


The Quill



Spring 2022

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The newsletter for active members of the Local Government
Pension Scheme in Berkshire



THE ROYAL COUNTY OF
BERKSHIRE
PENSION FUND

Welcome

Welcome to the Spring edition of *The Quill* - the newsletter for active members of the Royal County of Berkshire Pension Fund. We hope this newsletter finds you well.

You will find this edition of *The Quill* full of interesting LGPS news and features.

Climate change and responsible investment is high on our agenda and we have released a statement on Environmental, Social and Governance and published our Responsible Investment (RI) policy outlining its values, principals and priorities. In this issue our Head of Pension Fund, Damien Pantling, has explained in more detail how the Fund is responding to climate change – turn to pages 12 and 13.

You will also find enclosed the usual pension updates including the CARE pension

reevaluation confirmation on page 4 and the employee pension contribution bandings for 2022/2023 on page 5.

If you have any questions about your pension 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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LGPS Key Benefits...

- A **secure pension** payable for life
- **Life cover** from day one of your membership
- **Tax relief** on your contributions
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- Option to exchange annual pension for **tax-free cash**
- Option to **pay more...or less**

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CARE Revaluation 2022

The rate of pensions increase is currently linked to the Consumer Prices Index (CPI) and is calculated in line with the CPI index based on the 12 months to September. Your CARE pension built up each scheme year is revalued in line with CPI from 1 April.

As the September 2021 CPI rate was 3.1%, your active pension account will be revalued from **1 April 2022** by **3.1%**.



Deferred and retired Scheme members will receive an increase of 3.1% to their pensions from **11 April 2022**.

Effective Date	CARE Revaluation Rate
1 April 2022	3.1%
1 April 2021	0.5%
1 April 2020	1.7%
1 April 2019	2.4%

Calculating your CARE pension

- Membership built up within the LGPS since 1 April 2014 is part of the Career Average Revalued Earnings (CARE) Pension Scheme.
- The benefit you build up in a CARE scheme is calculated using the actual pensionable pay you receive during each 'scheme year' (a scheme year runs from 1 April to 31 March). If you are in the MAIN section of the LGPS, every scheme year 1/49th of your pensionable pay is added to your 'Pension Account'. At the end of the scheme year it is adjusted to take into account the cost of living.
- The next year the same thing happens again and so on. If you are paying into the 50/50 section of the LGPS you will build up annual pension based on 1/98th of the pensionable pay you receive each scheme year.

$$\text{Pensionable Pay} / 49 = \text{Annual Pension}$$

Pension contribution bandings 2022/2023

The contribution rate you pay each month is based on the annual pensionable pay you earn.

There are nine contribution bandings ranging from **5.5% to 12.5%**. Every April your employer will apply the appropriate rate of contribution for each contract of employment by matching your annual pensionable pay to the appropriate band in the contribution table. The contribution bandings for **2022/2023** are:

Band	Actual pensionable pay for an employment	MAIN Section contribution rate
1	Up to £15,000	5.5%
2	£15,001 to £23,600	5.8%
3	£23,601 to £38,300	6.5%
4	£38,301 to £48,500	6.8%
5	£48,501 to £67,900	8.5%
6	£67,901 to £96,200	9.9%
7	£96,201 to £113,400	10.5%
8	£113,401 to £170,100	11.4%
9	£170,101 or more	12.5%

Pension contributions and tax relief

Contributions are deducted from pay before tax. This means that for an employee who pays tax at 20%, every £1 contributed to the scheme actually only costs 80 pence.

What is pensionable pay? Pensionable pay is the amount of pay on which contributions are deducted. This includes all pay received in respect of overtime worked and any additional hours worked in excess of contractual hours.

Your pensionable pay is used to calculate your annual pension every year under the CARE Scheme. Please check with your Payroll Department if you have a question about your pensionable pay.

