

# The Quill

Autumn 2022

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



THE ROYAL COUNTY OF  
**BERKSHIRE**  
PENSION FUND

# Welcome

I'm pleased to welcome you to our latest edition of *The Quill* - the bi-annual newsletter for members of the Local Government Pension Scheme in Berkshire.

As you will see we have combined our active and deferred member newsletters into one version of *The Quill* - but you will still find all the latest LGPS news and information to keep you informed about your Berkshire Pension.

Your Autumn newsletter contains LGPS updates and news items - including a summary of the Fund accounts and investments from page 6 onwards and retirement reminders on page 11.

Our Annual Meeting takes place on 16 November this year in the Town Hall, Maidenhead with opportunity to join us in person or online. Further details can be found on page 5.

Our Head of Pension Fund, Damien Pantling, provides an update on the Funds Responsible Investment strategy on page 12.

Did you know Pension Awareness week runs from 31 October to 4 November providing a great opportunity to find out more about your pension, get help with the pension basics or track down previous pensions. Find out more on page 4.

We are always happy to help you with your pension questions so please do not hesitate to contact us.

Best wishes,

***Julian Sharpe***

**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.

# Contents

## LGPS Key Features...

- A **secure pension** payable for life
- **Life cover** from day one of your membership
- **Tax relief** on your contributions
- **Early retirement** options
- **Inflation proofed** in line with CPI
- Option to exchange annual pension for **tax-free cash**
- Option to **buy additional pension**
- Option to **pay less**

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## Welcome to your new *combined* newsletter...

In an effort to improve the way we keep our members informed of the latest LGPS pension news we have combined active and deferred versions of this newsletter - ***The Quill***.

Many of our members have active and deferred pensions held within the Berkshire Pension Fund (and across other LGPS Funds in England and Wales) meaning that the information we are communicating is relevant to both types of membership.

We hope you continue to find our newsletter useful and informative.



# Let's talk pensions!

The Association of British Insurers (ABI) and the Pensions Lifetime Savings Association (PLSA) are leading a campaign to boost the nation's 'Pension Attention'. The '**Pay your Pension Some Attention**' campaign is running from September to November.



As part of this wider initiative National Pension Awareness Week will run from **31 October to 4 November**. You can find videos, resources and pension articles on the Pension Awareness Day website: <https://pensionawarenessday.com/>

This is also a great opportunity for you track down any previous workplace pensions you may have. It's National Pension Tracing Day on 30 October - why not join the pension hunt and visit <https://nationalpensiontracingday.co.uk/> for tips on how to start tracing your pensions. Turn to page 16 of this newsletter for more on tracing lost pensions.

# Annual Meeting 2022

We invite you to join us at our Annual Meeting on **Wednesday 16 November 2022.**

**10:00am to 12:00pm**  
**Council Chamber, Town Hall, St. Ives Road,**  
**Maidenhead, SL6 1RF**

This event will be conducted as a hybrid meeting so you will be able to join us in person at Maidenhead Town Hall or you can attend virtually and view the meeting online.

Agenda items include an update from our Actuary, Barnett Waddingham, and our annual review for 2022.

If you wish to attend please e-mail **pension.comms@rbwm.gov.uk** or return the reply slip opposite.

Please tell us if you would like to attend in person or online. You will receive confirmation of your booking with the online meeting link if required.

## Berkshire Pension Fund Annual Meeting 2022 Attendance Confirmation

TITLE	
SURNAME	
FORENAME(S)	
TEL. NUMBER	
HOME ADDRESS	
POSTCODE	
E-MAIL	
I will be attending the meeting in person <input type="checkbox"/> online <input type="checkbox"/>	
Please return this reply slip to: Joanne Benstead Royal County of Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF.	
Or e-mail a scanned copy to pension.comms@rbwm.gov.uk	



# Draft Fund Accounts 2021/22

The Pension Fund is slowly maturing as benefits payable grow and more members retire so managing cash-flow is increasingly important.

The Pension Fund Committee are committed to managing the Fund's assets so that assets will not have to be sold to make benefit payments; in the past year this strategy resulted in net positive cash-flow of just over £31 million.

The Fund's assets continued to grow during the year as investment markets were strong. At the year-end net assets were in excess of £2.65 billion.



