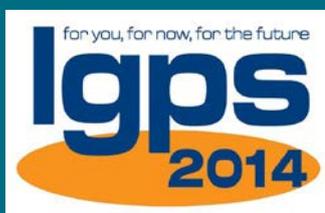


# Nearing retirement guide



Local Government  
Pension Scheme



THE ROYAL COUNTY OF  
**BERKSHIRE**  
PENSION FUND

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# Introduction

This guide explains the benefits available to you when you retire from the Local Government Pension Scheme (LGPS). It also sets out the benefits that may become payable to your spouse, nominated cohabiting partner, civil partner or dependant children in the event of your death.

If ever you or your dependants need to contact the Pensions Team you or they will need to supply certain information. You may find it useful to make a note of the information required in the box below and make your dependants aware of how they can find the details required:



Your Date of Birth: \_\_\_\_\_

Your Date of Marriage: \_\_\_\_\_

Your Date of Civil Partnership Registration:  
\_\_\_\_\_

Your NI Number: \_\_\_\_\_

Your Payroll Number: \_\_\_\_\_

Your Employer: \_\_\_\_\_

## Entitlement to benefits

Benefits from the LGPS can be paid due to a number of circumstances. To be entitled to any benefits, however, you have to satisfy at least one of the following conditions:

- You must have built up at least two years qualifying membership within the Scheme.
- If you have less than two years qualifying membership you must have transferred into the LGPS previous pension rights from a former scheme or hold former rights elsewhere in England and Wales.
- You are retiring two days before your 75<sup>th</sup> birthday

## Immediate payment of benefits

To be entitled to the immediate payment of benefits from the LGPS you have to leave as a result of one of the following reasons:

- Retirement two days before your 75<sup>th</sup> birthday
- Voluntary retirement on the day before your Normal Pension Age (NPA) or at anytime between your NPA and 75
- Voluntary retirement on the day before your 55<sup>th</sup> birthday or at any time between the ages of 55 and your NPA (although benefits subject to reduction)
- Flexible retirement with your employer's permission from age 55 onwards
- Retirement due to redundancy at any time from your 55<sup>th</sup> birthday onwards (providing you have been contributing to the LGPS for at least 2 years)
- Retirement due to the efficient exercise of your employer's duties at any time from your 55<sup>th</sup> birthday (this is known as 'Efficiency' retirement)
- Retirement due to permanent ill-health at any age whilst a member of the Scheme with your employer's permission

Each of these will be looked at in more detail throughout this factsheet.

# Calculating your retirement benefits

If you first joined the LGPS on or after 1 April 2014, your benefits will be calculated under the CARE Scheme as follows:

## Annual pension

**Actual Pensionable Pay X 1/49<sup>th</sup> (for each Scheme year)**

## Lump sum

**NIL** (but with an option to convert part of your pension into tax-free cash)

In addition, a pension will be paid to your surviving spouse, nominated cohabiting partner or civil partner if you die first and to any eligible children.

**If you have membership of the LGPS that dates back to before 1 April 2008 or 1 April 2014, your benefits will be calculated using different formulae. Please see our factsheet ‘LGPS 2014 Protections Guide’ for more information.**

## EXAMPLE CALCULATION

*Adam is in the Main section of the Scheme from 1 April 2014 to 31 March 2016 when he retires. His pensionable pay for 2014/2015 is £24,500 increasing to £25,333 for 2015/2016.*

Scheme Year	2014/2015
Section of Scheme	MAIN
Rate of build up	1/49 <sup>th</sup> of pensionable pay
Pensionable Pay	£24,500
Amount of pension build up	£500 (i.e £24,500 divided by 49)

At the end of the scheme year, £500 is added to Adam’s Pension Account. To make sure the amount keeps its value, the total in the Pension Account will be adjusted in line with the cost of living. If inflation was say, 3%, the £500 in Adam’s account at the end of the scheme year (31 March 2015) would be increased on 1 April 2015 to £515.

**Adam remains in the Main section of the Scheme from 1 April 2015 to 31 March 2016 and earns £25,333 in that year.**

Scheme Year	2015/2016
Section of Scheme	MAIN
Rate of build up	1/49 <sup>th</sup> of pensionable pay
Pensionable Pay	£25,333
Amount of pension built up	£517 (i.e £25,333 divided by 49)
Pension brought forward	£515
Pension Account Total	£1,032

## How does a CARE scheme work?

From 1 April 2014 the LGPS is still a ‘**Defined Benefit**’ pension scheme (i.e. the way in which benefits are calculated continue to be defined in legislation) but instead of benefits building up on a final salary basis they build up on a ‘**Career Average Re-valued Earnings**’ (CARE) basis.