- **Calculate your monthly cost** - use the
- online calculator to find out how much you
- pay each month from your salary based on
- your contribution banding: [https://www.igpsmember.org/help-and-support/tools-](https://www.igpsmember.org/help-and-support/tools-and-calculators/)
- [and-calculators/](https://www.igpsmember.org/help-and-support/tools-and-calculators/)

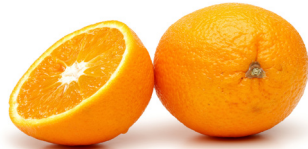
Contribution flexibility - *pay less*

The LGPS offers you the flexibility to pay half your normal contribution rate and build up half your normal pension. This is called the 50/50 section.

If you have more than one employment you can elect to join the 50/50 section in one, some or all your employments.

The table opposite shows the contribution rate you would pay under the 50/50 section of the LGPS for the period **1 April 2022 to 31 March 2023**.

Under the 50/50 section your annual pension builds up based on **1/98th** of your pensionable pay each year rather than **1/49th** under the MAIN section.



Please note: Regardless of which section of the LGPS you are in, you retain full life cover and you are fully protected under ill-health retirement regulations.

Band	Actual pensionable pay for an employment	50/50 Section contribution rate
1	Up to £15,000	2.75%
2	£15,001 to £23,600	2.9%
3	£23,601 to £38,300	3.25%
4	£38,301 to £48,500	3.4%
5	£48,501 to £67,900	4.25%
6	£67,901 to £96,200	4.95%
7	£96,201 to £113,400	5.25%
8	£113,401 to £170,100	5.7%
9	£170,101 or more	6.25%

Example - MAIN section versus 50/50 section based on an annual salary of £18,000 (£1,500 per month).

SECTION	MAIN	50/50
Percentage per month	5.8%	2.9%
Annual pension build up	£367.35	£183.67
Death in service grant	£54,000	£54,000

Retirement reminders

Early voluntary retirement from age 55 - If you are aged 55 or over and have at least two years membership of the LGPS you can choose to draw your benefits providing the contract in which you built up those benefits has ended. If you choose to take your pension before your Normal Pension Age (NPA) the value of your benefits will be reduced to reflect early payment. The amount of any reduction to your benefits will be based on how many years and days earlier than your NPA you draw them.

Normal Pension Age (NPA) - Your NPA within the LGPS is in line with your State Pension Age (with a minimum age of 65). If you retire and claim your pension benefits at your NPA your benefits will be released without any actuarial reduction.

Redundancy/Business efficiency - If you are over the age of 55, have at least two years of LGPS membership and you are retired on redundancy or business efficiency grounds you will be entitled to the early release of your pension benefits without an early retirement percentage reduction being applied.

Required Notice Periods

Early voluntary retirement before age 60

Three months written notice period required to be sent to pension team via e-mail or post.

Early voluntary retirement from age 60

No separate notice period required by pension team, pension options provided to member on formal confirmation of leaving details from employer.

Redundancy/Business efficiency retirement

Pension options provided to member on formal confirmation of leaving details from employer. No separate notice period required.

A look ahead... It was announced in November 2021 that the normal minimum pension age (NMPA) will increase from 55 to 57 in April 2028. NMPA is the earliest age from which you can take your LGPS pension (unless you are retiring on ill-health grounds). We will keep you informed of these changes in future editions of *The Quill*.

2022 is valuation year

Every three years the Berkshire Pension Fund is required to appoint an independent actuary to carry out a valuation of the Fund.

The valuation is a health check to see if the Fund's assets are sufficient to meet its liabilities. It is carried out by the actuary to the Fund, Barnett Waddingham.

Employer contribution rates for the forthcoming three year period (**1 April 2023 to 31 March 2026**) are set as part of the valuation process which takes place in April 2022.

Once the valuation has been completed the full report will be published on our website. The 2019 valuation report is available on the '**Publications**' section of our website:

<https://www.berkshirepensions.org.uk/bpf/publications/pension-fund-reports>

Annual Report and Accounts

The draft Annual Report and Accounts for 2020/2021 is available on our website, where you will also find reports from previous years.



Keep ahead of the scammers

Pension scams can be hard to spot. Scammers can be articulate and financially knowledgeable, with credible websites, testimonials and materials that are hard to distinguish from the real thing.



