note these pay dates apply to UK bank accounts only.**

Friday 30 April 2021
Friday 28 May 2021
Wednesday 30 June 2021
Friday 30 July 2021
Tuesday 31 August 2021
Thursday 30 September 2021
Friday 29 October 2021
Tuesday 30 November 2021
Thursday 23 December 2021
Monday 31 January 2022
Monday 28 February 2022
Thursday 31 March 2022



Pension payslips

A payslip will normally be issued to you if your net monthly pension payment has changed by more than 50 pence from the previous month. However you will automatically receive a payslip in April and May to reflect the pensions increase applied from April each year.

Monthly payslip *explained*

A payslip is issued to you if your net monthly pension payment changes by more than 50 pence from the previous month. You will automatically receive a payslip in April and May 2021 to reflect the pensions increase applied from **12 April 2021**. Your payslip layout is explained below...

Payments	Value
1	
Gross Pay	2

Deductions	Value
3	
Total Deductions	4

Pay Details
Pension Number 5
NI Number
Tax Code 6
Pay Date / Pay Period 7
P.A.Y.E Ref.
Tax District
Sort Code
Account Number
B.Society Ref.

Year to Date	8
Gross Pay	
Taxable Pay	
Tax	
GAYE	
Other Deductions	
P45 Pay	
P45 Tax	

Net Pay

Monthly payslip *explained*

- 1 **Payments** - The elements which make up your Berkshire Pension are displayed here. *Please note:* the pensions increase figure is a cumulative total of all your pension increases from the start of your pension.
- 2 **Gross Pay** - This is the total pension value (before tax) due to you in the current month.
- 3 **Deductions** - This is the total amount of tax you have had deducted from your gross pension in the current month. If the letter 'R' is displayed after the amount quoted this means you have been paid a tax refund. Any other deduction will also be shown here e.g Give As You Earn (GAYE).
- 4 **Net Pay** - Amount of pay after deductions which will be credited to your bank account on your payment date.
- 5 **Pension Number** - This is your pension reference number and is made up of five numbers and a letter e.g. 12345A. Please quote this reference if you contact the Berkshire pension team.
- 6 **Tax Code** - This will be the tax code we are currently operating for you. If **M1** appears after your tax code, your tax code has been operated on an emergency basis. If you have a query on your tax code please contact the tax office directly on **0300 200 3300**.
- 7 **Pay Date** - The date your pension credits your bank account. Normally the last working day of the month (see page five).
- 8 **Year to Date** - These are the pay figures you have received to date within this tax year.

Don't forget you can view your monthly payment details on your online account - turn to page seventeen for more information.

Your 2021 P60

Your P60 for the tax year 2020/2021 will be issued in advance of the HMRC deadline of 31 May 2021. We hope to post your P60 to you in April 2021.

Pension Fund name and address

Royal County of Berkshire Pension Fund
Minster Court
22-30 York Road
Maidenhead
Berkshire
SL6 1SF

Pensioner's details

National
insurance
number

Surname

First two
forenames

Pension
payroll number

Previous
employment(s)

Pension
paid

Total
for year

* Figures shown here should be used for your tax return if you get one.

End of year certificate P60 Tax year to 5 April 2021

HM Revenue & Customs Office Name
Devon Area
Tel: 0300 200 3300
PAYE Reference: 070/R5200 2

Pension and income tax details

Pay £ p Tax deducted £ p

Pension *

Tax deducted* R=net refund

Pension

Tax deducted

Final tax code

Your 2021 P60 explained

- 1 **Pension payroll no** - This is your pension reference number and is made up of five numbers and a letter e.g. 12345A. Please quote this reference if you contact the Berkshire pension team.
- 2 **PAYE Reference - 070/R5200** - This is the tax reference number for the Berkshire Pension Fund and should be quoted if you contact HMRC. Full contact details for HMRC can be found on page eleven.
- 3 **Previous employment – pay/tax deducted** - These two boxes will show any pay and tax from a previous employment in the same tax year as you left your previous job.
- 4 **Pension paid** - This is the total pension you have received in the current financial year before tax is deducted.
- 5 **Tax deducted** - This is the total amount of tax you have had deducted from your pension in the current financial year.
- 6 **Final tax code** - This is your final tax code of the year. If **M1** appears after your tax code, your tax code has been operated on an emergency basis. If you have a query on your tax code please contact the tax office directly on **0300 200 3300**.

You can view your historical P60 documents via your online account. Turn to page seventeen for more information.

Please keep your P60 in a safe place for future reference.

Covid-19 LGPS update

The past year has been a very uncertain and difficult time for many of you. We would like to reassure you that the Berkshire pension team are doing everything we can to minimise the impact that the pandemic has had on the service we provide our scheme members and employers.

We continue to monitor Government advice and the pension team continue to work from home at this time.

