



# The Quill

Spring 2020

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



THE ROYAL COUNTY OF  
**BERKSHIRE**  
PENSION FUND

# A message to our members...

The Royal County of Berkshire Pension Fund takes the threat posed by COVID-19 (Coronavirus) extremely seriously. The health, safety and well-being of our team members, scheme employers, scheme members and all other parties we are associated with is one of our main priorities.

We would like to reassure our scheme members that we, together with the Royal Borough of Windsor & Maidenhead, as administering authority to the Pension Fund, have comprehensive Business Continuity Plans in place which include detailed Disaster Recovery processes. As such we are well positioned to minimise any disruption on ‘business as usual’ and we can continue to meet our service commitments remotely.

Until further notice we regret the Pension Team will not receive external visitors to our offices to hold ‘face to face’ meetings. Instead, we will use alternative methods of communication where possible.

Everything detailed in this newsletter is how we wish and intend to operate.

At this time if you need to contact us we would urge you to do so via e-mail as this is the best route of communication.

This is a rapidly changing situation, we do not anticipate any major impact on the service, and we are confident we have the necessary plans in place to deal with this emergency.

If you have any questions please do not hesitate to contact us directly by e-mail - [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk) or by telephone on 01628 796 668.

We would also encourage our members to use our online portal – ‘**my pension ONLINE**’ which will enable you to view your pension details online and use our benefit projector to calculate any estimates (see page 14 for more information).

Finally we would like to send our very best wishes to all our scheme members at this difficult time.

**...from all at the Berkshire Pensions Team**

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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
- Early retirement options
- Inflation proofed in line with CPI
- Option to exchange annual pension for tax-free cash
- Option to pay more...or less

# Pension contribution bandings 2020/21

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 2020/2021 are:

Pay bands		MAIN Section contribution rate
1	up to £14,600	5.5%
2	£14,601 to £22,800	5.8%
3	£22,801 to £37,100	6.5%
4	£37,101 to £46,900	6.8%
5	£46,901 to £65,600	8.5%
6	£65,601 to £93,000	9.9%
7	£93,001 to £109,500	10.5%
8	£109,501 to £164,200	11.4%
9	£164,201 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.



### Calculate your monthly cost

- You can use the online contribution calculator to
- find out how much you will pay each month from
- your salary based on your contribution banding:
- <https://lgpsmember.org/more/contscalc.php>



# Can I pay less?

Yes, under the LGPS you can enter the 50/50 section of the scheme if you wish. Under the 50/50 section you pay half your normal monthly pension contribution and receive half your normal pension build up in return. 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 2020 to 31 March 2021**.

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

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

	Pay bands	50/50 Section contribution rate
1	up to £14,600	2.75%
2	£14,601 to £22,800	2.90%
3	£22,801 to £37,100	3.25%
4	£37,101 to £46,900	3.40%
5	£46,901 to £65,600	4.25%
6	£65,601 to £93,000	4.95%
7	£93,001 to £109,500	5.25%
8	£109,501 to £164,200	5.70%
9	£164,201 or more	6.25%

**Example - MAIN section versus 50/50 section**  
(based on an annual salary of £20,000)

SECTION	MAIN	50/50
Percentage per month	5.8%	2.9%
Annual pension build up per year	£408.16	£204.08
Death in service grant	£60,000	£60,000

# When can I retire?

**When can I retire?** You have a right to voluntary retire and draw your benefits from **age 55** onwards providing you have ceased your Local Government employment and have at least two years LGPS membership.

**When is my Normal Pension Age (NPA)?** Your NPA is linked to your **State Pension Age (SPA)** but with a minimum age of 65. If you claim your pension from your NPA you will receive your benefits in full without any reduction.

**When is my State Pension Age?** To find your SPA please follow the link to the SPA calculator which can be found on the [www.gov.uk](https://www.gov.uk/state-pension-age) website: <https://www.gov.uk/state-pension-age>

Before making any decisions about your future retirement, it is recommended you seek independent financial advice. You can find a list of regulated advisers at [www.unbiased.co.uk](http://www.unbiased.co.uk)

## LGPS Retirement Planning Guide published

New!

A new LGPS - **Retirement Planning Guide** has been produced by the Local Government Association (LGA) aimed at members planning their retirement.

The purpose of the guide is to help members approaching retirement understand their options, the process and the timescales involved.