This means that the pension you earn each year is based on your **actual pensionable pay** received in each Scheme year (1 April to 31 March) instead of being based on the pay you received at the point you leave or retire from the Scheme. Each year you receive 1/49<sup>th</sup> of your actual pensionable pay and this is added to your ‘**pension account**’ with an inflationary increase (currently CPI) being added each year so that it keeps its value from the point the pension is earned to the point from which it becomes payable.

# Retirement

## Converting pension into additional tax-free cash

It is possible to elect to convert part of your pension into additional tax-free cash

You are able to exchange £1 of annual pension for £12 tax-free cash, up to a maximum of 25% of the capital value of your total 'pension pot'. You will be provided with details of how this option applies to you at the point you retire from the scheme. You can then decide if you wish to exchange any annual pension into additional tax-free cash at that time.

## Can I convert my lump sum into additional pension?

No, it is no longer possible to convert part of your lump sum into additional annual pension.

Whilst an active member of the MAIN section of the LGPS, you can choose to pay APCs in order to purchase additional annual pension payable by the LGPS on top of your normal LGPS benefits. Please see our factsheet 'Increasing your Pension Benefits' for more information.

### Pension Build Up Rate

Up until the 31 March 2008 an LGPS pension built up at the rate of 1/80<sup>th</sup> of final pay for each year and part year of Scheme membership. Attached to this was an automatic tax-free lump sum equal to three times the value of the annual pension. From the 1 April 2008 an LGPS pension built up at a rate of 1/60<sup>th</sup> of final pay for each year and part year of Scheme membership with no automatic tax-free lump sum but with the opportunity to convert part of the annual pension into tax-free cash if the Scheme member so wished.

From 1 April 2014 the rate at which an LGPS pension builds up is equal to 1/49<sup>th</sup> of the actual pensionable pay received in each Scheme year.

This means that if you have local government service that backdates to before 1 April 2008 you will have a pension based on 3 different Pension Build Up Rates:

Membership From	Membership To	Pension Build Up Rate	Automatic Lump Sum
LGPS start date	31 March 2008	80 <sup>th</sup> of final pay	✓
1 April 2008	31 March 2014	60 <sup>th</sup> of final pay	✗
1 April 2014	onwards	49 <sup>th</sup> of actual pay	✗

If you have pension entitlement prior to 1 April 2014 please refer to our factsheet 'LGPS 2014 Protections Guide' or visit our website at [www.berkshirerensions.org.uk](http://www.berkshirerensions.org.uk) to find out how your pension will be calculated.

## What is Pensionable Pay?

Pensionable pay is the amount of pay on which you pay pension contributions. From 1 April 2014 it includes all pay received in respect of any overtime and any additional hours worked in excess of your contractual hours.

Pensionable pay includes:

- **Basic pay**
- **Contractual overtime**
- **Non-contractual overtime (pensionable under CARE scheme only)**
- **London Weighting Allowance**
- **Bonus**
- **Honoraria**
- **Shift allowance**
- **Statutory Sick/Maternity Pay (SSP & SMP)**

The LGPS regulations define pay as being the total of all the salary, wages, fees and other payments paid to the employee for their own use in respect of their employment and any other payment or benefit specified in the

contract of employment as being pensionable.

Pay that is non-pensionable includes:

- **Travelling or subsistence allowances**
- **Pay-in-lieu of notice**
- **Car allowances**
- **Any payment made in consideration of a loss of holidays.**
- **Any payment made in consideration of loss of future pensionable payments or benefits**

**Please note** that non-contractual overtime is still non-pensionable under the final salary regulations and therefore cannot be included in any final pay calculation.

### A note about final pay

If you were a member of the scheme on 31 March 2014 all benefits built up before 1 April 2014 will continue to be based on your average final pay when you leave or retire from the Scheme in the future as these benefits were built up in the final salary scheme. That means that all the membership you built up to 31 March 2014 will be used to calculate your final salary benefits when you leave or retire taking into account future increases in your pay.