Income		£'000
Employer contributions		116,642
Employee contributions		31,542
Transfer values received		9,791
Investment income +/- taxes		34,632
<b>TOTAL INCOME</b>		<b>192,607</b>
Expenditure		
Benefits Payable		122,560
Payments to and on account of leavers		23,894
Fund administration and management costs		15,056
<b>TOTAL EXPENDITURE</b>		<b>(161,510)</b>
<b>Change in market value of investments</b>		<b>257,908</b>
<b>Net Increase/(Decrease) in fund during year</b>		<b>289,005</b>
Balance Sheet		
Investment assets		2,806,927
Investment liabilities		(133,191)
Current assets		16,336
Current liabilities		(4,364)
<b>Net assets at 31 March 2022</b>		<b>2,685,708</b>

# Pension Fund membership

Membership of the Pension Fund continues to grow. We detail below our membership numbers at 31 March 2022:

- *Active* Members **25,959**
- *Deferred* Members **28,087**
- *Retired* and *Dependant* Members **21,356**
- **TOTAL - 75,402**

During 2021/2022 the team also processed...

- **7,043** new starters
- **1,503** early leavers
- **924** transfer out payments
- **1,567** new retirements
- **546** refund payments

The LGPS has *6.1 million* members across England and Wales!

**391**  
retired  
members living  
overseas

**21,700**  
members  
registered  
online

over **330**  
employers  
within the  
Fund



# Investments update 2021/22

In continuing with the UK Government's initiative for LGPS Funds to pool their investments, the management of the Fund's assets is now undertaken by Local Pensions Partnership Investments Ltd. ('LPPI'). However, the assets remain the legal property of The Royal County of Berkshire Pension Fund. Pooling brings with it benefits such as a lowering of costs.

LPPI has set up and oversees the investment of seven pooled fund vehicles; one in each of the asset classes listed in the table below (with the exception of Cash). LPPI also maintain oversight of the Fund's assets which remain 'on balance-sheet' (i.e. held outside of the pooled fund vehicles). As at 31 March 2022, c.77% of the Fund's total assets have been pooled within the LPPI funds – increasing from c.75% in the prior year.

The table opposite provides a comparison between the actual and target weighting of the Fund's assets, at the dates indicated.

	March 2021		March 2022	
	Actual Weighting	Target Weighting	Actual Weighting	Target Weighting
<b>Public Equity</b>	44.2%	40.0%	45.0%	45.0%
<b>Credit</b>	12.9%	16.0%	12.5%	12.0%
<b>Private Equity</b>	12.7%	10.0%	14.2%	15.0%
<b>Diversifying Strategies</b>	3.7%	4.0%	0.0%	0.0%
<b>Real Estate</b>	12.7%	13.5%	12.9%	12.0%
<b>Infrastructure</b>	6.8%	12.5%	10.2%	12.5%
<b>Fixed Income</b>	2.8%	3.0%	2.8%	2.5%
<b>Cash</b>	4.3%	1.0%	2.3%	1.0%
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Actual Weightings may not total 100% due to rounding</b>				
<b>N.B. "Target Weighting" shown above represents the agreed Strategic Asset Allocation ("SAA").</b>				

- Following a review of the Fund's investment strategy,
- the Target Weightings were adjusted during the year,
- with an increase in exposure to Public Equity and
- Private Equity, and reductions to Credit, Real Estate
- and Fixed Income. The decision was also made for
- the Fund to disinvest from Diversifying Strategies, a
- process which remains ongoing.



# How did investments perform?

Over the twelve-month period to the end of March 2022 the Fund returned 12.5%. This represents an outperformance of 5.7% against the Fund's Actuarial Target of 6.5% and outperformance of 2.8% versus the Fund's Policy Portfolio Benchmark over the same period. All asset classes generated double-digit positive absolute returns over this period except for Credit and Fixed Income.

Strong returns were seen from Private Equity, which returned 39.5% (outperforming its benchmark by 31.2%), Diversifying Strategies, which returned 17.5% (outperforming its benchmark by 12.8%), and Infrastructure, which returned 14.5% (outperforming its benchmark by 2.9%) over the twelve months. However, it should be noted that Private Equity and Infrastructure have lagged returns due to the illiquid nature of the asset classes.