The guide is an online publication and can be found via the link below:

[http://www.berkshirepensions.org.uk/downloads/file/374/lgps\\_retirement\\_planning\\_guide](http://www.berkshirepensions.org.uk/downloads/file/374/lgps_retirement_planning_guide)

# Retirement options

## **Early Voluntary Retirement**

If you choose to retire **before** your NPA your benefits will be reduced to reflect early payment of your pension.

The reductions applied to your pension depend on how early you retire. To find out the percentage reductions please visit the early retirement section of our website:

[http://www.berkshirepensions.org.uk/info/11/active\\_members/15/retirement/3](http://www.berkshirepensions.org.uk/info/11/active_members/15/retirement/3)

- **Important:**
  - If you are retiring early from your employment and wish to draw your pension before age 60, a three month notice period is required by the pensions team. Please contact us in writing or by e-mail and we will provide you with details of the benefits payable.
  - If you are over 60 we do not require a separate period of notice.

### **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 reduction being applied.

**Please note:** the value of a redundancy/efficiency retirement benefit is calculated to your date of leaving and is not automatically enhanced to your Normal Pension Age.

## III-health Retirement

If you are unable to continue in your employment due to health reasons, you may be able to claim your LGPS pension without reduction and with a potential enhancement under ill-health retirement.

**To discuss this option further please contact your employer in the first instance.**



# Boost your pension income with APCs

If you are 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 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/extraphp>



Alternatively you can contact the pensions 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 benefits commences before your NPA.**

## 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.

## Maximum additional annual pension

The maximum additional annual pension you can purchase through paying APCs is currently £7,194 (this amount may increase each year in line with inflation).

# Topping up your pension with *AVCs*

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As an 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 (as long as 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 0800 032 6674

# Your CARE pension build up

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  $1/49^{\text{th}}$  of your pensionable pay is added to your ‘Pension Account’. At the end of the 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  $1/98^{\text{th}}$  of the pensionable pay you receive each scheme year.

**MAIN:** Pensionable pay / 49 = Annual pension

**50/50:** Pensionable pay / 98 = Annual pension

## CARE revaluation 2020

The 2020 inflationary increase is 1.7% and will be applied to your pension account from 1 April 2020.

Since the introduction of the CARE Scheme on 1 April 2014 your Pension Account has been revalued each year using the following rates of CPI:

Effective date	Revaluation %
<b>1 April 2020</b>	<b>1.7%</b>
<b>1 April 2019</b>	<b>2.4%</b>
<b>1 April 2018</b>	<b>3%</b>
<b>1 April 2017</b>	<b>1%</b>
<b>1 April 2016</b>	<b>-0.1%</b>
<b>1 April 2015</b>	<b>1.1%</b>

# CARE calculation example

An example of the pension calculation and revaluation under the CARE Scheme is detailed below. This example is based on a member's annual pensionable salary history as follows:

Year	Pensionable salary	Pension build up rate	Annual pension
2017/2018	£21,000	1/49 <sup>th</sup>	£428.57
2018/2019	£21,500	1/49 <sup>th</sup>	£438.77
2019/2020	£22,000	1/49 <sup>th</sup>	£448.98
2020/2021	£22,500	1/49 <sup>th</sup>	£459.18

Your annual pension built up under the CARE Scheme is then revalued each year in line with CPI:

Year	Opening balance	Annual pension built up	Total	Plus Revaluation	Closing balance
2017/18	£0.00	£428.57	£428.57	3%	£441.43
2018/19	£441.43	£438.77	£880.20	2.4%	£901.32
2019/20	£901.32	£448.98	£1350.30	1.7%	£1373.25
2020/21	£1373.25	£459.18	£1832.43	TBC	TBC

- **What is defined as pensionable pay?** Under the CARE Scheme an employee's pensionable pay is defined as the total of...
  - (a) *all the salary, wages, fees and other payments paid to the employee, and*
  - (b) *any benefit specified in the employee's contract of employment as being a pensionable emolument.*
- The most common elements of **pensionable** pay are:
  - **Basic salary**
  - **London weighting**
  - **Honorarium/bonus payment**
  - **Contractual and non-contractual overtime**
- Please note - non-contractual overtime is still treated as non-pensionable when calculating the final salary part of an LGPS pension.
- **Non-pensionable** elements of pay include:
  - **Mileage/travel expense claims**
  - **Pay in lieu of notice**
  - **Pay in lieu of holiday**
- Please check with your payroll department if you are unsure which parts of your pay are pensionable.



# LGPS bite-sized videos



New!