If you are a part-time employee, the final pay used is the full-time equivalent rate of pay that you would have received had you been in full-time employment i.e. the pay that an equivalent full-time employee would have earned.

### Further protections on final pay

In addition if your pay is reduced, or increases to your pay are restricted in your last 10 years of continuous employment with your employer, you continue to have the option to have all your pre 1 April 2014 membership based on the average of any 3 consecutive years' pay in the last 10 (ending on a 31 March).

**Important: If you have a break in membership from a public service pension scheme for more than 5 years then any final salary benefits in the LGPS are transferred across to the career average scheme unless you choose to retain them as separate final salary benefits.**

# Protected Pay

Under the pre 1 April 2014 final salary pension scheme the pensionable pay received by a scheme member forms a crucial part in determining the level of pension benefits that the member will receive.

Whilst a scheme member's final pay will normally be the average full-time equivalent pensionable pay received during the last year of employment this is not always the case and in such instances there are various options available to the scheme member as to how their final pay is calculated for the purposes of determining their pension benefits.

## **Option 1 - Use the best of the last three years final pay**

This option will be of particular importance to employees who are within three years of retirement, whether that be age 55 or your Normal Pension Age or somewhere in between. If a member is more than three years from retirement following a reduction in pensionable pay this option will be of no use.

## **Option 2 - use the best consecutive three years in the last ten**

This option will be of interest to any employee who is within 10 years of retirement at the point from which their full-time pay grade is reduced. If you fall into this category you can elect, in writing, to have a previous rate of pay used to calculate your benefits.

## **Option 3 - Defer accrued benefits to date and start again**

If you will not be protected under options one and two above you can elect to defer your accrued benefit to date based on your pay before any reduction is applied and then continue to contribute to the scheme on your lower salary thereby accruing further benefits.

There are some considerations to take into account however, when choosing this option so please contact the pensions team on 0845 602 7237 for more information if you are considering this option.



# Your Retirement Options

## Retirement at your Normal Pension Age (NPA)

You have a right to retire and draw your benefits from your NPA without any reduction being applied to your benefits. Your NPA is linked to your State Pension Age (SPA), **with a minimum of 65**. This is deemed to be your normal retirement age and the last day of employment is the day before, as the benefits become payable from your NPA.

To find out your NPA you can use the online State Pension Age calculator:

[www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension)

## Retirement between your NPA and 75

If you choose to continue working beyond NPA your benefits must be paid before your 75<sup>th</sup> birthday. Because you are taking your benefits after your NPA, they will be increased to reflect their 'late' payment in accordance with guidance issued by the Government Actuary.

Benefits paid after your NPA will be paid without reduction and you are free to leave your job at any time and receive your benefits immediately.

## Retirement at age 75

Subject to your employer's agreement you can remain in employment and contribute to the LGPS right up until two days before your 75<sup>th</sup> birthday. Benefits that become payable after your NPA are subject to an increase in order to reflect the fact that they are being paid after your NPA. All LGPS benefits must be paid by your 75<sup>th</sup> birthday.

If you have been paying Additional Voluntary

Contributions (AVCs) you need to arrange for these to be brought into payment before the age of 75.

## Early Retirement before your NPA

You can choose to retire and draw your pension at any time between age 55 and 75.

If you choose to take your pension before your Normal Pension Age it may be reduced, as it's being paid earlier. If you take it later than your Normal Pension Age it's increased because it's being paid later.

The amount of any reduction or increase will be based on how many years earlier or later than your Normal Pension Age you decide to draw your benefits.

The early retirement reduction percentage that is applied to your benefits is determined by the Government Actuaries Department (GAD). For full details of the reduction factors please refer to our website or contact us on 0845 602 7237.

## The 85-year rule

The LGPS Regulations 1997 introduced the 85-year rule which allows members to retire early with unreduced benefits where their age plus Scheme membership (both in whole years) equals 85.

**IMPORTANT: If you claim your pension before age 60 any 85-year rule protection you have will not be applied to your benefits. The 85-year rule protection can only be switched on at your employer's discretion.**

**If you claim your pension from age 60 onwards any 85-year rule protection you have is applied automatically.**

The impact of the 85-year rule on your benefits can be confusing but if you built up, or will have built up by the age of 65, less than 20 years of Scheme membership, the 85-year rule will not apply to you.