Public Equity returned 11.2% over the year, underperforming its benchmark by 1.1%. The LPPI Global Equities Fund's underweight position in cyclical and commodity stocks compared to its

benchmark was the leading cause of the underperformance, most notably in the first three-months of 2022. The only other asset class to underperform its benchmark over the year was Real Estate, which returned 11.8%, underperforming its benchmark by 3.5%. Underperformance among some of the Fund's on-balance sheet real estate investments detracted from the gains made by the LPPI Real Estate Fund.

The Fund's Credit portfolio returned 7.3% for the year, outperforming its benchmark by 8.0%, whilst the Fund's fixed income portfolio was the only one to generate a negative absolute return over the year, returning -2.0%. The negative return was largely driven by the rise in bond yields over the period, however the LPPI Fixed Income Fund's low interest rate exposure aided the outperformance of 2.2% against its benchmark. Over a three-year horizon to the end of March 2022, the Fund delivered an 8.0% annualised return, outperforming its Actuarial Target by 1.4% per annum. Private Equity was again the standout performer over this period, with an annualised return of 17.8%.

# Pensions Increase

The 2022 pensions increase was based on the CPI rate as at September 2021 which was **3.1%**.

How was this applied to your pension?

## **If you are an Active member ...**

your pension account was revalued by 3.1% from **1 April 2022**.

## **If you are a Deferred member ...**

your pension benefits increased by 3.1% from **11 April 2022**.

*Please note that as the LGPS is a statutory scheme governed by Acts of Parliament, the Berkshire Pension Fund is powerless to make any discretionary increase to the benefits payable under Scheme legislation.*



# Annual Statements

Your 2022 annual benefit statement is available to view through your online account along with statements from previous years.

Your statement is available in the '**My Documents**' section of your online account.

Turn to page 21 to find out how to sign up for 'my pension ONLINE'.

## **Have your personal circumstances changed?**

It is important to keep us up to date with any changes in your personal circumstances to ensure your pension information is as accurate as possible.

Please let us know if you have changed your name, marital status or address.

You can e-mail [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk) or telephone **01628 796 668**. You can also update your address via your online account.

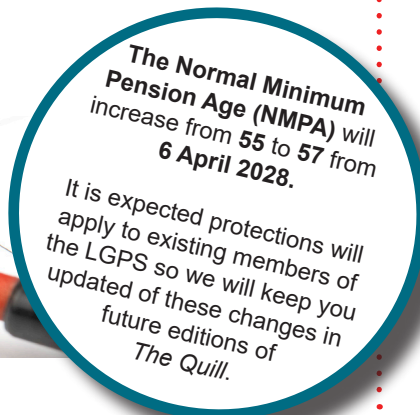
# Retirement- reminders

## If you are an Active member of the LGPS...

If you have at least two years membership of the LGPS you can claim your pension at any time between 55 and 75 providing you have ceased your contract of employment or, if your employer agrees, you can take your pension without leaving your job – this is called **flexible retirement**.

If you are **under 60** at the point you wish to claim your pension we require **three months** written notice in order to pay your benefits. We can accept your written notice by post or via e-mail - [info@berkshirerpensions.org.uk](mailto:info@berkshirerpensions.org.uk)

If you are **over 60** at the point you wish to claim your pension we do not require any prior notice from you.



## If you are a Deferred member of the LGPS...

As a deferred member of the LGPS you can claim your pension at any time between 55 and 75. Pension benefits paid earlier than your Normal Pension Age will normally be subject to a reduction to take account of the fact that your pension will be paid for longer. The reduction applied depends on how early you claim your pension.

If you are intending to claim your pension from age 60 onwards we require a one month notice period from you. If you are under 60 please see the table below:

Date of leaving employment within Berkshire Pension Fund	Earliest retirement age	Notice period required if claiming pension before age 60	Notice period required if claiming pension after age 60
Before 1 April 2014	55	One month	One month
After 31 March 2014	55	Three months	One month

# Responsible Investment - *Autumn update*

## *Dear Scheme Members*

The Royal County of Berkshire Pension Fund (the Fund) is committed to responsible investment (RI) and positive engagement, working 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 Spring 2022 edition, I set out some of the key positive activities and highlights on the Fund's RI activities over the past few years and in the last edition I provided an update on how the Fund has reacted to some of the recent geopolitical issues. In this edition, I wanted to take this opportunity to provide you with another update now that time has moved on, focusing on what the Fund is doing to ensure it keeps up with best practice on its RI journey.