A series of “pensions made simple” videos are now available to view. Each video offers a brief overview of an LGPS topic:

## Pensions Made Simple

- **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**

Each video is less than 4 minutes long so it's a great way to learn more about your pension in bite-sized portions.

Visit the LGPS website to view the videos online:  
<https://www.lgpsmember.org/more/Videos.php>

- **Online Calculators**

- A series of online calculators are available to help you understand how your pension builds up and the cost to you.

- **Contribution Calculator** - find out the monthly cost of being a member of the LGPS.

- **Pension Account Modeller** - helping you understand how pension accounts work. This modeller shows how a pension builds up from April 2014.

- **Lump Sum Calculator** - find out how much tax-free lump sum you could have.

- **Additional Pension Calculator** - you can pay additional pension contributions (APCs) to boost your pension at retirement. Use this calculator to get a quote.

Use the online calculators by visiting:  
<https://lgpsmember.org/calculators-listing.php>

# Pension Scams - be ScamSmart

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. Scam tactics include:

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

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

If you suspect a scam, report it... report to the Financial Conduct Authority (FCA) by contacting their Consumer Helpline on **0800 111 6768** or using the reporting form at

- Report to Action Fraud on **0300 123 2040** or at [www.actionfraud.police.uk](http://www.actionfraud.police.uk)
- If you're in the middle of a transfer, contact your provider immediately and then get in touch with The Pensions Advisory Service (TPAS) at [www.thepensionsadvisoryservice.org.uk](http://www.thepensionsadvisoryservice.org.uk)

- **FCA Transferring out video** - in light of the increase in the number of pension scams the FCA have published a video to explain the transfer process. It is particularly helpful to those members who...

- have transferred out a defined benefit pension and are unclear whether they received good quality advice, and
- are considering transferring their defined benefit pension and want to understand what the process should look like before they start

- **To view the video visit:**

- <https://www.fca.org.uk/news/news-stories/fca-publishes-video-help-consumers-understand-pension-transfer-advice>

# Take charge of your pension...online

**'my pension ONLINE'** is an internet based application which enables you to securely access 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 your personal details
  - update your address
  - view and update your Expression of Wish
  - perform benefit calculations
  - view your annual benefit statements
  - access all publications and newsletters

- To register for ‘my pension ONLINE’ or log into your existing account please visit [www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk)

# Pension estimate requests

In order to help you plan for retirement the Berkshire pensions 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.

**Please note: pension figures provided in this way are estimates only.**

**Full details will be confirmed to you on formal notification of your retirement.**



## Why not calculate your estimates online?

You can use the '**Benefit Projectors**' 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.

## Annual Benefit Statements

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

Your annual benefit statement will provide 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 about how to sign up visit [http://www.berkshirepensions.org.uk/info/9/my\\_pension\\_online/57/my\\_pension\\_online](http://www.berkshirepensions.org.uk/info/9/my_pension_online/57/my_pension_online)

# Valuation results

Every three years the Pension Fund undergoes a ‘re-valuation’ of its assets and liabilities. This is undertaken by an independent Actuary, **Barnett Waddingham LPP**. The key purpose of the valuation is to set employer contribution rates for the forthcoming valuation period - **1 April 2020 to 31 March 2023**.

The amount an employer contributes is outlined in a **Rates & Adjustment Certificate** which forms part of the formal valuation of the Pension Fund. The valuation report can be found via our website at  
[http://www.berkshirepensions.org.uk/info/6/publications/62/pension\\_fund\\_reports](http://www.berkshirepensions.org.uk/info/6/publications/62/pension_fund_reports)



## Quick Q and A

**What type of scheme is the LGPS?** – the LGPS is a Defined Benefit (DB) scheme which means the benefits you build up are defined in legislation and therefore set out in law. There are set formulae and strict regulations governing how benefits are calculated and paid.

**Do I have a pension pot?** – no, under the LGPS you do not build up a pension pot value. Instead you build up pension income every year based on your earnings and a set formula. Your pension is not based on investment return, stock markets or annuity rates.

**Does my employer match my pension contribution?** – Your employer pays the balance of the cost of providing pension benefits payable on retirement. The contributions you and your employer pay do not go towards the calculation of your pension.