Also, if you first joined the LGPS on or after 1 October 2006, the 85-year rule will not apply to you.

If you are uncertain as to how the 85-year rule may affect you please contact the Pensions Team on 0845 602 7237.



# Other Types of Retirement

## Voluntary retirement

From the age of 55 you have a right to claim your pension benefits if you leave your employment. In most cases there will be a reduction applied to your pension due to the fact that your benefits are being released early.

However, you can apply to your employer for the release of your pension benefits without any or only part of the reduction. Your employer has absolute discretion as to whether or not they will agree this and they should have a policy statement that sets out how they intend to use this discretion available to them under the LGPS regulations. Therefore, for benefits to be paid from age 55 **without reduction** your employer does have discretion to waive all or part of this reduction at their cost.

**IMPORTANT: If you have left your employment and you are interested in claiming your pension before age 60 a three month notice period is required. Please contact the Pensions Team in writing who will provide details of the benefits payable. Should you wish to go ahead payment will commence three months from the date your written request is made.**

## Redundancy

If you are made redundant, are aged 55 or over and have at least two years of qualifying membership of the Scheme, you will become entitled to the immediate payment of your LGPS benefits. Your pension will be calculated to your date of leaving and paid without any percentage reduction being applied. **Please note it is not automatically enhanced to your Normal Pension Age.**

## Efficiency

This is a term used when it is efficient for your employer (they make savings) to retire you early. This may be as a result of a restructuring exercise or job evaluation exercise, for example. If you are aged 55 or over and have

at least two years of qualifying membership in the Scheme (including any LGPS pension rights transferred into the Scheme), you will be entitled to the immediate payment of your LGPS benefits. Regardless of the 85-year rule, your benefits will not be reduced if you are retired early on efficiency grounds.

## Ill-health retirement

If you have at least two years qualifying membership of the LGPS, you will receive your pension immediately if you are retired on the grounds of ill-health. Your employer must be satisfied that, because of ill-health, you have become permanently incapable of doing your job. They will need to assess, with the help of a qualified occupational doctor, the likelihood of your obtaining gainful employment in the future.

If the doctor determines that you are unlikely to be capable of undertaking gainful employment before your Normal Pension Age (NPA), your pension will be fully increased to the value you would have become entitled to had you remained a member to your NPA.

If the doctor determines that there is a reasonable prospect of you obtaining gainful employment before your NPA, your pension will be increased by 25% of the pension you could have built up to NPA.

If the doctor determines that you are likely to obtain gainful employment within three years, your benefits built up to date will be released, without enhancement, and you will need to inform your employer if you obtain gainful employment again. Once in payment this benefit will be reviewed by your employer after 18 months and can be uplifted to Tier 2 on review.

If you were a member of the LGPS on 31 March 2008 and were aged 45 or over at that time, you will receive an enhancement as applied under the 1997 LGPS regulations if better than the enhancement under the 2014 scheme.

For the purposes of ill-health retirement the regulations define gainful employment as being paid employment for not less than 30 hours in each week for a period of not less than 12 months.

It is important to note that the independent doctor must be in a position to certify, and must include in their certification, a statement that they have not previously advised, given an opinion on, or otherwise been involved in your case and that they are not acting, and have not at any time acted, as your or your employer's representative. Regardless of the 85-year rule, your benefits will not be reduced if you have to retire early due to permanent ill-health.

## Working after retirement

In certain circumstances, if you are in receipt of a pension from the Scheme and return to work in local government, the amount payable may be affected.

The Berkshire Pension Fund no longer abates pensions where the value of the pension, when added to your earnings in any re-employment, exceeds your former earnings whilst employed in local government. You can, therefore, earn whatever you like without your Berkshire pension being reduced or suspended altogether.

## Flexible retirement

Once you have attained the age of 55, your employer can use a discretion to allow you to receive your benefits built up to date whilst remaining in their employment at a reduced grade or with reduced hours of work, thereby avoiding the need to work full-time until your Normal Pension Age.

Benefits paid early in this way may be subject to reduction although your employer has the discretion to reduce, or waive altogether, any reduction applied.

If you are interested in this option please contact your employer in the first instance.