Our office in Maidenhead remains closed to visitors at present, but telephone lines are back to normal operating hours so please do contact us if you have any questions about your pension. We are also able to continue sending and receiving post. Full contact details can be found on the reverse of this newsletter.

Alternatively you may wish to use our self-service facility – **‘my pension ONLINE’** to check your monthly pension payments, update your address or view your P60 documents (see page seventeen for more information).

Will my LGPS pension value reduce as a result of the pandemic?

During these uncertain times it is understandable that a lot of our members have concerns about their pension value and how this may be affected by stock market changes due to the financial impact of Covid-19.

Your LGPS pension is guaranteed and will continue to be paid to you in full on a monthly basis and will be increased in line with the Consumer Prices Index (CPI) every April.

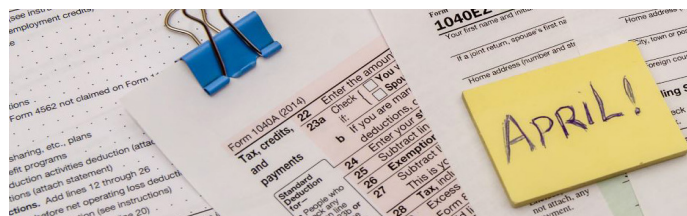


Tax office contact details

If there is a change to your tax code, the tax office will issue an electronic notification to our Pension Payroll team to confirm details of the change.

If you wish to query your tax code you must contact the tax office directly. When contacting the tax office please quote the tax reference for the Berkshire Pension Fund - **070/R5200**.

Postal address	HM Revenue & Customs Pay As You Earn PO Box 1970 Liverpool L75 1WX
Telephone	0300 200 3300
Website	www.hmrc.gov.uk



2021/2022 tax-free personal allowance

Most people in the UK get a personal allowance of tax-free income. This is the amount of income you can receive before you pay tax. The amount of income tax you pay in each tax year depends on:

- **how much of your income is above your personal allowance**
- **how much of this falls within each tax band**

The standard personal allowance from **6 April 2021** to **5 April 2022** increases to **£12,570**.

Do you live in Scotland? If you live in Scotland you will receive the same personal allowance for 2021/2022 as quoted above, but your tax bandwidths will be different. HMRC will determine if you are a Scottish tax payer.

Please note - the income tax you pay is calculated based on all your taxable income from all sources (including your State Pension).

Keeping us updated

It is important that you inform us of any change to your personal details such as a change of address, marital status or change in name.

If you need to notify us of any of these changes you can do so by e-mailing **info@berkshirepensions.org.uk**

If you are changing your name or marital status please provide us with the accompanying certificate/documentation.

The pension team can take changes of address over the telephone, by e-mail, via our online portal or we have provided a form on page thirteen for your convenience.



Changing your bank details

If you change your bank details we require confirmation in writing with your normal signature for security reasons. We have provided a form on page fourteen for you to complete and sign, or alternatively you can write to us directly:



Royal County of Berkshire Pension Fund
Minster Court
22-30 York Road
Maidenhead
SL6 1SF

Please provide your six digit sort code and eight digit account number along with your Building Society Reference number (if applicable).

Change of address notification

Please complete the form below with your new address details:

Your personal details

Surname

Effective date of change

Forenames

E-mail

National Insurance no.

Mobile tel no.

Pension no.

Landline tel no.

Old address

Your signature

Postcode

Date

New address

Postcode

Please ensure you have signed and dated this form before returning it to **Royal County of Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF**



Change of bank details notification

For security reasons, we are unable to accept notifications of bank changes over the telephone or by e-mail. Please complete the form below to confirm your new account details:

Your personal details

Surname
Forenames
NI no. or Pension no.
Landline tel no.
Mobile tel no.
E-mail

Effective date of change
Building society reference no. (if applicable)
Your signature
Date

New bank details (UK accounts only)

Account name
Sort code (6 digits)
Account no. (8 digits)

Please ensure you have signed and dated this form before returning it to the **Royal County of Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF**



The ‘McCloud’ judgement

When the LGPS changed from a Final Salary to a Career Average pension scheme in 2014, protections for older scheme members were introduced. Similar protections were provided in other public sector pension schemes.

As previously reported the Court of Appeal ruled that younger members of the Judges’ and Firefighters’ Pension schemes have been discriminated against because the protections did not apply to them.

The Government has confirmed that there will be changes to all main public sector schemes, including the LGPS. This ruling is often referred to as the ‘**McCloud judgment**’.

The Government is still considering exactly what changes need to be made to remove the discrimination from the LGPS. **If you qualify for protection it will apply automatically (even if you are retired) - you do not need to make a claim.**

For more information, please visit the national LGPS website: https://lgpsmember.org/news/story/mccloud_qanda.php

Pension Scams awareness

Although it is not possible to transfer your pension to another pension provider because it is in payment to you, the Pension Fund has a duty of care to make sure you are aware of pension scams that often can be hard to spot.

Scammers can be articulate and financially knowledgeable, with credible websites, testimonials and materials. Scam tactics include:

- **Contact out of the blue**
- **Promises of high/guaranteed returns**
- **Free pension reviews**
- **Access to your pension before age 55**
- **Pressure to act quickly**

Scammers design attractive offers to persuade you to transfer your pension pot to them (or to release funds from it). It is often then invested in unusual and high-risk investments like overseas property, renewable energy bonds, forestry, storage units, or simply stolen outright.

If you suspect a scam report it to the Financial Conduct Authority (FCA) by contacting their consumer helpline on **0800 111 6768** or using the reporting form at **www.fca.org.uk**

Quick Q&A

Can I request a duplicate P60? P60 documents relating to previous years can be found in the 'Payroll' section of your online account. Alternatively you can contact the pension team to request the details you require.

I require a relative to act on my behalf concerning my financial affairs - what information do you need? If your representative holds Power of Attorney we will require sight of this document to hold on our records (scanned/ photocopies are acceptable).

If a Power of Attorney is not in place you can instead write to us to provide contact details of your chosen representative.

I am moving abroad. Can I have my pension paid overseas and is there a charge for this?

If you live abroad you can request to have your monthly pension paid into an account in the country of your residence.

This service is provided by **Western Union** through the **Overseas Payment Service (OPS)** and you may find this method of payment more convenient than having your pension paid into an account in the United Kingdom.

If you choose to have your pension paid via OPS, your pension will be credited to your personal bank account in your local currency. However, please note that not all countries are able to offer the OPS facility.

All administration charges for this service will be met by the Royal County of Berkshire Pension Fund.

Can I have my pension paid weekly, quarterly or annually? Unfortunately we are unable to change the frequency of your pension payments. Pensions are paid on the last working day of every month (with the exception of December when your payday is slightly earlier in time for Christmas).



Take control of your pension

'my pension ONLINE'

is an internet based application which enables you to securely access and update your own pension details online via the Royal County of Berkshire Pension Fund website from the comfort of your own home or workplace using a desktop PC, laptop, smartphone or tablet.



As a **Retired** or **Dependant** member of the scheme you can:

- **View your personal details**
- **Change your address**
- **View your P60 and payment history**
- **Access all publications**
- **Calculate the value of your dependant benefits**

To register for 'my pension ONLINE' or to log in to your existing account please visit:

www.berkshirepensions.org.uk

Upload your documents *online*

Did you know you can upload documents to your own pension record? Rather than sending us forms in the post or e-mailing us you can upload documents securely via 'my pension ONLINE' so that they appear on your pension record.

This is particularly useful if you need to send paperwork to us, such as a change in marital status or change of name.

The '**Document upload**' facility can be found in the '**Documents**' section of your online account.



Spring Sudoku

In our Autumn 2020 edition of *The Scribe* we invited our readers to try our word search competition. Thank you to everyone who entered.

For another chance to win a £25 Marks & Spencer gift card, why not have a go at our Spring Sudoku competition?

Please send your entry to **Joanne Benstead, Royal County of Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, SL6 1SF** to reach us by **31 July 2021**. The winner will be drawn at random from the entries received. Good luck!

Please note this competition is not open to members of the administration or investments pension teams.

Name	
Address	
Postcode	
Tel. number	

Fill in the squares in the grid, so that each row, each column and each 3 x 3 contains all the digits from 1 - 9.



		9	1		7	6		3
	6			3	4			7
					1	4		2
	3	4	8		6	5	7	
2		7	3					
5			7	1			8	
7		1	5		9	3		



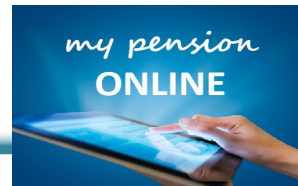
Contacts directory

We have provided some pension related contacts below which you may find helpful:

State Pension
www.gov.uk 0800 731 0469
Citizens Advice Bureau
www.citizensadvice.org.uk
Age UK
www.ageuk.org.uk 0800 678 1602
The Money Advice Service
www.moneyadviceservice.org.uk 0800 138 7777
The Pensions Advisory Service
www.pensionsadvisoryservice.org.uk 0800 011 3797



Contact us



Royal County of Berkshire Pension Fund

Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF

Pensions Helpdesk: 01628 796 668

lines are open Monday to Thursday 8.30am to 5pm and Friday 8.30am to 4.30pm

E-mail: info@berkshirepensions.org.uk

Website: www.berkshirepensions.org.uk

If you would like this newsletter in large print or audio please contact us on 01628 796754 or e-mail info@berkshirepensions.org.uk

The Royal Borough of Windsor & Maidenhead is the administering authority to the Royal County of Berkshire Pension Fund

www.rbwm.gov.uk



Royal Borough
of Windsor &
Maidenhead