# Annual report and accounts

The Royal County of Berkshire Pension Fund Annual Report and Accounts 2018/2019 is now available to view via our website:

## Annual Report and Accounts 2018/19 - part 1

[http://www.berkshirepensions.org.uk/downloads/file/370/annual\\_report\\_and\\_accounts\\_20182019\\_-\\_part\\_1](http://www.berkshirepensions.org.uk/downloads/file/370/annual_report_and_accounts_20182019_-_part_1)

## Annual Report and Accounts 2018/19 - part 2 (Appendices)

[http://www.berkshirepensions.org.uk/downloads/file/371/annual\\_report\\_and\\_accounts\\_20182019\\_-\\_part\\_2\\_appendices](http://www.berkshirepensions.org.uk/downloads/file/371/annual_report_and_accounts_20182019_-_part_2_appendices)

If you would like a hard copy of this report please contact Joanne Benstead on 01628 796 754 or e-mail: [joanne.benstead@rbwm.gov.uk](mailto:joanne.benstead@rbwm.gov.uk)



# 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 as an active member of the pension scheme a death grant is payable as a tax-free lump sum.

The amount of lump sum payable is equal to three times your annual pensionable pay at date of death, no matter how long you have been a member of the Scheme.

- Please note that the administering authority has absolute discretion in making payment of the Death Grant and we will want to honour your wishes, so always consider those who will and those who will not benefit.

## Who can I nominate?

You are able to state to whom you would like to leave any Death Grant to by completing an '**Expression of Wish**' form. Completion of this form enables us to make payment of a Death Grant to your loved ones without delay. You can choose one person (such as a husband, wife, partner, other family member or friend), a number of people (such as your children), an organisation (charity), or a combination of any of these.

A form is available for your convenience on page 19, or log in to your 'my pension ONLINE' account.

In addition to the Death Grant there are ongoing survivor pensions payable to a surviving spouse, civil partner, children under 18 (or up to age 23 if in full-time education) and co-habiting partner's pensions.

# 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: 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 varied, 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**



# Spring Sudoku competition

In our Autumn 2019 edition of *The Quill* we invited our readers to try our wordsearch competition. Thank you to everyone who entered.

For another chance to win a £25 Marks & Spencer gift voucher, 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 2020**. The winner will be drawn at random from the correct 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.

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



# Quick Q & A - focus on leave of absence

**What happens to my pension if I am on long term sickness absence?** During any period of sickness absence your pension continues to build up assuming you had remained at work, earning your normal salary. Even if you are on half pay or no pay sick leave your pension will not be reduced as we credit you with your normal pension build up.

**How does my pension build up whilst on child-related leave?** Whilst you are on paid child-related leave your pension continues to be credited to you assuming you have been at work earning your normal salary.

**What happens if I have authorised unpaid leave?** If you have authorised unpaid leave or unpaid child-related leave your pension does not build up automatically during this time.

However if you return to work following your unpaid leave you should be contacted by your employer to provide you with the option of buying back the lost pension.

If you elect to buy this back within 30 days of returning to work you are able to buy this at the 'shared cost' rate which means your employer pays  $\frac{2}{3}$ rd of the cost and you pay  $\frac{1}{3}$ rd (please note this does not apply to unpaid sickness absence as this is counted in full towards your pension).

**What happens if I do not return to work following authorised unpaid leave or unpaid child-related leave?** If you do not return to work following authorised unpaid leave or unpaid child-related leave, unfortunately you are not able to buy back the lost pension. Therefore we are not able to include the lost pay when calculating your pension benefits.

**Where can I find out more?** To find out more about the option to buy back lost pension please download our leave of absence factsheet: [https://www3.rbwm.gov.uk/bpf/downloads/file/125/leave\\_of\\_absence\\_scapc\\_factsheet](https://www3.rbwm.gov.uk/bpf/downloads/file/125/leave_of_absence_scapc_factsheet)

If you would like further guidance on this option please contact us on 01628 796 668 or e-mail [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk)

# Useful contacts

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

## Pension Wise

[www.pensionwise.gov.uk](http://www.pensionwise.gov.uk)  
0800 138 3944

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## State pension information

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

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## The Pensions Advisory Service

[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)  
0300 123 1047

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## Find an advisor

[www.unbiased.co.uk](http://www.unbiased.co.uk)  
0800 023 6868

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## The Money Advice Service

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)  
0800 138 7777



**LGPS update...** We have received a number of enquiries from members asking whether their Berkshire pension is affected by the UK's withdrawal from the EU. Your LGPS pension is a Defined Benefit (DB) scheme which means that the benefits you receive are set out in law and are not linked to investment returns. There is no impact on your pension as a result of Brexit.

# Contact us

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## 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 796 754  
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