# More about your Benefits

## Additional Voluntary Contributions

If you have been paying Additional Voluntary Contributions (AVCs) whilst a member of the LGPS you have various options available to you at retirement:

- You could take up to 100% of your AVC pot as a tax-free cash lump sum when you take your AVC benefits at the same time as your LGPS pension (as long as the total lump sum you take isn't more than 25% of the total value of your LGPS benefits taken).
- Use your AVC Fund to buy an annuity from an insurance company, bank or building society of your choice (although you can defer purchasing an annuity until, at the latest, the eve of your 75<sup>th</sup> birthday)
- Buy an additional amount of pension within the LGPS;
- If you started paying your AVC before 13 November 2001 you can, in certain circumstances, even transfer your AVC Fund into the LGPS to buy additional LGPS membership

For further details please contact the Pensions Team.



## Purchasing additional LGPS pension with your AVC fund

If you started paying your AVCs before 13 November 2001 and you are retiring because of permanent ill-health or you are aged 55 or over, and have elected to stop paying your AVCs before your date of retirement, you can opt to convert your AVC fund into additional LGPS membership.

The extra membership purchased increases the value of any spouse's, cohabiting partner's or civil partner's and children's pensions that may become payable to your dependants in the future.

If you started paying your AVCs after 13 November 2001 you can opt to convert your AVC fund to purchase an additional annuity within the LGPS.

Further details will be supplied to you by the Pensions Team on request.

## Buying an annuity

An annuity is an amount of additional pension benefit. When you buy an annuity from an AVC provider you can choose the type of pension that best suits your needs. The amount of an annuity is determined by the annuity rates available at the date that you choose to purchase your annuity. These are largely determined by interest rates. If they are high, the organisation selling annuities is able to obtain greater income from each pound in your fund. Conversely, when interest rates are low or if they fall, the amount of pension that can be purchased will be less.

You do not have to buy an annuity at your date of retirement. You can delay the purchase of your annuity until any time up to your 75<sup>th</sup> birthday.

Further details of the options available to you will be provided by the Pensions Team when you retire.

# General Pension Information

## Pension Increases

LGPS pensions are subject to an increase under the Pensions (Increase) Act 1971. The amount of increase each year is entirely dependant on the rate of inflation, based on the 12 months to September the previous year.

The increase is applied from the first Monday following the beginning of the new tax year (the tax year runs from 6 April to 5 April).

If you have a dependant who is wholly or mainly supported by you and who is either under the age of 18 or 18 years old or over and in full-time education or training, your pension may be increased before the age of 55.

In the case of a woman only the fraction of your pension earned in respect of membership before 1 January 1993 will be increased and in the case of a man, only that fraction of your pension earned in respect of your membership between 17 May 1990 and 31 December 1992 will be increased.

You can view the percentages by which LGPS pensions have been increased since 1997 by visiting our website and following the links to 'Retired Members' and 'Pensions Increase'. You can also see how the pensions increase is applied in the year that you retire.

The full percentage increase for any year is only payable if your pension has been in payment for one year or more. So, for the year that you retire only a proportion of the increase will be applied.

Any part of your benefits that become payable to your husband or wife, nominated cohabiting partner, civil partner or children will also be index linked and are increased as if they came into payment on the same day as your pension.

If you retire before State Pension Age (see next section) you will receive the increase in full as part of your LGPS benefits. If you retire at or after State Pension Age and you have membership before 6 April 1997 your increase will be calculated in two parts.



# State Pension Information

The LGPS was a contracted-out pension scheme until 5 April 2016. If you have membership between 6 April 1978 and 5 April 1997 and you paid the full-rate contracted-out National Insurance contributions, you will have a Guaranteed Minimum Pension (GMP) entitlement. The GMP is the minimum amount that would have been paid by the additional part of the State Scheme (State Earnings Related Pension Scheme or SERPS, now called the State Second Pension or S2P) had you paid contracted-in National Insurance contributions instead of pension contributions to the LGPS.

A GMP becomes payable from State Pension Age and is split into two elements, pre 6 April 1988 and post 5 April 1988. The GMP is not an additional amount to the benefits paid by the LGPS but forms part of those benefits. All increases due on the pre-6 April 1988 GMP are paid by the Department for Work & Pensions as part of your State benefit. Increases up to a maximum of 3% on the post-5 April 1988 GMP are paid as part of your LGPS pension. Where your pension increases by more than 3% the balance is paid as part of your State benefit.