What are the warning signs?

- **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...

- **Report 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
- **Report to Action Fraud** on 0300 123 2040 or at www.actionfraud.police.uk

If you're in the middle of a transfer, contact your provider immediately and then get in touch with MoneyHelper at: www.moneyhelper.org.uk

Visit the ScamSmart website for more detailed information about the latest scams.

<https://www.fca.org.uk/scamsmart>

Boost your pension income with APCs

If you are in the MAIN section of the LGPS you can pay extra contributions to purchase additional annual pension - these are known as ***Additional Pension Contributions (APCs)***.

You can pay **APCs** as regular monthly contributions over a number of complete years (minimum 12 month term) or you can pay a lump sum either from your salary or paid directly to the Pension Fund.

The cost to purchase additional annual pension through APCs is determined by your **age, term of payment** and the **amount you wish to purchase**.

You can find out the cost of buying additional annual pension by using an online APC calculator.

<https://www.lgpsmember.org/help-and-support/tools-and-calculators/>

Alternatively you can contact the pension team to request an individual APC quotation.

For more information on APCs please contact the pension team who will be happy to help.

Please note: any amount of additional annual pension purchased, whether a pro rata amount or the full amount will be subject to a percentage reduction if payment of your benefits commences before your Normal Pension Age.

Tax Relief and APCs

If you pay APCs through your Gross monthly salary and you are a tax payer you will receive tax relief at source. If you choose to make a lump sum payment directly to the Pension Fund, you will need to arrange tax relief directly with HMRC.

Topping up your pension with **AVCs**



Under the LGPS you can pay Additional Voluntary Contributions (AVCs) to our in-house AVC scheme run by **Prudential**.

You can pay a monthly contribution and choose how you would like your contributions to be invested. AVCs are invested separately from the main LGPS Fund and a number of investment opportunities are available to you.

AVCs are deducted from your monthly salary so you will receive tax relief automatically on the contributions you pay at your marginal rate. This means that your LGPS contributions and your AVCs are deducted from your Gross pay before income tax is calculated.

Deductions commence from the next available pay date following your election to pay AVCs and you can vary or cease payments at any time whilst you are contributing to the LGPS.

As AVCs are investment based, it's important to remember that the value can go down as well as up and you may not get back the amount you put in.

If you have an AVC fund with Prudential, you have a number of options available at retirement:

- take up to 100% of your AVC fund as a tax-free cash lump sum at the point you claim your LGPS pension (as long as you are within certain tax limits to do so)
- use your AVC fund to buy an annuity pension on the open market
- use your AVC fund to buy an additional amount of annual pension within the Berkshire Pension Fund

To find out more about AVCs and how to start contributions visit:

<https://www.pru.co.uk/rz/localgov/>

Responsible investment update

Dear Scheme members,

The Royal County of Berkshire Pension Fund (the Fund) is committed to responsible investment (RI) and engagement, and works with its specialist investment manager Local Pensions Partnership Investments Ltd (LPPI) to implement its investment portfolio. Since 2018 the Fund has been in the process of transitioning its assets into pooled investment arrangements where it is able to benefit from increased scale and resources which are enabling improved evaluation of risks and greater capacity to engage and mitigate these risks.

In the wake of COP 26 (Glasgow – Nov 2021), I wanted to take this opportunity to update you on some of our key RI activities along with a few highlights on the work the Fund has been doing to tackle climate change head-on.

December 2020: the Pension Fund Committee took a decision to join the Local Authority Pension Fund Forum (LAPFF), an organisation that represents the majority of Local Government Pension Scheme (LGPS) Funds, proudly protecting £300bn of local authority pensions by promoting the highest standards of corporate governance and corporate responsibility.

This ensures that, among several other positive deliverables, carbon intensive companies are effectively held to account. The LAPFF strongly promote engagement and behaviour change which is aligned with the Fund's RI policy. This decision enhances the existing arrangement, whereby Robeco act on our (and LPPI's) behalf as corporate engagement partners – further holding companies to account to maintain good governance.