- The Responsible Investment working group are in the final stages of drafting a revised RI policy to help guide the Fund's responsible investment activities ensuring that the Fund's policy remains fit for purpose and is versatile in the quickly changing external environment.
- The Fund continues to report publicly on its RI and engagement activities and outcomes each quarter, with the latest report taken to the Pension Fund Committee (July 2022) continuing to break down the split of Green and Brown Investment exposures in the portfolio. Brown sectors (extraction, transportation, storage, supply, and generation of energy from fossil fuels) make up just 1.47% of the portfolio. Whereas Investments in green sectors (renewable energy generation, clean technology, and decarbonising activities) make up 3.67% of the portfolio. The green exposures significantly outweigh the brown demonstrating the Fund's "net" green investment exposure.

The July 2022 RI report saw the introduction of an engagement summary, outlining many of the Fund's positive stakeholder engagement activities across the investment portfolio. Each quarter, we aim to further improve upon the report content, informing the reader of the positive progress the Fund is making in its continuous RI journey.

As I reported to you in the last edition; 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.

All policies, statements and reports referred to above can be found on the Fund's website <https://berkshirerpensions.org.uk/> along with supporting policies available on LPPI's website <https://www.localpensionspartnership.org.uk/Investment-management/Responsible-investment>

Please do not hesitate to get in touch with us if you have any questions.

***Damien Pantling***

**Damien Pantling CPFA  
Head of Pension Fund**



# Boost your pension income with *APCs*

If you are an active member in the MAIN Section of the LGPS you can pay additional 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 one-off 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://lgpsmember.org/more/apc/extra.php>

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

**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 pension 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 claim your tax relief directly through HMRC.

## **Maximum additional annual pension**

**The maximum amount of additional annual pension you can purchase through payment of APCs is currently £7,352 (this amount may increase each year in line with inflation).**



# Top up your pension savings with **AVCs**



If you are an active LGPS member you can pay Additional Voluntary Contributions (AVCs) to our in-house AVC scheme run by the **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 (providing you are within certain tax limits to do so)
- use your AVC Fund to buy an annuity pension from an insurance company, bank or building society of your choice
- 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/> or contact the Prudential on **0345 600 0343**.

# Cost of living FAQs

A series of frequently asked questions have been produced to provide pension guidance around the cost of living crisis. Visit the LGPS Member website for more information:

<https://www.lgpsmember.org/help-and-support/frequently-asked-questions/>

## Tracing old or 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 details by telephone on **0800 731 0193**

# 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 schemes. 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, to remove this age discrimination. 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 - you do not need to make a claim.

For more information, see the frequently asked questions on the national LGPS website:

<https://www.lgpsmember.org/help-and-support/frequently-asked-questions/>





# Autumn word search

For a chance to win a £25 high street gift card why not try our Autumn word search competition?

Please send your entry to **Royal County of Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, SL6 1SF**, to reach us by **31 January 2023**. Alternatively you can e-mail a scanned copy of your entry to **pension.comms@rbwm.gov.uk**

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 pension team.*

<b>Name</b>	
<b>Address</b>	
<b>Tel. number</b>	

Can you find 12 Berkshire place names in the grid below?



- |             |               |             |
|-------------|---------------|-------------|
| ALDERMASTON | DATCHET       | SONNING     |
| ASCOT       | FINCHAMPSTEAD | STREATLEY   |
| BURGHFIELD  | PANGBOURNE    | SUNNINGHILL |
| COOKHAM     | SANDHURST     | THATCHAM    |

# Make your wishes known

As an active or deferred member of the LGPS you have peace of mind that should the worst happen, your loved ones will be provided for. Life cover is provided from day one of your membership. Part of this life cover includes a **Death Grant**.

**What is a death grant?** A death grant is a tax-free lump sum payable to your loved ones in the event of your death before retirement. You are able to state who you would like to receive this benefit by completing an *Expression of Wish* form (see page 19)

**Who can you nominate to receive any death grant payable?** You can choose one person, a number of people or even an organisation such as a charity. You can choose your husband, wife or partner, your children, any other family member or a friend.