This arrangement is quite complicated but it is important to note that the total increase you receive from both sources is exactly the same as if the total increase had been paid as part of the LGPS. The State Second Pension replaced SERPS as a second tier State Pension but all rights built up under SERPS are protected.

At State Pension Age, therefore, you may be entitled to:

Your basic State flat-rate old age pension

- A State graduated pension (if you were employed before 6 April 1975)
- An additional pension as a top-up to the basic State Pension under SERPS
- A further top-up pension under S2P.

For further information about your State Pension benefits you can request a forecast on-line at [www.gov.uk](http://www.gov.uk) or by calling the State Pension Forecasting Team on 0800 731 0175 between 8am and 8pm Monday to Friday or 9am to 1pm on Saturdays.

## Notification of benefits

The Pensions Team will write to you following receipt of all relevant information from your employer. Before your pension benefits can be processed by the Pensions Team, your employer has to calculate and supply the pay figures to be used in the calculation of your benefits.

## Payment of benefits

Your pension and any lump sum, if any, will be paid into the bank or building society account of your choice in the same way as your pay during your employment. You will need to complete and return a form provided by the Pensions Team confirming these details and your partnership status.

If you wish your lump sum to be paid into a different account to your pension you will have opportunity to supply separate details.

Your pension will be paid monthly on the last working day of the month with the exception of December when pensions are paid before Christmas.

If you wish to change your account details, or if you change address, you should contact the Pensions Team on 0845 602 7237 or at [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk)

**Please note that a change of address can be taken over the telephone, provided by e-mail or updated via your online pension account.**

**A change of bank details must be provided in writing with your usual signature.**

# Payslips and P60s

## Overseas payments

If you decide to live abroad it will, in most cases, be possible for your pension to be paid to an overseas bank account via Western Union's Transcontinental Overseas Payment Service (TOPS). There is no cost to you in using this service but the amount of pension you receive each month will depend upon the exchange rate applicable at the time of payment. If you are interested in this option you should contact the Pensions Team on 0845 602 7237 or +44 1628 796668 (if calling from overseas). You can also e-mail us at [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk)

## Payslips and P60

You will be sent a payslip in respect of your first pension payment to your home address. Thereafter you will only receive a payslip where there is a variance of 50 pence or more in your net pay from one month to another. You will receive a payslip in April and May each year as a result of the pensions increase being applied.

Please note, that your pension will continue to be paid into your chosen bank or building society account despite the fact that a payslip may not be issued to you every month.

You will receive a P60 each year, by 31 May, showing the totals of your pension, tax and other deductions if applicable, for the previous financial year. There is a statutory requirement to issue P60s by that date.

You should keep your P60 for future reference as it may be required for tax purposes. A detailed explanation of your payslip and your P60 can be found on our website ([www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk)) by following the links to 'Retired Members'.

## Income tax

Your pension, and any part of your pension that may become payable to your dependants, is subject to income tax as it is classed as earned income. When you retire your employer will issue you with a P45. Parts 2 and 3 of your P45 can be sent to the Pensions Team, part 1 can be kept for your records.

The pension payroll staff will forward your P45 details to the Scheme's tax office in Gloucester whose details can be found below. Please note that the tax office determines your tax code and not the Pensions Team. If you have any queries relating to your tax code you must contact the tax office directly.

If, for whatever reason, you do not have a P45 the Pensions Team will provide you with a P46 for completion and return and operate an emergency or basic rate coding in the meantime.

Once the tax office has issued your correct code any overpayment of tax will be adjusted automatically. If you need to query your tax code or have any enquiries about your tax please contact:

**HMRC**  
**Customer Operations**  
**South Gate House**  
**South Gate Street**  
**Gloucester**  
**GL1 1DL**

**Telephone: 0300 200 3300**

**PAYE Reference number: 070/R5200**

You will also need to quote your National Insurance number.

## Pension Payroll Number

You will be advised of your pension payroll number on your first and future payslips, your P60 and any other correspondence that you may receive from the Scheme. It will be made up of five numbers and one letter e.g. 54321A. Please quote your pension payroll number in any correspondence that you send to the Pensions Team.

# Frequently Asked Questions

## When is my pension paid?

Your pension is paid into your bank or building society account on the last working day of every month. However, your December payment is paid slightly earlier in time for Christmas.

## I have a query about my State Pension

If you have a query about your State Pension or benefits you can contact the Pension Service for assistance.