March 2021: The Pension Fund Committee agreed a Responsible Investment (RI) policy supported by several values, principles, and priorities. An Environmental, Social and Governance (ESG) public statement was also released clarifying the Fund's commitment to long-term responsible investment of your pension savings.



September 2021: Ahead of COP26 in Glasgow, LPPI declared a commitment to net-zero greenhouse gas emissions by 2050, joined the Institutional Investors Group on Climate Change (IIGCC) and has become a signatory to the Net Zero Asset Manager initiative. As a member, LPPI will be informed by the IIGCC's Net Zero Investment Framework which is industry leading.

December 2021: the Pension Fund Committee took a decision to renew membership with the LAPFF and continue to retain membership for the foreseeable future. LPPI also appointed Chronos, an industry leader in sustainability, to advise and support the net-zero 2050 plan and ensure it is put into action. LPPI separately achieved Planet Mark certification, acknowledging continuous progress and action in reducing its own carbon footprint. In addition, the committee approved and published a RI report and dashboard which gives insight into the funds engagement activities as well as providing an x-ray analysis into the Fund's investment portfolio and RI outcomes.

January 2022: LPPI took a decision to completely divest extractive fossil fuel companies from the Global Equities Fund (GEF), a portfolio that makes up around 45% of the entire Pension Fund's investments.

Whilst the holdings in extractive fossil fuel companies were comparatively small and immaterial (just 0.4% of the GEF, less than 0.2% of the entire Fund), this decision represents an example of how carbon intensive companies are no longer being considered optimal from an investment and stewardship standpoint.

RI, ESG and the Fund's response to climate change remain high up on the agenda and effectively underpin all investment decisions. This is far from a tick box exercise and is continuously being monitored, adapted, and improved in conjunction with industry best practice. By means of an example, the committee have recently established a RI working group, seeking to ensure that the Fund's RI policies and procedures remain fit for purpose in the changing world. All policies, statements and reports referred to above can be found on the Fund's website:

<https://www.berkshirepensions.org.uk/bpf/publications> along with supporting policies available on LPPI's website

<https://www.localpensionspartnership.org.uk/Investment-management/Responsible-investment> should you wish to read.

Damien J Pantling

**Damien Pantling CPFA
Head of Pension Fund**

Pension estimates

In order to help you plan for retirement the pension team are happy to provide a projection of your retirement benefits on request. However we are limited to providing a maximum of **two** estimates per calendar year per employment (if you require the conversion option to be included this will not be counted as a separate request).

If you are retiring on redundancy, business efficiency, flexible retirement or ill-health grounds please contact your employer directly to request an estimate of pension benefits.

Why not calculate your estimates online?

You can use the '**Benefit Projector**' located in the Pension Benefits section of 'my pension ONLINE' to predict your pension income at a future retirement date. You can run through as many estimates as you wish to different retirement dates in the future.

Please note: pension figures provided in this way are estimates only. Full details will be confirmed to you on formal notification of your retirement.

Tracing lost pensions

Do you have any pensions you have lost contact with over the years? If so why not contact the Pension Tracing Service.

The service is free and helps reunite people with their lost pensions, giving details of providers to help people track them down.

You can trace contact details for lost pensions by using the online portal at <https://www.gov.uk/find-pension-contact-details>

Alternatively you can request contact details by telephone on **0800 731 0193**.



Pension planning - *Log in to your online account*



'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 an *Active* member of the scheme you can:

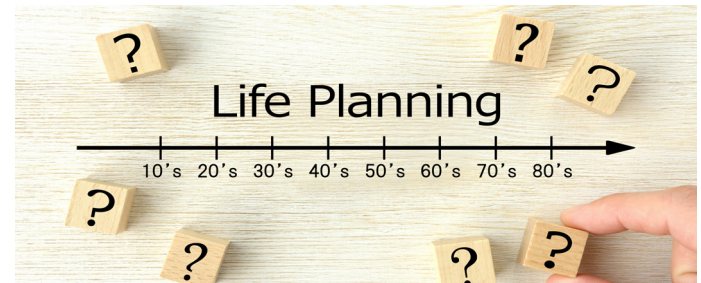
- **view/update your personal details**
- **update your Expression of Wish nomination**
- **perform benefit calculations**
- **view your annual benefit statements**
- **access all factsheets and newsletters**