**Note:** If you also have a deferred benefit and/or a pension in payment from a previous period of membership in the LGPS, the lump sum death grant paid is the greater of:

- the total of any lump sum death grants payable from the deferred and/or pensions in payment
- three times your annual assumed pensionable pay at your date of death

**How much is payable as a Death Grant?** The amount payable depends upon whether you are an active or deferred member of the LGPS:

**Active Member** - As an active member the value of the death grant is three times your annual Assumed Pensionable Pay at date of death.

**Deferred Member** - If you pass away after leaving the LGPS but before you take your pension the death grant payable depends on when you left:

**If you left before 1 April 2008** – the value of your lump sum retirement grant is paid as a death grant.

**If you left after 31 March 2008** – five times your deferred annual pension is paid as a death grant.

# 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 that your expression of wish will only be valid if the proportions listed above total 100%



**IMPORTANT:** In the event of you and your nominee(s) 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.**



# Take charge 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 Berkshire Pension Fund website from the comfort of your own home or workplace using a desktop PC, laptop, smartphone or tablet.



As an *Active* or *Deferred* member of the Scheme you can:

- **update your home address**
- **check your personal details**
- **update your 'Expression of Wish' nomination**
- **perform benefit calculations**
- **view your annual benefit statements**
- **access all publications and newsletters**

To register for 'my pension ONLINE' or to log in to your existing account please visit [www.berkshirerpensions.org.uk](http://www.berkshirerpensions.org.uk)

## Sign up to 'my pension ONLINE' *Step by Step*

- Go to [www.berkshirerpensions.org.uk](http://www.berkshirerpensions.org.uk) and click on the 'my pension ONLINE' logo on the homepage
- Accept the **Terms and Conditions**
- Click '**Register for my pension ONLINE**'
- Enter your **Surname, NI Number, Date of Birth** and **E-mail address**
- Click '**Sign Up**'

## Activate your account

Once registered you will receive an activation e-mail link.

- Click on the link
- Create a Username
- Create a Password
- Choose two security questions from the list and confirm the answers

You are now logged on to 'my pension ONLINE'

# Be 'ScamSmart' - protect your pension

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.

Anyone can be the victim of a pension scam so it's important that everyone can spot the warning signs.

The tactics used by pension scammers to encourage people to transfer their pension savings to them are constantly changing. Some of the tactics include:

- **offering free pension reviews** or health checks
- **promises of high guaranteed returns** on savings
- **unlocking pensions before age 55**, tax loopholes, pension loans or upfront cash
- **time limited offers or forcing you into a quick decision**; using couriers to send documents, who wait until they are signed
- **contact out of the blue** – cold calling about pensions is against the law. You should not be contacted by any company about your pension unless you have asked them to contact you

**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**

Alternatively you can contact Action Fraud on **0300 123 2040** or visit **www.actionfraud.police.uk**

## Check who you're dealing with...

Check the Financial Services Register <https://register.fca.org.uk/s/> to make sure anyone offering you advice or other financial services is FCA-authorized.



# Further support and guidance

## Berkshire Pension Fund checklist...

Go through our handy checklist to make sure your pension record is up to date:

- ✓ Register for 'my pension ONLINE'
- ✓ Create or review your 'Expression of Wish' for payment of a Death Grant
- ✓ Know how much your pension benefits will be at retirement - use our **online calculator**
- ✓ Download your latest **Annual Benefit Statement** - this can be found in the 'My Documents' section of your online account
- ✓ Keep up to date with the latest pension news via our website - **www.berkshirerpensions.org.uk**
- ✓ **Contact the pension team** if you have any questions

## *Useful Contacts*

### State Pension information

[www.gov.uk](http://www.gov.uk) Tel: 0800 731 0469

### MoneyHelper

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)  
Tel: 0800 011 3797

### National LGPS member website

[www.lgpsmember.org](http://www.lgpsmember.org)

### Pension Wise

[www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise](http://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise)

### Citizens Advice Bureau

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

# Contact us



## Royal County of Berkshire Pension Fund

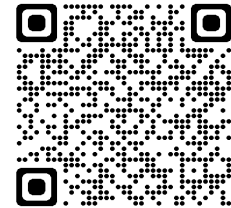
Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF

### 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](mailto:info@berkshirepensions.org.uk)

**Website:** [www.berkshirepensions.org.uk](http://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](mailto:info@berkshirepensions.org.uk)

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