**State Pension Query: 0800 731 0469**

**Winter Fuel Helpline: 0800 731 0160**

**Tax Credit Helpline: 0345 300 3900**

## Why don't I receive a payslip?

A payslip is issued to you if your net monthly pension has changed by more than 50 pence from the previous month (for example if you have had a change in your tax code, or your pension has increased).

## How do I check that I am on the correct tax-code?

Your tax code is provided to us by the Inland Revenue. If you think your tax code may be incorrect or you have a query relating to tax please contact HMRC directly. They can be contacted on **0300 200 3300**. Your tax reference for the Berkshire Pension Fund is **070/R5200**.

## Will my pension increase?

Yes, your pension will increase every April in line with the Consumer Prices Index (CPI). Details of your pensions increase will be notified to you by the end of April every year.

## When will I receive my P60 information?

You will receive a P60 each year, by 31 May, showing the totals of your pension, tax and other deductions if applicable, for the previous financial year. There is a statutory requirement to issue P60s by that date.

You must not throw away your P60. You should keep it as it may be required for tax purposes.

## How do you keep in touch with me?

We issue a newsletter twice a year to our retired members, called '**The Scribe**'. Your pensions increase information is enclosed with your Spring edition, and a summary of the annual report and accounts information is included in your Autumn edition.

You will also find details of payment dates for the year ahead and P60 information.

# Access your pension details online

You can now view your pension information online through our online pension facility 'my pension ONLINE'.

## What is 'my pension ONLINE'?

It 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.

It has been introduced to improve the level of service provided whilst reducing printing and postage costs.

## What will 'my pension ONLINE' allow me to do?

Through simple navigation and easy to use screens, 'my pension ONLINE' provides you with access to your Berkshire pension information.

You will be able to change your home address, as well as being able to calculate the level of survivor's benefits payable upon your death. You will have direct access to your payment history, annual pension increase letter, P60 statements and your tax code, making it far easier to manage your affairs.

In summary you can:

- View / update your personal details;
- Update your nominated beneficiary(ies)
- View your P60 history;
- View your payment history;
- Access all publications, such as the Annual Report and newsletters.

## How do I register?

Visit [www.berkshirerpensions.org.uk](http://www.berkshirerpensions.org.uk)

Click on the 'my pension ONLINE' logo.

You will be asked to read and accept the Terms and Conditions of this service before you can continue to the next step.

A link to complete your registration will be sent to you by e-mail, or posted within 5 working days.



# Questions and Complaints

If you have a question about your pension rights or you are not sure of your entitlements, please do not hesitate to get in touch with the Pensions Team, whose contact details are on the reverse of this factsheet.

We will deal with the problem as quickly and efficiently as possible. Many problems, which may be caused by misunderstandings or wrong information, can be resolved in this way and easily put right. An informal enquiry of this kind may save you a lot of time and trouble.

If you are not satisfied with any decision affecting you in relation to the Scheme, you have the right to ask for it to be looked at again under the formal complaints procedure. You also have a right to use the procedure if a decision should have been made by your employer or administering authority, but it hasn't been. The complaint procedure's official name is the 'Internal Dispute Resolution Procedure' (IDRP).

You need to make your application in writing and normally within six months of the day when you were told of the decision about which you want to complain.