To register for 'my pension ONLINE' or to log in to your existing account please visit www.berkshirerpensions.org.uk

Calculate your pension figures online

You can use our online '**Benefit Calculator**' to calculate your projected pension at any retirement date you choose between age 55 and 75. You can try out different scenarios and find out what your pension benefits would be at different retirement dates.

The calculator also allows you to estimate the maximum lump sum you could claim under the pension conversion option at retirement. Under the conversion option you receive a larger lump and a smaller pension.



Keep us up to date

It is important that you inform us of any change to your personal details such as 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@berkshirerepensions.org.uk

If you are changing your name or marital status please provide us with the accompanying certificate/document (a photocopy or scanned copy is acceptable).

The pension team can take changes of address over the telephone, by e-mail or you can update your address via our online portal - 'my pension ONLINE' see **page 15** for more information.

Annual Benefit Statements

Every year your annual benefit statement is available to view via your online account by 31 August.

Your annual benefit statement provides you with the current value of your annual pension calculated to 31 March and your projected annual pension assuming you remain in the pension scheme until your Normal Pension Age.

You can find your statement in the '**My Documents**' section of 'my pension ONLINE'. To find out more see page 15



Berkshire Pension updates

Pension Age Awards

We are pleased to announce that the Royal County of Berkshire Pension Fund were shortlisted in two categories at the Pension Age Awards 2022: **Pension Scheme Communication Award and Pensions Administration Award.**

The awards took place on 23 February 2022.

Berkshire Pension Fund Annual Meeting 2021

We held our Annual Meeting online on 16 December. A recording of the meeting along with a copy of the presentation slides can be found on our website:

<https://www.berkshirerpensions.org.uk/bpf/news/berkshire-pension-fund-annual-meeting-2021>

- **Jargon Buster!** - Definitions of the key terms used in the LGPS

- **Accrual Rate** - the rate at which your pension benefits build up. The accrual rate since 1 April 2014 has been 1/49th: - **Pensionable Pay / 49 = Annual Pension**

- **CARE** - from 1 April 2014 the LGPS became a Career Average Revalued Earnings Scheme.

- **Consumer Prices Index** - the measure of inflation used to increase pension benefits within the LGPS.

- **Death Grant** - a tax-free lump sum payable if you pass away as an active member. You can nominate your beneficiary(ies) by completing an Expression of Wish form (see page 19).

- **MAIN Section** - under the MAIN section you pay your normal pension contribution and receive the normal pension build up. An alternative to the MAIN section is the 50/50 section.

- **Retirement Grant** - a tax free lump sum payable at retirement.

Protection for your family

As an active member of the LGPS you have peace of mind that should the worst happen, your loved ones will be provided for. If you pass away whilst an active member of the LGPS a survivor's pension is payable to:

- a husband or wife
- civil partner
- co-habiting partner
- children - under the age of 18 or up to age 23 if still in full time education.

Is your Expression of Wish form up to date?

In addition to the survivor's pension, a Death Grant is payable equal to three times your annual Assumed Pensionable Pay (APP) at date of death, no matter how long you have been a member of the pension scheme.

If you have not already done so you can choose who you would like to receive any Death Grant payable by completing an 'Expression of Wish' form on the opposite page. You can also update your beneficiaries by logging into your online account.

Co-habiting partners

If you pass away and leave a co-habiting partner he or she, may become entitled to part of your pension.

For a co-habiting partnership pension to apply both you and your partner **MUST** satisfy the following conditions at your date of death:

- Your co-habitation had been continuous for at least 2 years at the date of death
- You are free to marry or enter into a civil partnership with each other at any time
- You are living together as if husband and wife or civil partners
- You are not living with a third person as if husband or wife or civil partners
- Either your partner is financially dependent upon you or you are financially inter-dependent upon each other

'Expression of Wish' form

In the event of my death I wish the administering authority for the Local Government Pension Scheme to make payment of any lump sum death grant to which entitlement may arise by virtue of my membership of the Scheme to the beneficiary(ies) listed below:

Beneficiary 1		
Name	Relationship	Proportion (%)
Date of birth (if known)	Address	

Beneficiary 2		
Name	Relationship	Proportion (%)
Date of birth (if known)	Address	

Beneficiary 3		
Name	Relationship	Proportion (%)
Date of birth (if known)	Address	

Beneficiary 4		
Name	Relationship	Proportion (%)
Date of birth (if known)	Address	

Please note your Expression of Wish form will only be valid if the proportions listed above total 100%

IMPORTANT: If you have nominated your husband, wife, co-habiting partner or civil partner and in the event of you both passing away together please indicate here how you wish the Death Grant to be distributed (e.g split equally between children or other family members etc.)

NAME	RELATIONSHIP	PROPORTION (%)

I understand that this notice may be cancelled or amended, in writing, at any time and that the administering authority is not bound by the notice, that it has absolute discretion when making payment and that it may be disregarded in certain circumstances.

Signed: _____ Date: _____

Full name: _____ Employer: _____

Home address: _____

_____ Postcode: _____ NI number: _____

Please return your completed form to: **The Royal County of Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF**

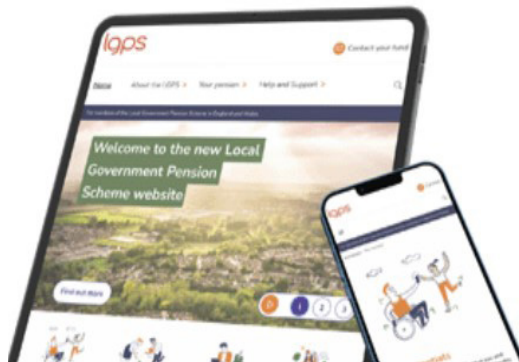


New LGPS website launched

The Local Government Pension Scheme (LGPS) has refreshed its brand identity and updated its website to improve the user experience and make it easier for you to understand your pension.

The website is designed for all members of the LGPS in England and Wales and includes tools and calculators, helpful videos and detailed content to help you understand more about your pension.

Find out more at www.lgpsmember.org

The logo for the Local Government Pension Scheme (LGPS), consisting of the lowercase letters 'lgps' in a stylized, rounded, orange font.

LGPS Videos

The LGA have launched a series of bite-sized videos - '**pensions made simple**' designed for active scheme members.

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**
- **Transferring your pension**

Click on the link below to view the videos:
<https://www.lgpsmember.org/help-and-support/videos/>

Spring Sudoku

In our Autumn 2021 edition of *The Quill* we invited our readers to try our word search competition. Thank you to everyone who entered.

For another chance to win a £25 high street 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 2022**. 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.

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



Contacts directory...

State Pension
www.gov.uk 0800 731 0469
Citizens Advice Bureau
www.citizensadvice.org.uk
Find an Adviser
www.unbiased.co.uk 0800 0236868
Pension Wise
www.moneyhelper.org.uk 0800 138 3944
LGPS Member website
www.lgpsmember.org

New! Money Helper website



The Money Advice Service and The Pension Advisory Service have changed to **MoneyHelper**.

MoneyHelper is here to make your money and pension choices clearer. Here to cut through the jargon and complexity, explain what you need to do and how you can do it. Here to put you in control with impartial guidance that's backed by government and to recommend further, trusted support if you need it.

For clear money help that's on your side and free to use, just search for MoneyHelper:

www.moneyhelper.org.uk
0800 011 3797

Contact us



Royal County of Berkshire Pension Fund

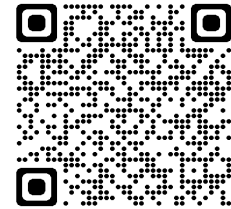
Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF

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@berkshirerpensions.org.uk

Website: www.berkshirerpensions.org.uk



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