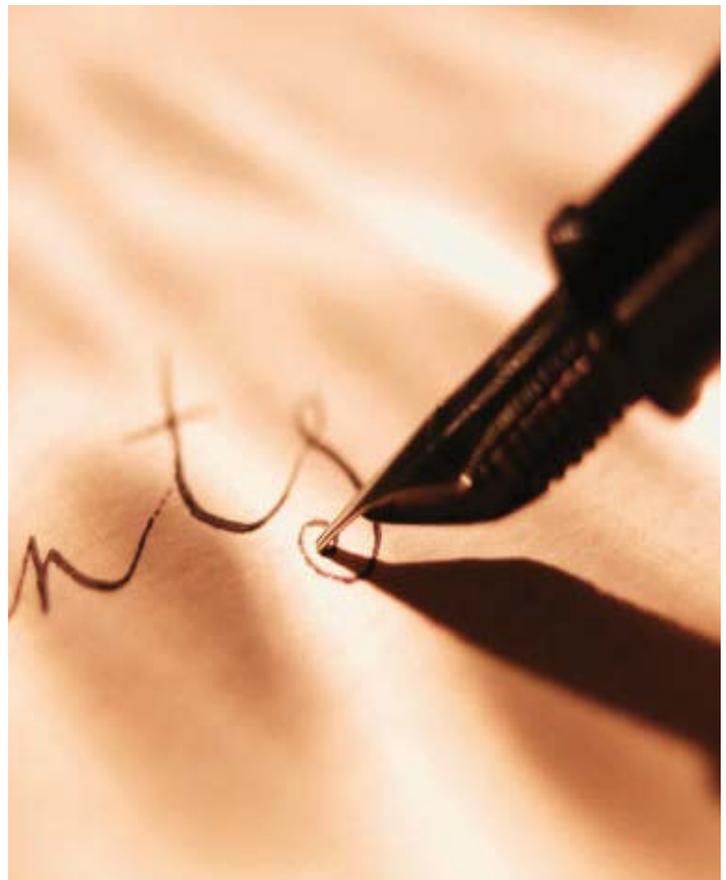
Your complaint will be considered at Stage 1 by an adjudicator appointed by your employer (or former employer as the case may be). If your complaint is not resolved at this stage you have 6 months in which to ask the Scheme's administering authority to take a fresh look at your complaint at Stage 2.

If you are still unhappy following the administering authority's second stage decision, you can take your case to the Pensions Ombudsman provided you do so within three years from the date of the original decision (or lack of a decision) about which you are complaining.

A copy of our complaints procedure and an application form can be found on our website [www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk)

At any time, if you are having difficulties in sorting out your complaint, you may wish to contact The Pensions Advisory Service (TPAS). TPAS can provide free advice and information to explain your rights and responsibilities. Their website is [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk) or you can contact TPAS by telephone or post:

**TPAS**  
**11 Belgrave Road**  
**London**  
**SW1V 1RB**  
**Tel: 0800 011 3797**



# Further Information

The Pensions Regulator has powers to protect members of work based pension schemes and a wide range of powers to help put matters right, where needed. In extreme cases, the Pensions Regulator is able to fine trustees or employers and remove trustees from a scheme. You can contact the Pensions Regulator at:

**The Pensions Regulator**  
**PO Box 332**  
**Darlington**  
**DL1 9PS**



## How can I trace my pension rights?

The Pensions Tracing Service holds details of pension schemes, including the LGPS, together with relevant contact addresses. It provides a tracing service for ex-members of schemes with pension entitlements (and their dependants), who have lost touch with previous employers. All occupational and personal pension schemes have to register if the pension scheme has current members contributing into their scheme or people expecting benefits from the scheme.

If you need to use this tracing service please write to:

**The Pension Service 9**  
**Mail Handling Site A**  
**Wolverhampton**  
**WV98 1LU**  
**Tel: 0800 731 0193**

Don't forget, if you change address you need to notify the Pensions Team of your new address details immediately or else you could miss out on vital information relating to your pension in the future. The contact details can be found on the back cover of this factsheet.

# Contact Us

More detailed information about the Scheme is available from the Pensions Team:  
Royal County of Berkshire Pension Fund, Minster Court, 22-30 York Road  
Maidenhead, Berkshire, SL6 1SF

Tel: 0845 602 7237 Fax: 01628 796 700 E-mail: [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk)  
[www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk)



Don't forget you can now view your pension information online through our online service - **'my pension ONLINE'**.

**'my pension ONLINE'** enables you to securely update your personal details, perform benefit calculations and update your nominated beneficiaries from the comfort of your own home or workplace.

It's easy to sign up - just visit our website at [www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk) and click on the 'my pension ONLINE' logo.

## Disclaimer

This guide cannot cover every personal circumstance and does not cover rights that apply to a limited number of employees. Readers may wish, or will need to take their own legal advice on the interpretation of any particular piece of legislation. No responsibility will be assumed by the Royal County of Berkshire Pension Fund for any direct or consequential loss, financial or otherwise, damage or inconvenience, or any other obligation or liability incurred by readers relying on information contained herein. In the event of any dispute over your pension benefits the appropriate legislation will prevail. This guide does not confer any contractual or statutory rights and is provided for information purposes only.

If you would like this factsheet in large print or audio please contact us on 01628 796754 or e-mail [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk)